

# Health Cash Plan

## Insurance Product Information Document

**Provider:** Transport Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### Product: TFS Health Cash Plan

This document provides a summary of the key information relating to this product but it is not personalised to You. Full details of the pre-contractual and contractual information on this product are available in our Plan Documents.

#### What is this type of insurance?

This is a Health Cash Plan that pays You cash towards everyday healthcare costs which have been incurred in the United Kingdom and are listed below, up to an annual limit, depending on Your level of cover. You can share Your Plan with up to four of Your children for free.



#### What is insured?

The following health costs are covered:

- ✓ Dental
- ✓ Dental Accident
- ✓ Optical
- ✓ Chiropody/Podiatry
- ✓ Prescriptions
- ✓ Health Screening
- ✓ Acupuncture
- ✓ Chiropractic
- ✓ Homeopathy
- ✓ Osteopathy
- ✓ Physiotherapy
- ✓ Hearing aids and audiology tests
- ✓ Pathology and biopsy fees
- ✓ Medical tests (ECG, EEG, lung-function tests)
- ✓ Speech therapy (dyslexia and dyspraxia treatment)
- ✓ X-rays, CT and MRI scans, ultrasounds and screenings
- ✓ Hospital In-Patient
- ✓ Hospital Day Surgery & Treatment
- ✓ Parental Hospital Stay
- ✓ Birth/Adoption of a Child
- ✓ Convalescence
- ✓ Up to four of Your Children, who are under the age of 18 and permanently live with You. Maximum annual allowance is shared between You and your Children



#### What is not insured?

- ✗ Missed appointment charges
- ✗ Any cosmetic treatments
- ✗ Sundry/consumable items
- ✗ Treatments not carried out by a practitioner qualified and registered with a professional body
- ✗ Treatments, goods or services received outside of the United Kingdom
- ✗ Each benefit has a number of exclusions, specified in the Plan Documents



#### Are there any restrictions on cover?

- ! Must be aged 18 or over and under 60 to join
- ! A 13 week qualifying period applies to all benefits. Birth/Adoption related claims are subject to a 10 month qualifying period
- ! Pre-existing conditions are covered after a 12 month qualifying period, excluding chronic conditions requiring ongoing treatment
- ! Insured Children must be under the age of 18
- ! All persons named on this Plan must reside at the same address
- ! Different maximum annual allowances apply to each benefit



#### Where am I covered?

- ✓ United Kingdom only cover



#### What are my obligations?

- Maintain premium payments
- Keep us updated on any changes to Your personal details
- Make claims within 12 months of receiving the treatment, accompanied by original, official receipts, showing Your name and full payment of Your account, as detailed in the Plan Documents



#### When and how do I pay?

- If the premium is paid through Your payroll, it will be deducted weekly, 4 weekly or monthly - depending on how often You are getting paid
- If the premium is paid by Direct Debit, it will be taken from Your account on a monthly basis



#### When does the cover start and end?

Your Plan starts on the date specified on Your Plan Welcome Documents and continues with every premium paid until You cancel it or stop premium payments.



#### How do I cancel the contract?

To cancel Your Plan please confirm that in writing (either via posted letter or email).

You have the right to cancel Your Plan anytime. If You do so within 30 days of the start date, we will refund any premium paid. After that period You can still cancel Your Plan, but no refund will be made.