

**transport**  
friendly society

Easy way to  
pay for your  
everyday  
healthcare

## Health Cash Plan



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Our  
members  
are going  
places

# Transport Friendly Society

Transport Friendly Society (TFS) is a mutual organisation which means any profits are for the benefit of its members because we do not have any shareholders. TFS is run by passenger transport people for the benefit of passenger transport people, their families and friends.

TFS started in 1885 and began by providing peace of mind to bus drivers, who in exchange for a penny or two per week, knew that if they died while working on the buses, their loved ones would have some money to help them pay for essentials.

Today TFS is still providing that peace of mind. In 2018 the Transport Friendly Society had nearly 23,000 members and assets worth over £70 million under management.

Membership is open to anyone associated with passenger transport, their family and friends.

## The TFS Health Cash Plan

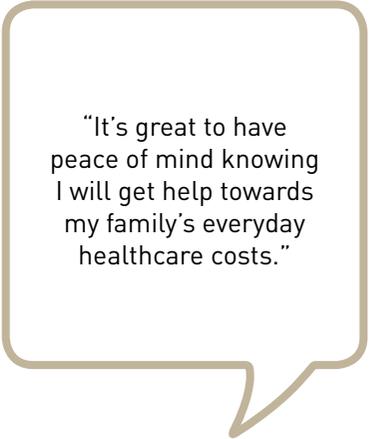
### An affordable way to cover your everyday health costs

When it comes to our health, no one knows what's around the corner and visits for essential healthcare can often mean sudden large financial expenses. So it's reassuring to know that from just over a couple of pounds per week, the Health Cash Plan from TFS can help you budget and pay towards your everyday healthcare costs as well as those unexpected medical expenses that unfortunately can arise.

It's simple – just claim cash back on a wide range of health costs such as dental, optical and therapy treatments as well as specialist and hospital-related expenses. This is usually a percentage reimbursement or in some cases, 100% of the cost up to a maximum allowance per year. There are also fixed cash pay-outs for hospital stays and birth or adoption of a child.

And to support you with essential healthcare costs for your family, up to four of your children are covered on certain benefits at no additional cost.

There are three levels of cover so you can choose a cash plan that suits your needs and those of your family.



“It's great to have peace of mind knowing I will get help towards my family's everyday healthcare costs.”

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Our  
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are going  
places

# Choose your Plan

Select from a range of cover options to suit your budget and your family's needs. Starting from as little as £2.19 per week, the TFS Health Cash Plan has an option to suit everyone.

## Levels of Cover

LEVEL OF COVER	PREMIUM					
	Silver		Gold		Platinum	
	weekly	monthly	weekly	monthly	weekly	monthly
<b>Individual</b>	£2.19	£9.49	£5.99	£25.96	£10.84	£46.97
<b>Individual + Partner</b>	£4.38	£18.98	£11.99	£51.96	£21.68	£93.95
<b>Add up to four of your children</b> under the age of 18	FREE		FREE		FREE	

## Benefits

EVERYDAY HEALTHCARE:	CHILD COVER	CASHBACK LEVEL	MAXIMUM ANNUAL BENEFIT		
<b>Dental</b> incl. fillings, hygienist, crowns, bridges, dentures	✓	100%	£55	£130	£225
<b>Dental Accident</b>	✓	100%	£90	£240	£400
<b>Optical</b> incl. sight tests, contact lenses, frames	✓	100%	£55	£130	£225
<b>Chiropody/Podiatry</b> assessments and treatments	✓	75%	£50	£125	£220
<b>Prescriptions</b>	✗	Items	-	2	4
<b>Health Screening</b>	✓	50%	-	-	£300
<b>Therapy Treatments</b> Physiotherapy, Acupuncture, Chiropractic, Osteopathy, Homeopathy	✓	75%	£120	£360	£650
HOSPITAL AND OTHER BENEFITS:					
<b>Specialist Consultation</b> incl. ECG, EEG, X-ray, MRI scans, hearing aids	✓	75%	£130	£350	£600
<b>Hospital In-patient</b> (per night)	✓	Maximum of 25 nights or days	£16	£42	£74
<b>Hospital Day Surgery and Treatment</b> (per day)	✓				
<b>Parental Hospital Stay</b> (per night)	✗				
<b>Birth / Adoption of a child</b>	✗	A single payment	£130	£300	£650
<b>Convalescence</b>	✗	100%	-	£450	£900

## Cover for your children too!

Remember, up to four of your children can be included within your cover for free!

All ticked benefits listed above can be shared between you and your children. Insured children are not eligible to claim for Prescriptions, Parental Hospital Stay, Birth / Adoption of a child or Convalescence.

# Benefits of the Health Cash Plan

The Health Cash Plan gives you cash back towards a wide range of your everyday healthcare costs. This table shows some of the main inclusions and exclusions of cover in each category. For the full terms and conditions, included and excluded benefits and pre-existing condition rules, please refer to [www.tfs.uk.com](http://www.tfs.uk.com).

Benefit	What IS covered	What is NOT covered
<b>Dental</b>	<ul style="list-style-type: none"> <li>• Dental check-ups, x-rays, root canal treatment, hygienist fees</li> <li>• Dental crowns, bridges and fillings</li> <li>• Dental braces and gum shields, dentures and denture repairs</li> <li>• Anaesthetic fees and intravenous sedation</li> </ul>	<ul style="list-style-type: none"> <li>• Dental prescriptions; missed appointment charges; dental consumables; dental implants and bone augmentation procedures; cosmetic procedures</li> </ul>
<b>Dental Accident</b>	<p>For dental treatment directly related to a blow to the head, including:</p> <ul style="list-style-type: none"> <li>• Anaesthetic fees and dental x-rays</li> <li>• Repairs/replacement of dental crowns, bridges, fillings, veneers and dentures damaged in the accident</li> </ul>	<ul style="list-style-type: none"> <li>• Dental injury caused by eating, drinking or sport; prescriptions; cosmetic procedures; missed appointment charges; dental consumables; laboratory fees; accidents which happened before joining the Plan</li> </ul>
<b>Optical</b>	<ul style="list-style-type: none"> <li>• Sight tests, scans or photos for eye tests and fitting fees</li> <li>• Prescription lenses with frames for glasses, sunglasses, safety glasses and swimming goggles</li> <li>• Contact lenses</li> <li>• Lens replacement surgery or cataract surgery (after 12 months of the Plan's start date)</li> </ul>	<ul style="list-style-type: none"> <li>• All non-prescription glasses; laser eye surgery; eye surgery consultation charges; optical consumables; ready-made glasses; coloured lenses eyewear</li> </ul>
<b>Chiropody / Podiatry</b>	<ul style="list-style-type: none"> <li>• Treatment and assessments by a chiropodist or podiatrist</li> <li>• Medical consumables prescribed by and bought from your practitioner at the time of treatment e.g. orthoses, dressings</li> </ul>	<ul style="list-style-type: none"> <li>• Non-HCPC registered practitioners; cosmetic procedures or pedicures; x-rays and scans; consumables not prescribed and supplied by your practitioner at the time of treatment; surgical footwear; missed appointment charges</li> </ul>
<b>Prescriptions</b>	<ul style="list-style-type: none"> <li>• NHS Prescription charges including items obtained using NHS prepayment certificate</li> <li>• Private prescriptions reimbursed to the equivalent cost of an NHS prescription item in England</li> </ul>	<ul style="list-style-type: none"> <li>• Prescriptions for: children; sexual/contraceptive aids; lifestyle conditions e.g. to help stop smoking; charges above the current NHS Prescription rates</li> </ul>
<b>Health Screening</b>	<ul style="list-style-type: none"> <li>• A FULL health screen, including breast screening, heart disease screening and bone density screening</li> </ul>	<ul style="list-style-type: none"> <li>• Any screening other than as stated or carried out at a retail outlet or health club; in respect of pension, insurance, emigration, legal, employment, or industrial actions; home testing kits</li> </ul>
<b>Therapy Treatments</b>	<ul style="list-style-type: none"> <li>• Osteopathy, chiropractic, physiotherapy and acupuncture</li> <li>• Homeopathy and homeopathic medicines from a homeopath</li> <li>• X-rays and scans carried out as part of the above treatments</li> </ul>	<ul style="list-style-type: none"> <li>• Practitioners not qualified and registered with the appropriate professional body; any other treatment not listed; appliances; cosmetic procedures</li> </ul>

Benefit	What IS covered	What is NOT covered
<b>Specialist Consultation</b>	<ul style="list-style-type: none"> <li>• Medical tests, including ECG, EEG and lung-function tests, x-ray, including mammograms, CT &amp; MRI scans, ultrasounds and screenings</li> <li>• Investigative procedures such as colonoscopy, laparoscopy, colposcopy and sigmoidoscopy</li> <li>• Pathology and biopsy fees; physicians' or surgeons' operation fees</li> </ul>	<ul style="list-style-type: none"> <li>• Consultation and diagnostic tests related to fertility or as a result of a lifestyle choice e.g. vasectomy; cosmetic surgery; termination of pregnancy; anaesthetic fees; private antenatal scans</li> </ul>
<b>Hospital In-patient</b>	<ul style="list-style-type: none"> <li>• Admittance to a hospital overnight as an in-patient for a medical condition to be treated or investigated or a period of supervised recovery</li> <li>• Out-patient cancer treatment, for example chemotherapy or radiotherapy when required to stay overnight</li> </ul>	<ul style="list-style-type: none"> <li>• Pandemic-related stays; A&amp;E visits; cosmetic surgery; fertility treatment; laser eye surgery; sterilisation or vasectomy; attendance for kidney dialysis; pregnancy-related conditions; permanent stays in hospital</li> </ul>
<b>Hospital Day Surgery and Treatment</b>	<ul style="list-style-type: none"> <li>• Day patient surgical procedures using theatre facilities under a local or general anaesthetic</li> <li>• Colonoscopy, laparoscopy, colposcopy and sigmoidoscopy procedures in theatre using an anaesthetic or sedation</li> <li>• Out-patient treatment for chemotherapy, kidney dialysis, oncology and radiotherapy</li> </ul>	<ul style="list-style-type: none"> <li>• Out-patient or A&amp;E visits; maternity, geriatric or psychiatric treatments; parental stay; pre-admission appointments</li> </ul>
<b>Parental Hospital Stay</b>	<ul style="list-style-type: none"> <li>• An overnight stay in an NHS/private hospital or a registered treatment centre, where one parent stays with their insured child</li> </ul>	<ul style="list-style-type: none"> <li>• Attending A&amp;E, clinics, medical centres or nursing homes; out-patient care; permanent stays in hospital; parental stays with child relating to pregnancy or their recent birth</li> </ul>
<b>Birth or Adoption of a Child</b>	<ul style="list-style-type: none"> <li>• The birth of your child</li> <li>• The legal adoption of a child under the age of 10 by you or your partner</li> <li>• The stillbirth of your child after 24 weeks of pregnancy</li> <li>• Premature birth if normal birth would have been 10 months after the Plan's start date</li> </ul>	<ul style="list-style-type: none"> <li>• Birth or adoption of a child within 10 calendar months of a new plan; foster child; pregnancy termination; miscarriage of up to 24 weeks pregnancy; overseas birth or adoption</li> </ul>
<b>Convalescence</b>	<ul style="list-style-type: none"> <li>• Available when you have spent a minimum of 10 consecutive nights in hospital as an in-patient for a stay in a registered convalescent home</li> </ul>	<ul style="list-style-type: none"> <li>• Convalescence for children</li> <li>• Any convalescent stay not at a registered convalescent home</li> <li>• Must be taken within 3 months of your hospital discharge</li> </ul>

# Frequently Asked Questions

## Can anyone apply?

You are eligible to apply if you are aged 18 or over and under 60. Your Plan will cease on your 65th birthday.

## Can I change the level of my cover after I have joined?

Yes, you can change your level of cover once a year (beginning from the start date of your Plan). If you decide to upgrade it however, you will be subject to the qualifying periods before making a claim.

## Can I cancel the plan if I change my mind?

You can cancel at any time, and if you do so within 30 days of your Plan's start date, you will receive a full refund of your premiums.

## Do I need a medical examination to join?

You do not need to undergo a medical to join the TFS Health Cash Plan.

## Are benefits taxable?

Benefits are paid Tax-Free (under current legislation).

## How do I receive my money?

We pay you directly into your bank account.

## Is my premium higher if I'm older?

No, everybody pays the same for each level of cover, regardless of their age.

**You will NOT be eligible to claim any of TFS' Discretionary Benefits if you do not have any other Plans with us.**

## How do I pay my premiums?

You can choose to either pay monthly by direct debit or weekly through a payroll deduction operated by your employer.

## When can I start claiming?

A 13 week qualifying period applies to all benefits before a claim can be made, which starts from the date of your first premium payment. Birth / Adoption related claims are subject to a 10 month qualifying period.

## I have a pre-existing medical condition – is that covered?

Pre-existing conditions are covered after a 12 month qualifying period, excluding chronic conditions requiring ongoing treatment. Please refer to the Plan Terms and Conditions document.

## Can I cover my children too?

Yes, simply add their details on the application form. Up to four of your children (below the age of 18 and living with you) are covered for certain benefits at no additional cost and share the maximum cashback level with you.

## Can I claim for treatments or services received outside of the UK?

No. We will only accept claims for treatments or services that you have received in the UK.

## How it works

1. Attend your appointment and pay for your treatment.
2. Submit your completed claim form and original receipts within 13 weeks of payment.
3. We will review and process your claim and pay you directly into your bank account.

### It couldn't be simpler!

And if there is anything you are not sure about, please give us a call, before booking your treatment. Our membership team will be happy to assist you!

# Important Information

The Financial Conduct Authority is a financial services regulator. It requires us, the Transport Friendly Society (TFS), to give you this information to help you decide whether our Health Cash Plan is right for you.

## **When submitting a claim, please enclose your official, original receipts including:**

- Full name and title of patient / customer
- Practitioner's details and official stamp
- Treatment details / list of items purchased
- Date of visit
- Amount paid

You have 13 weeks to make a claim from the date you paid for your treatment, goods or services.

Please ensure your premiums are up to date when submitting your claim.

Make sure you use a qualified practitioner who is registered with the appropriate professional body. Please refer to our website for a full list of Professional Organisations.

## **Benefit Year**

Each benefit has its individual benefit year which is 12 months starting from the treatment date on the first receipt you send us, along with your claim form. During this benefit year you can still claim for similar treatments and services, however, we will not pay you more than the maximum annual benefit for your level of cover.

After your benefit year is over, a new benefit year will commence when you submit your next claim.

## **General Benefit Exclusions**

### **This Plan will not pay for:**

- Any treatment or service from an unqualified practitioner or unregistered company
- Any consultation which is not face to face
- Regular payment plans for treatments
- Any insurance premiums for goods or extended warranty payments
- Postage and packaging costs
- Fees or charges – for example, missing an appointment, costs of medical reports, fees to provide further medical supporting documents
- Any treatment, goods or services received outside of the United Kingdom

## **All claim forms must be completed with full, accurate and truthful information:**

- Claims will be delayed if we do not receive all the information required to assess them
- False information will lead to payments not being made and the possibility of your Plan being terminated
- For fraud prevention, all claims are checked and we may ask for additional documents and supporting evidence, and/or contact the practitioner for verification

## **Does the Society give advice?**

No advice will be given to you by the Society regarding this Plan. It is your responsibility to ensure that the Plan meets your needs. If advice is required, you should consult an Independent Financial Advisor who may charge for advice.

## **Mutual Society**

When you take out a Plan with TFS you become a member of the Society and are subject to its rules, a copy of which is available on request.

## **Compensation**

If the Transport Friendly Society is unable to meet its liabilities, compensation may be payable by the Financial Services Compensation Scheme. Further information on the scheme is available from the Financial Services Compensation Scheme on 020 7892 7300 or at [www.fscs.org.uk](http://www.fscs.org.uk).

## **Complaints procedures**

If you have a complaint, feel you have been treated unfairly or are not satisfied with any aspect of the Society, its products or services please contact us at the address on the back page of this brochure. If the complaint is not dealt with to your satisfaction you can refer your complaint to:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567.

Complaining to the Ombudsman will not affect your legal rights.

# Other products from TFS

## Sickness and Hospitalisation Benefit Plan

- Benefits are paid Tax-Free (under current legislation)
- The cost never goes up once a Plan is started
- Affordable – premiums from 80p per week

Tax-free from  
80p per week



## Tax-Free Savings plans for **Adults** and **Children** of anyone involved in transport

- Tax-Free Lump Sum
- Valuable Life Cover
- Affordable – Start saving from £2.30 per week

Simple tax-free  
savings plan



### If you are interested, please:

- Visit our website: [www.tfs.uk.com](http://www.tfs.uk.com)
- Call the office: 020 7833 2616
- Speak to your garage ambassador

# Change of Address Form

Please complete and return this form if you have moved house or to correct the address we have on file. Alternatively, you can email us with this information (info@tfs.uk.com)

NEW ADDRESS: \_\_\_\_\_  
NAME: \_\_\_\_\_  
MEMBERSHIP No. \_\_\_\_\_  
DATE OF BIRTH: \_\_\_\_\_  
SIGNED: \_\_\_\_\_  
DATE: \_\_\_\_\_  
POSTCODE: \_\_\_\_\_  
TELEPHONE No: \_\_\_\_\_



Our members are going places

**Please return to:** Freeport RTCG-LCTR-YRKX Transport Friendly Society Limited, 3rd Floor, Derbyshire House, St Chad's Street, London, WC1H 8AG

Tel: 020 7833 2616  
Fax: 020 7833 4426  
Web: www.tfs.uk.com  
Email: info@tfs.uk.com

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**Please detach and retain**

## Your TFS Product

Please keep in a safe place

Product: \_\_\_\_\_  
Date Application Signed: \_\_\_\_\_  
Member's Name: \_\_\_\_\_  
Garage / Depot: \_\_\_\_\_  
Company: \_\_\_\_\_  
Name of Introducer: \_\_\_\_\_

**Please note:**  
The contract will not commence until this application has been accepted and the first contribution paid.

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# Change of Employment Details



Please tick appropriate box and complete Comments box below:

Change of Employer / Garage

Leaving Bus Industry

[www.tfs.uk.com](http://www.tfs.uk.com)

COMMENTS:

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NAME:

MEMBERSHIP No.

DATE OF BIRTH:

SIGNED:

DATE:

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**Please return to:** Freepost RTCG-LCTR-YRXX Transport Friendly Society Limited, 3rd Floor,  
Derbyshire House, St Chad's Street, London, WC1H 8AG

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**Head Office:**

Please keep in a safe place

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3rd Floor, Derbyshire House  
St Chad's Street  
London WC1H 8AG

Tel: 020 7833 2616  
Email: [info@tfs.uk.com](mailto:info@tfs.uk.com)  
Web: [www.tfs.uk.com](http://www.tfs.uk.com)

# How to Apply for the TFS Health Cash Plan

Complete and return the application form opposite, including the Direct Debit or Payroll Deduction sections as necessary. Then, simply detach the application and seal together by moistening the gummed strips along the edges. Drop the sealed application in the post and it's done – you don't even need a stamp!



You can also apply online at [www.tfs.uk.com](http://www.tfs.uk.com).



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# TFS Health Cash Plan Application Form

Please complete as applicable in BLOCK CAPITALS

## Your Details

Title Mr  Mrs  Miss  Other  Marital status

Full Name  First Name  Middle Name   
Surname

Address

Postcode  Tel No.

Email address

Date of birth  DD / MM / YYYY Occupation

Membership No. (if existing member)  Promo Code

## Free Cover for up to 4 of your Children (Must be under the age of 18 and permanently live with you)

### Children's Details

First Name <input type="text"/>	Middle Name <input type="text"/>	<input type="text"/> DD / MM / YYYY
Surname <input type="text"/>		M <input type="checkbox"/> F <input type="checkbox"/>
First Name <input type="text"/>	Middle Name <input type="text"/>	<input type="text"/> DD / MM / YYYY
Surname <input type="text"/>		M <input type="checkbox"/> F <input type="checkbox"/>
First Name <input type="text"/>	Middle Name <input type="text"/>	<input type="text"/> DD / MM / YYYY
Surname <input type="text"/>		M <input type="checkbox"/> F <input type="checkbox"/>
First Name <input type="text"/>	Middle Name <input type="text"/>	<input type="text"/> DD / MM / YYYY
Surname <input type="text"/>		M <input type="checkbox"/> F <input type="checkbox"/>

## Partner's Details (Must permanently live with you)

Title Mr  Mrs  Miss  Other  Marital status

Full Name  First Name  Middle Name   
Surname

Date of birth  DD / MM / YYYY Tel No.

Email address

Occupation  Membership No. (if existing member)

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Select your level of cover (Tick one box only)

Choose the level of cover that best suits your needs and those of your Partner, if you wish to cover them too.

LEVEL OF COVER		PREMIUM					
		Silver		Gold		Platinum	
		weekly	monthly	weekly	monthly	weekly	monthly
Individual	Free cover for up to 4 of your children	<input type="checkbox"/> £2.19	<input type="checkbox"/> £9.49	<input type="checkbox"/> £5.99	<input type="checkbox"/> £25.96	<input type="checkbox"/> £10.84	<input type="checkbox"/> £46.97
Individual + Partner		<input type="checkbox"/> £4.38	<input type="checkbox"/> £18.98	<input type="checkbox"/> £11.99	<input type="checkbox"/> £51.96	<input type="checkbox"/> £21.68	<input type="checkbox"/> £93.95

Please select: New Plan  Upgrade  Downgrade

### Medical Declaration

Do you or your partner or insured children (where applicable) suffer from any disease, illness or injury that you have received medication, advice or treatment for, or experienced symptoms of, irrespective of whether the condition has been diagnosed in the last 12 months?

- YES (If you tick the "YES" box, we will send you a health declaration form to request further information and we may not cover that condition).
- NO

### General Declaration (to be signed by the APPLICANT)

Please tick to confirm

- I declare to the best of my knowledge and belief that the above statements are true and complete and that I, my partner and children (as applicable) are now in good health.
- I understand that this application shall form the basis of the contract between me and the Society and that failure to disclose any facts which may be regarded as material (i.e. facts likely to influence the acceptance of this proposal) may cause the insurance to be declared void.
- I also understand that the contract will not commence until this application has been accepted and the first premium paid.
- I further declare that no advice has been given to me by the Society and that this purchase is on an Execution Only basis.
- I agree to conform to the Rules of the Society.

### General Data Protection Regulation

The Transport Friendly Society Limited (the Society) collects your personal information when you apply for a product with us. The information disclosed by you in this application will be used by the Society to set up and manage the product you have applied for. If you would like more information on how the Society uses your personal information, please see our Privacy Notice which can be found on our website.

The Society would like to keep you informed of its other products and services and may use your personal information for its own marketing purposes such as contact by Post or Email regarding your investment and insurance needs. The Society will not share your data with any third parties for any purposes subject to its legal or statutory obligations. If you wish to hear about such products please tick this box:

And indicate how you wish to be contacted: Post  Email

Signature  Date

Development Manager

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# Instruction to your Bank or Building Society by Direct Debit



Please fill in the form and send to: Transport Friendly Society Limited, 3rd Floor Derbyshire House, St Chad's Street, London, WC1H 8AG

Service User Number

5 0 4 8 5 1

Name and full postal address of your Bank or Building Society

To the Manager: Bank/Building Society
Postcode

Reference

### Instruction to your Bank or Building Society

Please pay Transport Friendly Society Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with the Transport Friendly Society Limited and, if so, details will be passed electronically to my Bank/ Building Society.

Name(s) of Account Holder(s)

Branch Sort Code

Branch Sort Code grid

Bank/Building Society account number

Bank/Building Society account number grid

Signature(s)
Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

DDI5



# Employee's Payroll Deduction Mandate

Title (please select) Mr Mrs Miss Other Marital status
Full name
Garage / Depot Grade
Company
Employee No.
National Insurance No.
Pay Frequency 4 weekly weekly monthly
FOR OFFICE USE ONLY
Total to be deducted €

I hereby authorise my Employer to deduct from my pay, until further notice in writing from me, the contributions payable by me each pay day, as provided in the Rules of the Transport Friendly Society Limited and to pay the amounts so deducted to the Society.

Signature Date

Note - The Pay Clerk will commence deductions as soon as possible after receipt of this mandate from the Society. Please check your pay advice to ensure that this request has been correctly applied.

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Freeport RTCG-LCTR-YRKK  
Transport Friendly Society Ltd  
Derbyshire House  
St. Chad's Street  
LONDON  
WC1H 8AG

## Health Cash Plan

Let us help you pay  
towards the costs of  
your everyday healthcare  
expenses

**Benefits include financial  
support towards:**

- Dental Treatment
- Optical Care
- Specialist Consultations
- Hospital Benefits
- Therapy Treatments
- And more...

See inside for details



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## How will the Health Cash Plan help me?

- Cash pay-outs for unexpected medical expenses such as hospital stays, hospital day surgery, birth or adoption of a child
- Percentage reimbursements for everyday healthcare costs such as dental, optical, physiotherapy, podiatry, homeopathy
- Payments made directly into your bank account
- No medical required to join or GP referral for treatments
- You can cover up to four of your children at no additional cost

## Contacting the Transport Friendly Society

### Head Office:

Transport Friendly Society Limited  
3rd Floor, Derbyshire House  
St Chad's Street  
London WC1H 8AG

T: 020 7833 2616  
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W: [www.tfs.uk.com](http://www.tfs.uk.com)  
E: [info@tfs.uk.com](mailto:info@tfs.uk.com)

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Financial Conduct Authority and the Prudential Regulation Authority

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