

# Health Cash Plan



## Insurance Product Information Document

In Ireland HSF Health Plan Ltd is authorised and regulated as a Third Country Branch by the Central Bank of Ireland, with the Department of Health and Children and The Health Insurance Authority in Ireland. Founded 1873 Incorporated 1890.

Company: HSF Health Plan Ltd

Product: Family Direct Ireland

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 Policy Terms & Conditions which are included in the application brochure.

### What is this type of insurance?

This is a health cash plan and personal accident benefit with added services. A health cash plan reimburses you for health related expenses listed in the range of benefit categories provided. A personal accident benefit is also included which provides a cash payment following an injury sustained from an accident. Additional services include access to GP, Counselling and Legal Advice telephone assistance services. Under the family direct schemes a spouse/partner and any dependent children (under age 21) are included on cover at no extra cost.



#### What is insured?

- ✓ Dental & Optical
- ✓ Dental Trauma
- ✓ General Practitioner
- ✓ Emergency Department
- ✓ Prescription
- ✓ Physiotherapy
- ✓ Physical Therapy
- ✓ Osteopathy
- ✓ Chiropractic
- ✓ Acupuncture
- ✓ Homeopathy
- ✓ Chiropody/Podiatry
- ✓ Reflexology
- ✓ Consultations
- ✓ Medical Tests
- ✓ Health Screenings
- ✓ Allergy Testing
- ✓ Birth & Adoption Grant
- ✓ Hospital Stay
- ✓ Recuperation
- ✓ Day Case Surgery
- ✓ Surgical Appliances & Hearing Aids
- ✓ Personal Accident
- ✓ GP Advice Line
- ✓ Prescription Service
- ✓ Healthcare Information
- ✓ Telephone Counselling
- ✓ Legal Advice.



#### What is not insured?

- ✗ Pre-Existing Conditions (for the first 5 years)
- ✗ Costs for Medical Procedures
- ✗ Invasive Investigations
- ✗ Procedures requiring anaesthetic
- ✗ Hospital fees
- ✗ Consultant Treatment fees.



#### Are there any restrictions on cover?

- ! Pre-Existing Conditions. There is a waiting period of 5 years for claims for conditions you have at the time of starting your policy. There is a 2 year waiting period for conditions that you have when upgrading to a higher level of cover
- ! Minimum age of joining is 18
- ! Qualifying periods of 10 months on Maternity related claims including Infertility Treatment and Birth/Adoption Grant. Eye Laser Treatment has a 6 month qualifying period with 3 months on all other benefits.
- ! Dependent Children cover ceases on their 21st Birthday
- ! All persons named on the policy must reside at the same address.



#### Where am I covered?

##### Health Cash Plan

- ✓ Ireland & UK
- ✗ Outside Ireland & the UK

##### Personal Accident

- ✓ Worldwide



#### What are my obligations?

- Maintain Premium payments
- Make claims within 6 months of the date of receipt
- Keep us updated on any changes to your circumstances.



#### When and how do I pay?

- Premiums are paid monthly, quarterly or annually depending on the choice of frequency when you start your policy
- Premiums are paid from your bank account by direct debit or by your credit/debit card.



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

Cover will start from the date shown on your Policy Certificate. Any qualifying periods will start from that date too. Cover continues on a rolling monthly contract until:

- You cancel
- You cease premium payments.



#### How do I cancel the contract?

You have a right to cancel the contract within 14 days of receiving your certificate of cover and we will refund any premium paid, unless you have already made a claim. To do this you must provide written notification (either posted letter or e-mail) to HSF Health Plan. After this date you can cancel at any time by written notification, but past payments of premiums will not be refunded. Entitlement to claim will continue throughout any period of time covered by premiums paid.