

# Benenden Healthcare

## Insurance Product Information Document

Company: The Benenden Healthcare Society Limited



The Benenden Healthcare Society Limited, which is an incorporated friendly society, registered under the Friendly Societies Act 1992, registered number 480F. The Society's contractual business (the provision of tuberculosis benefit) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The remainder of the Society's business is undertaken on a discretionary basis. Financial Services Register number 205351.

This document is only intended to provide a summary of your membership. For full details of the services we provide and the principles we consider when determining whether assistance can be provided please refer to our Guide to Benenden Healthcare.

### What is this type of insurance?

This is not a traditional insurance product. Benenden Healthcare provides healthcare services such as; Medical Diagnostics, Medical Treatment and Surgery, Physiotherapy, 24/7 GP and Mental Health helplines. **Our services are provided on a discretionary basis and are subject to the resources we have available and, in some cases, can be dependent on a GP referral, NHS wait times and the type of treatment required.**



### What is insured?

All of our services excluding treatment of tuberculosis are provided on a discretionary basis. You can request our assistance for the following from day one of your membership:

- ✓ **GP 24/7 Helpline** – access to a GP 24 hours a day, seven days a week for help and advice for yourself or on behalf of your family. Call us and we will make an appointment for a GP to call you back.
- ✓ **24/7 Mental Health Helpline** – access to a therapist who can provide support and guidance for problems such as anxiety, depression, bereavement, relationship and legal and debt concerns.
- ✓ **Care Planning and Social Care Advice** – access to a care adviser who can provide information and advice about care issues including short or long-term care.

After six months of membership you can also request our assistance for the following;

- ✓ **Medical Diagnostics** – you can request private medical diagnosis at one of the hospitals in our network for any symptoms for which you have been referred by your GP and the NHS waiting time for your appointment is more than three weeks. Once authorised we will support your diagnostic costs up to £1,800. All costs will be directly settled by Benenden Health.
- ✓ **Medical Treatment & Surgery** – you can request assistance for Medical Treatment and Surgery at one of the hospitals in our network for certain procedures should the NHS wait time be more than five weeks. A full list of procedures is available at [www.benenden.co.uk/our-procedures](http://www.benenden.co.uk/our-procedures).
- ✓ **Physiotherapy** – you can request a call with a physiotherapist to assess your Musculoskeletal condition over the phone. If they recommend further physiotherapy this will be either via self-managed exercise or up to six face to face sessions with a physiotherapist in our network.
- ✓ **Mental Health Counselling** – you can request short term Mental Health Counselling support to help you manage and overcome a mental health issue. You can request an assessment to determine the type of support we can offer.
- ✓ **Financial Assistance** – if you have cancer or tuberculosis, you can request up to £1,500 financial assistance to purchase a range of items that will assist you with issues relating to your condition.
- ✓ **Treatment of Tuberculosis** – If you are diagnosed with Tuberculosis we will provide up to two weeks inpatient treatment at hospital local to you. **This service is provided on an insured basis.**



### What is not insured?

- ✗ With the exception of treatment for tuberculosis, the services noted above are provided on a discretionary basis.



### Are there any restrictions on cover?

The following restrictions apply to our services, including (where applicable) the treatment of tuberculosis.

- ! We are unable to pay for services obtained before we have given our authorisation (with the exception of GP 24/7 & Mental Health Counselling, Mental Health Helpline and Care Planning and Social Care advice).
- ! We can only provide treatment and surgery from our approved procedures list. Excluded procedures include surgeries related to cancer, heart or brain conditions or anything not on our approved procedures list. A full list of procedures is available at [www.benenden.co.uk/our-procedures](http://www.benenden.co.uk/our-procedures).
- ! We can only provide diagnostics and treatment and surgery at our approved hospital network. Members living within our calculation of a two hour drive time of Benenden Hospital will undergo their treatment at Benenden hospital.
- ! If we request that you provide a GP referral this must be provided before we can authorise any services.
- ! We cannot offer mental health counselling for conditions which our therapist determines are long term.
- ! NHS wait times will be considered before authorising any diagnostics and treatment services.
- ! We will only fund appointments for diagnostics that take place within six months of our authorisation.
- ! We are unable to pay for any services if you are not a UK resident other than GP 24/7, Care Planning and Social Care Advice and our Mental Health Helpline.
- ! We will not pay for any additional services relating to the same medical symptoms within two years of us first authorising support.
- ! We will not pay for monitoring of any on-going condition, including consultations or treatment for the same reoccurring symptoms.



## Where am I covered?

You must be a UK resident to purchase this service.



## What are my obligations?

- You must give us honest, accurate and complete information when requesting our services.
- Have your membership number ready when you contact us.
- Ensure you only go ahead with services for which you have been authorised (with the exception of GP 24/7, Care Planning and Social Care Advice and our Mental Health helpline).
- If calling for diagnostic or treatment services you need to have details of the NHS wait times, consultant or test type required.



## When and how do I pay?

You can pay for your membership by either;

- Monthly, quarterly or annual Direct Debit
- Annually by Credit Card or Debit Card

If you pay by Direct Debit, we'll confirm when payments will be taken in your payment schedule.

Your membership may be paid for by your employer or deducted from your pay or pension weekly, monthly or quarterly.



## When does the cover start and end?

Access to your service starts from the date you join. The service ends when your contributions stop. From the date you join you can access our 24/7 Helplines and Social Care Planning and Advice service. You are eligible to request the full range of services after six months.



## How do I cancel the contract?

If you opt out within 14 days from receipt of your Membership Pack we will refund any payments you have made. Otherwise you can cancel the service at any time by calling Benenden Health on 0800 414 8480, emailing us at [memberrelations@benenden.co.uk](mailto:memberrelations@benenden.co.uk), or writing to us at Benenden Health Membership Team, Benenden Health, Holgate Park Drive, York, YO26 4GG.