

Your benefits explained...

Maximum per Insured Person per Policy Year.

Benefits	Reimbursement rate	Bronze	Silver	Gold
Dental	100%	£65	£130	£200
Dental trauma	100%	£200	£300	£500
Optical	100%	£65	£130	£200
Diagnostic consultation Including PMI excess as stated	100%	£500 Including £150 PMI excess	£750 Including £150 PMI excess	£1,000 Including £150 PMI excess
Therapies combined benefit including physiotherapy, osteopathy, chiropractic treatment, acupuncture, chiropody, homeopathy and reflexology	100%	£200	£300	£400
Health screening	100%	£75	£125	£150
NHS prescriptions	100%	£20	£20	£20
Telephone helpline	-	24 hour, 365 days a year telephone helpline offering a counselling service on stress, family relationships, substance abuse and debt, along with information on a range of issues including legal, financial and medical matters.		
GP consultation service	-	The GP helpline provides telephone access to a GP 24 hours a day, 7 days a week. You can use the service as many times as you want, whenever it is convenient to you. Also includes access to an online webcam consultation service, available 08:30am - 6:30pm Monday - Friday (excluding bank holidays).		
Private prescription service	-	The private prescription service enables its doctors to issue private prescriptions and send them directly to a registered pharmacy for despatch to a patient.		
Online health assessment	-	Online facility allowing employees unlimited access to input health data, get advice and record their progress.		
Diagnostic scans (policyholder only)	-	Cover for MRI, PET and CT scans.		
Network Benefits	-	Free access to BHSF's online discounts site providing a wide range of savings and special offers.		
BHSF Connect	-	The BHSF Connect mobile web app provides you with a wide range of money-saving discounts and special offers, plus access to health, wellbeing and lifestyle tools, from gym discounts to health assessments.		
Benefits are paid at the relevant percentage reimbursement of the cost incurred up to the appropriate maximum.				

No advice has been given by BHSF in relation to the sale of this product. The amounts shown are maximum benefits payable every Policy Year unless otherwise stated. All benefits payable are subject to BHSF policy terms; copies available on request. Claim from the start date of your policy. Insurance Premium Tax included at the applicable rate. Issued by BHSF Limited, 2 Darney Road, Birmingham B16 8TE. BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.