

## Birmingham Hospital Saturday Fund (BHSF) – Health Cash Plan



BHSF Limited is a not-for-profit health insurer who offer SMBC employees the opportunity to join a **Corporate health cash plan** which enables you to receive cash payments towards everyday healthcare costs.

**Health cash plans** are a great way of taking care of your health, without spending a fortune doing so. With the Corporate health cash plan you can claim cash back, up to an annual limit, for routine and emergency healthcare. The cash plan incorporates **optical** and **dental insurance** as well as a range of other benefits.

A BHSF health cash plan can help employees with the cost of:

- Dental check-ups and treatment
- Eyesight tests, new glasses or contact lenses
- Hearing aids
- Professional therapy treatments (physiotherapy, osteopathy, chiropody, acupuncture, chiropractic, homeopathy and reflexology)
- Diagnostic private health consultations
- Maternity/paternity grants
- Hospital in-patient stays/ hospital day case surgery
- Plus many more benefits

### For example:

**John has purchased Silver personal cover at a cost of £2.85 per week.**

*Firstly, John visits the dentist for a check-up and receives treatment for a filling, paying £51.30\*. John can claim back 75% of this cost, and still have £81.52 left over for the rest of the Benefit Year.*

*John also needs a new pair of glasses, so he goes for an eyesight test, and decides on a pair of designer frames costing £250. He can claim £140 of this back, which takes him up to his reimbursement limit for the Benefit Year.*

*Following an injury to his back, John has six physiotherapy sessions, costing £240. The BHSF Corporate health cash plan allows John to claim back 55% of the cost of these sessions, so he gets £132 cash paid directly into his bank account, and can still claim up to £148 for covered therapy treatments over the remainder of the Benefit Year.*

*\*Scenario for illustrative purposes only.*

## Things to know about the Corporate Health Cash Plan:

- 'Bronze' cover starts from just £7.63 per month – deductions are made from a payroll deduction
- Premiums are age banded and increase with age
- No medical examination is required
- Individual and family cover is available
- Claims are paid directly to you, either by cheque or into your bank account

*You are eligible to claim straight away when you have joined, with the exception of maternity payment (10 month qualifying period) and for pre-existing medical conditions which result in a hospital-related claim (2 year qualifying period).*

## How to join

For more information on the scheme you can visit the BHSF corporate section of the website [BHSF corporate website page](#). Then simply follow the instruction to apply for a policy. You will need your payroll number to hand. Or you can call on **0800 622 522** ensuring you mention the SMBC Corporate scheme.