



## **Benenden Cash Plan**

### **Understand your health cash plan benefit**

We've teamed up with award-winning healthcare provider, Benenden, to offer you an employee benefit that'll help you make your salary go further.

If you are **Permanent employee or on Fixed Term Contract of 12 months or more**, the Benenden Health Cash Plan enables you to claim money back on routine everyday healthcare costs, such as dental, optical, physiotherapy and more. We encourage you to take the time to read the below carefully so you can start to maximise the benefit you have access to. The Company pays the premium for the cashplan however based on HMRC guidelines, this is deemed to be a taxable benefit in kind and will be reflected in your P11D.

### **How the Benenden Health Cash Plan works**

You simply attend your healthcare appointments as normal then claim back some or all of the costs, up to the limit of your plan.

#### **1) What you need**

- a. General claims: For routine healthcare claims, such as dental/optical, attend your appointment and keep your receipts
- b. Hospital stay claims: Ensure the hospital completes the required sections of the claim form for evidence of your stay
- c. New child/adoption claims: Obtain a copy of the birth certificate to send along with the claim form

#### **2) Make a claim**

Online: You'll just need to log into your online account at

<https://cashplan.benenden.co.uk/portal>, Navigate to 'view policy' and click 'claim'. Follow the instructions to complete your claim and submit

Via post: Download a claim form from the portal or request one by calling 0800 414 8071.

Complete and submit the claim form within 13 weeks from the date of treatment. Send your completed form and receipts to: Benenden Health Cash Plan, 2 Darnley Road, Birmingham, B16 8TE

Please remember to make a claim within 13 weeks from the date of treatment.

#### **3) Recieve the money in your bank account**

Once the claim is approved, the money is paid directly into your account, usually within two working days.

### How much can you claim back?

The table below shows how much you can claim back with your health cash plan every year:

		Level 1 £	Level 2 £	Exec Level £
Benefits	% reimbursement			
<b>Dental</b>	100%	100	150	250
<b>Optical</b>	100%	60	90	150
<b>Therapies -</b> Combined maximum benefit Physiotherapy, osteopathy, chiropractic treatment, homeopathy, reflexology and acupuncture.	100%	150	225	375
<b>Chiropody</b>	100%	50	75	125
<b>Hospital in- patient</b>	up to 10 nights per scheme year	20	30	50
<b>Hospital day- case surgery</b>	up to 10 events	20	30	50
<b>Maternity / paternity (adult benefit only)</b>	per child	200	300	500
<b>NHS Prescription charges</b>	100%	25	40	45
<b>Personal accident see policy details (adult benefit only)</b>	up to	25,000		

### Limits and exclusions apply.

Benefits are paid at the relevant percentage reimbursement of the cost incurred up to the appropriate maximum.



The amounts shown are maximum benefits payable every benefit period unless otherwise stated. Benefits are payable at an equal rate for each insured adult unless otherwise stated. Where benefit is provided for children it is limited to once times the maximum amount shown shared amongst all insured children\*. All benefits are subject to BHSF policy terms: copies available on request. \*Children under 18 years of age and permanently residing with the policyholder can be included on a personal or family policy.

### **Register on the Benenden portal today**

Register on the online portal <https://cashplan.benenden.co.uk/portal> to discover more about your health cash plan and to start claiming cash back today.

### **Opting Out of Health Cover**

Whilst you are automatically joined to both the Cashplan and Healthcare plans, you do have the option to leave. By opting out, you will no longer be a member of both the Cashplan and Healthcare – you'll unfortunately not be able to select one or the other. To Opt Out, please follow this link:

[https://docs.google.com/forms/d/e/1FAIpQLSeh13DPowxSOabP8HmbGtQOHm0z4\\_v2itc57-jTbdhT\\_K11YQ/viewform](https://docs.google.com/forms/d/e/1FAIpQLSeh13DPowxSOabP8HmbGtQOHm0z4_v2itc57-jTbdhT_K11YQ/viewform)

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No personal recommendation has been given on the suitability of this product, if in doubt you should seek independent advice.

Registered Office: The Benenden Healthcare Society Limited, Holgate Park Drive, York, YO26 4GG.