



Essentials

We believe that Health Shield offers an excellent package of benefits, take a look at what we can offer:

- '100% refund' towards dental, dental accident, optical, physiotherapy, specialist consultation and chiropody treatment costs – subject to an annual review and up to your chosen limits
- Cash maximums that are refreshed annually, in line with your company benefit year
- Physiotherapy benefit also covers Acupuncture, Chiropractic, Osteopathy and Homoeopathy
- Health & Wellbeing benefit also covers Acupressure, Allergy testing, Aromatherapy, Bowen/Alexander technique, Chair massage, Cognitive behavioural therapy, Colonic hydrotherapy, Hopi ear candles, Hypnotherapy, Indian head massage, Kinesiology, Naturopathy, Nutritional therapy, Reflexology, Reiki, Remedial massage, Shiatsu and Sports massage
- Excess covered for your Private Medical Insurance
- Cover available for you or you and your partner
- Dependent children covered on both Cover for You and Cover for You and Your Partner
- Cover provides separate annual maximums for yourself, your partner (if covered) and all dependent children up to the age of 18
- Quick payment of claims – by cheque or direct credit
- Worldwide Cover
- 24-hour helpline – Counselling & Lifestyle, Health & Medical and Legal Advice available
- Access to preferential corporate rates for a network of health clubs
- Authorised and regulated by the Financial Services Authority



Immediate benefit - For all NEW members and members who increase their level of cover

Pre-existing conditions waived

Your Essentials Scheme membership will cover pre-existing conditions. This offer also applies to any increase in cover made within 30 days of your company sponsored scheme beginning.

ESSENTIALS HEALTHCARE MEMBERSHIP PLAN – TABLE OF CONTRIBUTIONS AND BENEFITS				
LEVEL OF COVER	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
WEEKLY PAYMENTS FOR YOU (Includes benefits for dependent children)	£0.75	£1.75	£3.25	£4.75
WEEKLY PAYMENTS FOR YOU AND YOUR PARTNER (Includes benefits for dependent children)	£2.10	£4.45	£8.00	£11.50
ALL CONTRIBUTIONS AND BENEFITS ARE SUBJECT TO AN ANNUAL REVIEW				
DENTAL maximum for each person 100% cashback refund	£50	£100	£150	£200
DENTAL ACCIDENT maximum for each person 100% cashback refund	£165	£400	£600	£800
OPTICAL maximum for each person 100% cashback refund	£50	£100	£150	£200
PHYSIOTHERAPY, CHIROPRACTIC, OSTEOPATHY, ACUPUNCTURE AND HOMOEOPATHY maximum for each person 100% cashback refund	£150	£280	£370	£500
SPECIALIST CONSULTATION, ECG, X-RAY, AND PATHOLOGY FEES maximum for each person 100% cashback refund	£200	£260	£300	£400
CHIROPODY maximum for each person 100% cashback refund	£50	£100	£150	£200
HEALTH & WELLBEING maximum for each person 100% cashback refund	£70	£120	£160	£205
HEALTH SCREENING maximum for each person 100% cashback refund	£100	£130	£150	£200
FITNESS BENEFIT	ACCESS TO SPECIAL RATES			
WORLDWIDE COVER	HEALTH SHIELD COVERS YOU FOR MANY BENEFITS ANYWHERE IN THE WORLD			
24-HOUR HELPLINE counselling & lifestyle, health & medical and legal advice	24 HOURS A DAY, 7 DAYS A WEEK ACCESS TO TELEPHONE HELPLINES FOR ALL MEMBERS			
<small>The above benefits are the maximum levels which apply. For later years, both the type of benefit, benefit levels and contribution rates may change in future.</small>				

Terms and conditions for the Health Shield Essentials Scheme membership plan

Age limits and changing your level of cover

If you want to join the Health Shield Essentials Scheme membership plan [‘the plan’] or increase your level of cover, you must be between 16 and 69 (that is, not yet 70) when you apply and be employed by a company that agrees to make a company-sponsored contribution on your behalf. As long as your employer continues to sponsor you, membership will end at age 70 under the terms of the plan. You will not be able to continue in this scheme after your 70th birthday.

When you change your level of cover, we will take account of previous claims you have made when we work out your maximum entitlement for the benefit year set out in your welcome letter.

Definitions

‘Claims experience’ – the number and cost of claims we paid for any one benefit year set out in your welcome letter.

‘Dependent children’ – your or your partner’s children or legally adopted children who are under the age of 18, in full-time education and living at home.

‘Excess’ – the first part of any eligible treatment costs, that would otherwise be paid by a private medical insurer, which you have chosen to pay yourself.

‘Full health screen’ – a full medical check-up that may involve you giving details of your and your family’s medical history and having a physical examination, tests, laboratory tests, scans or X-rays, and may be followed by counselling, education, referral to hospital or further treatments, or further tests.

‘Membership plan’ [‘the plan’] – the Health Shield Essentials Scheme membership plan, and the long-term insurance cash benefit plan described in these terms and conditions. The plan is registered in a single name only (that is, your name), although cover may also be provided for your partner and dependent children, if this applies.

‘Pandemic’ – an infectious disease that is widespread throughout an entire country, continent, or the whole world.

‘Partner’ – your husband, wife or any other person who lives with you as if you are married, no matter whether they are male or female.

‘Practice-plan premiums’ – payments made to a scheme provided by your dentist.

‘Pre-existing condition’ – any disease, illness or injury that you have received medication, advice or treatment for, and experienced symptoms of, no matter whether the condition has been diagnosed before the start of your cover.

‘Surplus’ – any money left over after meeting claims and expenses during the financial year.

‘We’, ‘our’, ‘us’ – Health Shield Friendly Society Limited, Electra Way, Crewe Business Park, Crewe, Cheshire, CW1 6HS.

‘You’ – you, as well as any partner and dependent children who are covered in this membership plan.

Qualifying periods

As a member of the Essentials Scheme, you will become eligible to make claims for treatment that you receive after we have received your first contribution from your employer.

Your membership

The terms of your new plan, including the benefit and contribution levels, completely replace those of any previous Health Shield membership.

If you are a new member who has a pre-existing condition, you will be entitled to receive benefit for that condition. Pre-existing conditions will not affect any extra voluntary increases in your level of cover, as long as you voluntarily increase your cover within 30 days of your company-sponsored scheme beginning.

If you want to voluntarily increase your level of cover after the first 30 days, pre-existing conditions will not be covered, depending on the details shown above. We will tell you about any conditions that are not covered at the higher level.

Exclusions for pre-existing conditions may apply to the following benefits only.

- Physiotherapy, chiropractic, osteopathy, acupuncture and homoeopathy
- Specialist consultation fees, electrocardiogram [ECG], X-ray and pathology fees

You will be entitled to receive the maximum benefit if your contributions are up to date and you do not have a pre-existing condition that we cannot cover.

To make claims for a partner, you must be contributing to the plan at the rate that covers you and your partner. You must have filled in the appropriate forms so we can officially register your partner (if they are covered) and dependent children. You, and your partner and dependent children (if this applies), may only be covered or included in one membership plan.

We have the right to turn down any application to join the scheme, or increase your level of cover, if we think that this would have a negative effect on our members.

We will write to you to tell you about any changes to the terms and conditions of your membership plan. You should read the membership plan with the rule book. You can get a copy of the rule book from our Chief Executive or from the members’ area of our website at www.healthshield.co.uk. To make sure that we can provide high levels of customer service, we may monitor or record phone calls.

Contributions and benefits – yearly review

The maximum benefits are shown in the table on page 1.

We will refund 100% of each valid claim up to your yearly benefit limit. This is also our aim for future years, although this will depend on our financial performance in the future.

As a result, we will review all benefits and contributions each year and we may make changes to them. If this leads to a reduction in the benefits we pay you in the future, we will tell you, but the percentage of each claim we refund is guaranteed to be 100% of the rates published for the relevant year.

This membership plan is a long-term insurance contract with a maximum term of five years from the date the plan begins.

During the lifetime of this contract, it is important you understand that if our overall claims experience, position in the marketplace or surplus are worse than expected, we may increase your contribution rates, or reduce, change or remove any benefit.

However, if our overall claims experience, position in the marketplace or surplus are better than expected, we may be able to improve your terms.

General exclusions

We cannot pay benefit for any claims directly related to the following.

- GP fees for private treatment
- Drugs, medicines and vaccinations
- Vasectomies, sterilisation, IVF, fertility treatment and examinations
- Pregnancy terminations, contraceptives, sex-change operations or cosmetic surgery
- Medical examinations, consultations or reports for employment, emigration, legal or insurance reasons
- Treatment provided to you by a member of your family or a work colleague

We cannot pay benefit for claims you make as a result of the following.

- A pandemic disease
- Radioactive contamination
- Attempted suicide
- You deliberately injuring yourself
- War, hostilities, invasion or civil war, and full-time active military service
- Drug, alcohol or solvent abuse, or taking drugs (unless you have been told to by a registered medical practitioner)

If you live in the Republic of Ireland, we do not cover the first €5 a year for claims based on receipts. We can only pay claims for these benefits once a year.

Claims

We will deal with claims on the day we receive them, but we cannot accept photocopied or faxed receipts and claim forms. You should include the following details on the original receipts.

- The date you received treatment or made the payment (we cannot pay for anything you have paid for in advance and not yet received)
- The full name and title (Mr, Mrs, Ms or Miss) of the person who has received the treatment
- The official stamp and qualifications of the dentist, optician, chiropractor, physiotherapist, consultant and so on
- The type of treatment received

We cannot accept receipts which have been altered. The receipts must only apply to the amount paid for the person who received treatment. We need separate receipts for each person covered. We will only pay claims to you direct, not to the healthcare practitioner who provides the receipts.

The benefit year of your membership plan will be confirmed in your welcome letter. As a member, you will not receive more than the maximum benefit amount under any of the benefit rules for yourself, your partner (if they are covered) or dependent children in each case for any one benefit year. We treat claims in a benefit year according to the dates you (or your partner or dependent child) received treatment.

If you have been covered before as a dependent child or registered partner under someone else’s Health Shield membership, we will take account of any claims you have made during your new plan’s benefit year.

As a member, you agree to us processing personal and sensitive information about you. You, the member, must also sign all claim forms to declare that the details you have provided on the forms are true, and to allow us to get independent confirmation of the details from the healthcare provider the claim relates to.

We will not accept applications for benefit that are more than 12 months old at the time we receive them.

Terms and conditions for the Health Shield Essentials Scheme membership plan

Benefit rules

Dental

We will pay benefit for dental treatment, at the appropriate rate and up to the appropriate maximum in any one benefit year.

When you send the claim form, you must also send us an original receipt showing your name, dates of treatment and the dentist's official stamp.

What is covered

- Anaesthetic fees
- Check-up charges
- A dental brace or gum shield provided by the dentist
- Practice-plan premiums and joining fees (for example, Denplan)
- Dental crowns, bridges and white fillings
- Dental veneers
- Dentures, or repairs to dentures at dental laboratories
- Hygienist fees
- Orthodontic and periodontic treatment
- Tooth-whitening treatment provided by the dentist
- X-rays
- Worldwide cover during business visits and holidays abroad that last up to 28 days

What is not covered

- Cancellation charges made by the dentist (for example, for missed appointments)
- Dental consumables (for example, toothbrushes, mouthwash, dental floss and so on)
- Dental insurance premiums
- Dental prescription charges

Also see the 'General exclusions' section on page 2.

Dental accident

We will pay benefit, at the appropriate rate and up to the appropriate maximum in any one benefit year, for dental treatment you need as a result of an accidental injury to your teeth.

The injury must have been caused by a direct blow to the head.

When you send us the claim form, you must also send us an original receipt showing your name, dates of treatment and the dentist's official stamp.

Your dentist must also confirm on the receipts that the treatment has been caused by a direct blow to the head which has resulted in accidental injury to your teeth. You must also provide full details of the accident. Your dentist must fill in and sign the claim form confirming the date of the accident and that the treatment received is as a result of that accident. We treat dental accident claims in a benefit year according to the date the accident happened.

We will only pay one maximum for all treatment that lasts from one benefit year to another.

What is covered

- Dental treatment directly related to an accident (for example, a sports injury or a fall), including the following.
 - Anaesthetic fees
 - Dental crowns, bridges and white fillings
 - Dental veneers
 - Replacement dentures or repairs
- Worldwide cover during business visits and holidays abroad that last up to 28 days

What is not covered

- Cancellation charges made by the dentist (for example, for missed appointments)
- Dental consumables (for example, toothbrushes, mouthwash, dental floss and so on)
- Dental prescription charges
- Dental insurance, practice-plan premiums and joining fees
- Any treatment you receive 12 months after the date of the accident
- Dental treatment you receive for an accident which happened before you joined the plan

Also see the 'General exclusions' section on page 2.

Optical treatment

We will pay benefit for optical treatment, at the appropriate rate and up to the appropriate maximum in any one benefit year.

When you send us the claim form, you must also send us an original receipt showing your name, the date of treatment or payment and the optician's official stamp.

What is covered

- Contact lenses (permanent or disposable)
- Contact lens check-ups
- Contact lens solutions (including if you buy these separately)
- Eye laser surgery to correct long- and short-sightedness
- Eyesight tests
- Lenses you buy separately to fit to existing frames
- Lenses supplied under an optical insurance plan
- Prescribed glasses
- Prescribed magnifying glasses
- Repairs to glasses
- Sunglasses, safety glasses and swimming goggles (as long as they have prescribed lenses)
- Worldwide cover during business visits and holidays abroad that last up to 28 days

What is not covered

- Insurance premiums
- Non-prescribed glasses and contact lenses (for example, ready-made glasses and coloured lenses)
- Optical consumables (for example, contact lenses and glasses cases)
- Frames you buy separately

Also see the 'General exclusions' section on page 2.

Physiotherapy, chiropractic, osteopathy, acupuncture and homoeopathy

We will pay benefit, at the appropriate rate and up to the appropriate maximum in any one benefit year, when a person entitled to benefit receives treatment, from a practitioner who is a member of an approved professional organisation, to relieve pain or prevent an illness.

There is a list of approved professional organisations and accepted qualifications on our website at www.healthshield.co.uk. You can also ask us to send you a list by ringing 01270 588555 or emailing claims@healthshield.co.uk. We review this list every year. The practitioner's qualifications, registration or membership must be relevant to the treatment that they are providing.

When you send us the claim form, you must also send us an original receipt showing your name, dates of treatment, the type of treatment and the practitioner's official stamp.

The claim form must include the reasons for the treatment, and the type of treatment provided.

What is covered

- Acupuncture
- Chiropractic
- Homoeopathy
- Osteopathy (including craniosacral therapy)
- Physiotherapy
- X-ray, when necessary as part of the treatment
- Worldwide cover during business visits and holidays abroad that last up to 28 days

What is not covered

- Any treatment, provided by a practitioner who is recognised by us, which is not listed above
- Appliances (for example, lumbar rolls and back supports) even if prescribed and supplied by your practitioner as part of the treatment
- Pre-existing conditions reported to us after the first 30 days of cover
- Herbs, herbal remedies, supplements or vitamins, even if they have been supplied as part of your treatment

Also see the 'General exclusions' section on page 2.

Specialist consultation fees, electrocardiogram (ECG), X-ray, and pathology fees

We will pay benefit, at the appropriate rate and up to the appropriate maximum in any one benefit year, when a person entitled to benefit has a specialist consultation or treatment from a medically qualified person who specialises in that field of medicine. The specialist does not have to hold a consultant position in a hospital, but must be a member, fellow or licentiate (licence-holder) of one of the Royal Colleges (or their international equivalent) or be included on the register of specialists maintained by the General Medical Council. This benefit also refunds costs you would have to pay for an ECG or X-ray, and pathology fees charged to you at the appropriate department of a hospital or as part of a consultation.

You must send us an original receipt showing your name, dates of the consultation or treatment, the physician's or surgeon's qualifications and their official stamp.

On the claim form, you must fill in the reason for the consultation, treatment or tests.

What is covered

- Hearing aids and audiology tests provided by a registered hearing-aid supplier
- Investigative procedures (for example, colonoscopy, laparoscopy, colposcopy and sigmoidoscopy)
- Medical tests, including ECG, EEC and lung function tests
- Pathology and biopsy fees
- Physicians' or surgeons' operation fees
- Speech therapy, dyslexia and dyspraxia treatment provided by a registered medical practitioner
- X-ray, including mammograms, CT scans, ultrasounds, MRI scans and screenings
- If a claim has been settled by a provider of private medical insurance, we can only pay benefit (up to the appropriate maximum) for any remaining excess if you send us your statement from the provider of the private medical insurance

What is not covered

- Anaesthetists' fees
- Counselling fees (we cover these fees under the health and wellbeing benefit)
- Private antenatal scans
- Private hospital charges (for example, theatre and room fees)
- Pre-existing conditions reported to us after the first 30 days of cover
- Worldwide cover during business visits and holidays abroad that last up to 28 days

Also see the 'General exclusions' section on page 2.

Terms and conditions for the Health Shield Essentials Scheme membership plan

Chiropody

We will pay benefit, at the appropriate rate and up to the appropriate maximum in any one benefit year, for chiropody treatment from a practitioner who is a member of an approved professional organisation.

There is a list of approved professional organisations and accepted qualifications on our website at www.healthshield.co.uk. You can also ask us to send you a list by ringing 01270 588555 or emailing claims@healthshield.co.uk. We review this list every year. The practitioner's qualifications, registration or membership must be relevant to the treatment that they are providing.

When you send us the claim form, you must also send us an original receipt showing your name, dates of treatment and the chiropodist's official stamp.

What is covered

- Assessments (for example, gait analysis, which is an analysis of how you walk)
- Chiropody treatment
- Podiatry treatment

What is not covered

- Consumables (for example, arch supports, orthotics or insoles) even when prescribed and supplied by the chiropodist or podiatrist at the time of the treatment (for example, arch supports, orthotics or insoles)
- Surgical footwear (for example, corrective shoes prescribed and supplied as a part of the treatment)
- X-rays
- Worldwide cover during business visits and holidays abroad that last up to 28 days

Also see the 'General exclusions' section on page 2.

Health and wellbeing

We will pay benefit, at the appropriate rate and up to the appropriate maximum in any one benefit year, when a person receives treatment related to their health and wellbeing, or treatment to relieve pain or prevent an illness or pain, from a practitioner who is a member of an approved professional organisation.

There is a list of approved professional organisations and accepted qualifications on our website at www.healthshield.co.uk. You can also ask us to send you a list by ringing 01270 588555 or emailing claims@healthshield.co.uk. We review this list every year. The practitioner's qualifications, registration or membership must be relevant to the treatment that they are providing.

When you send us the claim form, you must also send us an original receipt showing your name, dates of treatment, the practitioner's qualifications and their official stamp.

The claim form must include the reasons for the treatment, and the type of treatment provided.

What is covered

- Acupressure
- Allergy testing, including food intolerance and nutrition tests

- Aromatherapy
- Bowen and Alexander techniques
- Chair massage
- Cognitive behavioural therapy
- Colonic hydrotherapy
- Counselling fees (for example, psychiatric, psychological and bereavement)
- Hopi ear candles
- Hypnotherapy
- Indian head massage
- Kinesiology
- Naturopathy
- Nutritional therapy
- Reflexology
- Reiki
- Shiatsu
- Sports and remedial massages

What is not covered

- Beauty treatments (including facials)
- Herbs, herbal remedies, supplements or vitamins, even if they have been supplied as part of your treatment
- Vega testing
- Laboratory testing not referred for by a doctor
- Hair analysis
- Home testing kits
- Any treatment, provided by a practitioner recognised by us, which is not listed above
- Appliances (for example, lumbar rolls and back supports), even if they have been supplied as part of your treatment
- Stop-smoking patches, gum and so on
- Weight management programmes (for example, Weight Watchers, Slimming World or LighterLife)
- Marriage guidance counselling (for example, Relate)
- Internet, telephone and group consultations
- Worldwide cover during business visits and holidays abroad that last up to 28 days

Also see the 'General exclusions' section on page 2.

Health screening

We will pay benefit, at the appropriate rate and up to the appropriate maximum in any one benefit year, for a health screen carried out by medically qualified staff at a hospital or registered health-screening clinic to prevent an illness.

When you send us the claim form, you must also send us an original receipt showing your name, the date of the health screen and the health-screening provider's official stamp.

What is covered

- A Well Man or Well Woman screen
- A full health screen

What is not covered

- Home testing kits
- Tests not included within the full health screen (for example, X-rays and blood tests)
- Any health-screening checks, medical examinations, consultations or reports for employment, emigration, legal or insurance reasons

- Any other screening check or test not carried out as part of one of those listed above
- Worldwide cover during business visits and holidays abroad that last up to 28 days

Also see the 'General exclusions' section on page 2.

Fitness benefit

Incorpore's Corporate Fitness Network will give you and your family access to better rates for a network of health clubs and hotels. You can join a health club at the lowest corporate rate available and enjoy special discounts and take advantage of preferred rates on leisure, relaxation and 'pamper' breaks at hotels around the world.

For more details visit www.incorpore.co.uk or phone Incorpore's Customer Support Line on 0845 6024601 (quoting reference HEA).

Worldwide cover

Some benefits apply during business visits and holidays abroad that last up to 28 days. The terms and conditions (including what is and what is not covered) will apply to the claims you send in, and you must send the details translated into English, if necessary. We will convert the amount of your claim into pounds sterling using the currency exchange sell rate, supplied by our bank, on the date we process your claim.

What benefits are covered

- Dental
- Dental Accident
- Optical
- Physiotherapy, chiropractic, osteopathy, acupuncture and homoeopathy

What benefits are not covered

- Specialist consultation fees, electrocardiogram (ECG), X-ray, and pathology fees
- Chiropody
- Health and wellbeing
- Health screening

Also see the 'General exclusions' section on page 2.

24-hour helpline

You and your family can use our professional telephone service, 24 hours a day, seven days a week. This service provides counselling, support and guidance on a whole range of lifestyle, health and medical and legal problems. You can get advice and counselling from specialist teams of counsellors, lawyers and medical staff. (This service is provided by First Assist Services Ltd.)

If you want to speak to a family-care counsellor, lawyer or medical advisor, call 0800 1079042 and quote scheme number 72009. (This call is free from BT landlines.)