



HSF Individual



Company & Group Schemes

Helping you and your family to cover the costs of everyday healthcare

Who is HSF health plan?

HSF health plan is a health cash plan provider, committed to delivering simple and affordable ways to help you cover the cost of everyday healthcare such as dental, optical and physiotherapy, plus much more. With over 30 health benefits available, it provides an added security for you and your family's health.

The Personal Accident benefits outlined are underwritten for HSF health plan currently by Chubb European Group Limited. The underwriter of the Personal Accident Benefits may be subject to change.

HSF Assist provides unlimited access to a variety of assistance helplines and services which are available to all policyholders and their families. HSF Assist is currently provided for HSF health plan by Medical Solutions UK Limited.

HSF Perkbox is provided and facilitated by Huddlebuy Limited. All offers are subject to availability and the terms and conditions as stated on the HSF Perkbox website.

How does it work?

It's simple. You pay a premium for the scheme that suits you best, then you claim cash back for your treatments as and when you need it. And so your family doesn't feel left out, we also offer to cover the healthcare of your children (up to age of 18, as long as they reside at the same address) at no extra cost. If you wish, you can add your spouse/partner for the same low monthly premium you pay. The maximum payable is between all eligible registered persons in any 12 consecutive calendar months.

What am I covered for?

Our Individual schemes V1 to V7 offer a wide range of health categories at affordable prices and we reimburse you up to 100% of your professional costs up to the maximum shown in the benefits table.

There is a total limit on benefits calculated on a rolling balance over a 12 month basis with a further limit from the start of your policy on some hospital benefits. Please see Policy Terms & Conditions page 13 in this brochure.

All of our schemes include:

HSF Assist which provides: GP Advice Line, Virtual Doctor, Counselling, Medical Information and Legal Advice.
HSF Perkbox which provides discounts and savings on a wide range of goods and services.

Are there any restrictions?

Most benefits have a three month Qualifying Period

(except: 10 months for Infertility, Birth & Adoption and anything related to pregnancy or infertility. 12 months for Eye Laser Treatment and Implantable Contact Lenses).

Full details are shown in the Policy Terms & Conditions, available from page 13 in this brochure. These are also available on your MyPolicy on-line account.

To find out more information about HSF health plan, call or text your local Account Executive on

07976 638 031

or call HSF health plan on 0800 917 2208

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email enquiries@hsf.eu.com

Making a claim

Claims may be submitted at the conclusion of the qualifying periods stated under each benefit heading in this brochure, as long as all the appropriate premiums are up to date when you make the claim.

There is a qualifying period of 10 months for the Birth and Adoption Grants and this time also applies to other benefit categories if the claim is related to pregnancy or infertility. A qualifying period of 12 months applies to Eye Laser Treatment and Implantable Contact Lenses.

All claims must be submitted within six months of the date of treatment/purchase, accident taking place or discharge from a hospital.

Forms are available to download from MyPolicy (see page 11) or on our website, alternatively they can be provided on request by writing to 24 Upper Ground, London, SE1 9PD, Tel 020 7928 6662. Please quote your policy number which is on your certificate of cover.

Duration of the policy

Your policy is renewed automatically on a monthly basis unless your cover is cancelled or you allow it to lapse.

Can I cancel my policy?

When your application is accepted you will receive a "Welcome Pack" on receipt of this you have 14 days in which to write to us and change your mind; please see "Decreasing or ceasing scheme cover" on page 14.

How to complain

Should you find it necessary to make a complaint, you should in the first instance contact our Customer Services Department at our London address. While we are investigating your complaint, we will keep you regularly updated. If your complaint has not been resolved within 8 weeks, we will explain why it remains unresolved and inform you of your right to refer the matter to the Financial Ombudsman Service at Exchange Tower, London, E14 9SR or telephone them on 0800 023 4567. Their website address is www.financial-ombudsman.org.uk.

HSF health plan and The Hospital Saturday Fund.

HSF health plan is the trading company of the registered charity The Hospital Saturday Fund. All those who join HSF health plan, just by belonging, are making a contribution to the important work of the charity, not something which usually happens when an insurance policy is taken out.

HSF health plan Limited is an insurance undertaking, and all information is provided in order for applicants to choose the scheme to suit their personal circumstance as HSF health plan is not authorised to provide a professional recommendation.







Statement of demands and needs

This product meets the demands and needs of individuals and families who wish to manage their healthcare expenses such as dental and optical, hospital admissions, consultations and investigations, and personal accident. Advice is not available from HSF health plan and HSF health plan is not in a position to determine whether the product is appropriate for you. Applicants should choose the scheme to suit their personal circumstances and review in future whether this remains suitable.

Our benefits - at a glance

Monthly Cost per adult

Dependent Children included at no extra cost*

	Scheme V1 £5	Scheme V2 £11	Scheme V3 £18	Scheme V4 £31	Scheme V5 £44	Scheme V6 £57	Scheme V7 £70
 Dental	Scheme V1 £30	Scheme V2 £60	Scheme V3 £100	Scheme V4 £200	Scheme V5 £250	Scheme V6 £350	Scheme V7 £425
 Optical	Scheme V1 £35	Scheme V2 £75	Scheme V3 £120	Scheme V4 £220	Scheme V5 £275	Scheme V6 £375	Scheme V7 £450
 Practitioner	Scheme V1 £75	Scheme V2 £150	Scheme V3 £225	Scheme V4 £450	Scheme V5 £600	Scheme V6 £750	Scheme V7 £900
 Chiroprody & Podiatry	Scheme V1 £25	Scheme V2 £50	Scheme V3 £75	Scheme V4 £150	Scheme V5 £200	Scheme V6 £250	Scheme V7 £300
 Specialist Consultations & Investigations	Scheme V1 £100	Scheme V2 £200	Scheme V3 £300	Scheme V4 £600	Scheme V5 £1,000	Scheme V6 £1,100	Scheme V7 £1,200
 Health Screening	Scheme V1 £50	Scheme V2 £100	Scheme V3 £150	Scheme V4 £300	Scheme V5 £400	Scheme V6 £500	Scheme V7 £600
 Birth & Adoption	Scheme V1 £100	Scheme V2 £200	Scheme V3 £300	Scheme V4 £600	Scheme V5 £800	Scheme V6 £1,000	Scheme V7 £1,200
 Hospital & Day Case Combined per day/night up to 20 days/nights	Scheme V1 £10	Scheme V2 £15	Scheme V3 £20	Scheme V4 £40	Scheme V5 £80	Scheme V6 £100	Scheme V7 £120
 Recuperation After a 10 Night Hospital Stay	Scheme V1 £50	Scheme V2 £75	Scheme V3 £100	Scheme V4 £150	Scheme V5 £180	Scheme V6 £225	Scheme V7 £300
 Prescription	Scheme V1 1	Scheme V2 2	Scheme V3 3	Scheme V4 4	Scheme V5 5	Scheme V6 6	Scheme V7 7
 Personal Accident Permanent Disability	Scheme V1 £5,000	Scheme V2 £7,500	Scheme V3 £10,000	Scheme V4 £20,000	Scheme V5 £25,000	Scheme V6 £30,000	Scheme V7 £40,000
 Accidental Death	Scheme V1 £2,500	Scheme V2 £3,750	Scheme V3 £5,000	Scheme V4 £10,000	Scheme V5 £12,500	Scheme V6 £15,000	Scheme V7 £20,000
 Dental Trauma	Scheme V1 £250	Scheme V2 £375	Scheme V3 £500	Scheme V4 £1,000	Scheme V5 £1,250	Scheme V6 £1,500	Scheme V7 £2,000
 HSF Assist Included on ALL schemes	GP Advice Line, Virtual Doctor, Counselling Service, Medical Information and Legal Advice.						
 HSF Perkbox	Money saving offers, Discounted Gym Membership, Special Priced Cinema Tickets, Everyday Shopping Discounts plus much more. Internet connection and email required for access.						