

Health Cash Plan

Insurance Product Information Document

Company: HSF Health Plan Ltd

Product: OptiLife



Insurer/Manufacturer: HSF Health Plan Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK, FRN 202182. In Ireland HSF Health Plan is authorised and regulated as a Third Country Branch by the Central Bank of Ireland as well as the Department of Health and Children and the Health Insurance Authority. Founded 1873 Incorporated 1890.

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 a shopping discount website and access to GP, Counselling and Legal Advice telephone assistance services. Under the family company schemes, a spouse/partner and any dependent children (under age 21) are included on cover, at no extra cost.



What is insured?

- ✓ Dental
- ✓ Dental Trauma
- ✓ Optical
- ✓ Hearing Tests
- ✓ Hearing Aid
- ✓ Mental Health
- ✓ Physiotherapy
- ✓ Osteopathy
- ✓ Chiropractic
- ✓ Chiropody
- ✓ Speech Therapy
- ✓ Sports Massage Therapy
- ✓ Acupuncture
- ✓ Homeopathy
- ✓ Reflexology
- ✓ Specialist Investigations
- ✓ Specialist Consultations
- ✓ Vaccinations
- ✓ Health Screenings
- ✓ Allergy Tests
- ✓ Birth & Adoption Grant
- ✓ Hospital Stays
- ✓ Day Case Surgery
- ✓ Post Admission Support
- ✓ Home Help
- ✓ NHS Prescription Costs
- ✓ Prescription Service
- ✓ Personal Accident
- ✓ 24/7 GP Advice Line
- ✓ Telephone Counselling & Legal Advice
- ✓ Discount Savings & Offers



What is not insured?

- ✗ Costs for Medical Procedures
- ✗ Invasive Investigations
- ✗ Cost of procedures requiring anaesthetic
- ✗ Hospital fees
- ✗ Consultant Treatment fees
- ✗ Medication fees (outside Prescription Fees)



Are there any restrictions on cover?

Main Restrictions:

- ! Qualifying periods of 10 months on Maternity related claims including Infertility Treatment and Birth/Adoption Grant. Eye Laser Treatment has a 12 month qualifying period
- ! Dependent Children cover ceases on their 21st Birthday
- ! All persons named on the policy must reside at the same address
- ! Please refer to our Terms & Conditions for full details regarding restrictions on cover



Where am I covered?

Health Cash Plan

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

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, weekly, fortnightly or four weekly depending on your salary frequency
- ✓ Premiums are paid from your salary



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
- ✓ You leave employment



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.

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