

Monthly premiums and benefits at a glance

Monthly premiums (including insurance premium tax)	Level 1	Level 2
Personal (policyholder and dependent children)	£28.00	£40.00
Family (policyholder, partner and dependent children)	£53.20	£76.00

Maximum per Insured Person per Scheme Year			
Benefits	Reimbursement rate	Level 1	Level 2
Dental	100%	£100	£100
Dental trauma	100%	£400	£400
Optical	100%	£100	£100
Therapies combined benefit including physiotherapy, osteopathy, chiropractic, acupuncture, chiropody, homeopathy and reflexology	100%	£250	£250
Employee care (Adult only benefit) Nurse-led case management		✓	✓
Consultant fees*	100% of consultants fees	-	£250
Diagnostic tests*	100% of diagnostic tests	-	£500
MRI scan costs*	100% of MRI scan costs	-	£1000
CT scan costs*	100% of CT scan costs	-	£1000
GP consultation service	-	Providing access to a GP helpline 24 hours a day, 7 days a week. Also includes access to an online webcam consultation available Monday - Friday, 8.30am to 6.30pm (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.	
Benefits are paid at the relevant percentage reimbursement of the cost incurred up to the appropriate maximum.			

Each insured adult has their own maximum benefit. Children permanently residing with the policyholder can be included on a personal or family policy until their 18th birthday and where benefit is provided it is limited to once times the maximum amount shared amongst all insured children.

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

*Included under Employee care only