

# Plan4Life





# BHSF – promoting good health

- BHSF is a not-for-profit provider of health cash plans and employee benefits solutions
- Established in 1873 as the Birmingham Hospital Saturday Fund, BHSF has been helping people with the cost of their everyday healthcare for over 140 years
- As a not-for-profit organisation, BHSF has no one to serve but its customers and is therefore able to plough value back into its products



# Plan4Life Cancer Cover - an overview

Premiums  
start from  
as little as  
£6.93\* per  
month!

Plan4Life has been designed to provide financial benefits if you are diagnosed with cancer

You can claim a cash lump sum payment up to £20,000 on diagnosis of cancer

There are four levels of cover to choose from

Monthly premium of £6.93\* and is taken directly from your payroll

Convenient payroll deducted

Includes access to a GP consultation and counselling support service





# Plan4Life

To be eligible for this cover you must:

- ✓ Be aged between 16 and 68 at the time of application
- ✓ Normally reside in the United Kingdom

This insurance is sold by BHSF Employee Benefits Limited and underwritten by BHSF Limited who do not offer any similar products in comparison. Both companies are part of BHSF Group Limited, 2 Darnley Road, Birmingham B16 8TE.

I'M READY TO FIGHT  
CANCER – ARE YOU?



## NOBODY COMES TO WORK THINKING ABOUT CANCER

What financial impact would the diagnosis of cancer have on your day to day life?

What provisions do you have in place to protect you and your family financially if you were to suffer from Cancer?

**Plan4Life** has been developed to provide support for the potential financial impact of Cancer, which leaves you to focus on what is important – getting better.

# Plan4Life

## Easing your financial worries during a time of illness....Did you know?

Cancer incidence rates have risen dramatically in recent years, and it is now said that in the UK, one in every two people born after 1960 will be diagnosed with some form of cancer during their lifetime(1).

More people are surviving cancer than ever before, and today, half of those people diagnosed with cancer can expect to survive the disease for at least ten years(2).

Recent research suggests that four in five people living with cancer are affected by its financial impact, on average incurring costs of £570 per month(3)

One in three are said to lose £860 a month in earnings because they are unable to work or are forced to cut down their hours(3). Such financial pressures can bring stress and worry at a time when you should be able to focus on recovery and treatment.



<sup>1</sup>Cancer Research UK, <http://www.cancerresearchuk.org/about-us/cancer-news/press-release/2015-02-04-1-in-2-people-in-the-uk-will-get-cancer>, Accessed August 2015.

<sup>2</sup>Cancer Research UK, <http://www.cancerresearchuk.org/health-professional/cancer-statistics/survival#heading-Zero>, Accessed August 2015.

<sup>3</sup>Macmillan Cancer Support (2013), Cancer's Hidden Price Tag: revealing the costs behind the illness.

<sup>4</sup>Macmillan Cancer Support, <http://www.macmillan.org.uk/Aboutus/Ourresearchandevaluation/Researchandevaluation/Keystatistics.aspx>, Accessed August 2015

# Cancer statistics

**1 in 2**

1 in 2 people born after 1960 in the UK will be diagnosed with some form of cancer during their lifetime<sup>(1)</sup>



50% of people live for 10 years or more following a cancer diagnosis<sup>(2)</sup>



30% of people diagnosed with cancer experience a loss of income<sup>(3)</sup>

**33%**

33% stop working temporarily or permanently following a cancer diagnosis<sup>(3)</sup>



By the end of 2016, there will be more than 1,000 people diagnosed with cancer in the UK every day<sup>(4)</sup>



# Benefits

Look at the table below and see which level of cover best suits you.

Benefits	Bronze	Silver	Gold	Platinum
<b>A</b> Malignant cancer <small>(including malignant melanoma)</small> or Benign tumour of the brain, spinal cord or meninges or Ductal carcinoma in situ of the breast <small>Payable once during the lifetime of the policy.</small>	£4,000	£8,000	£12,000	£20,000
<b>B</b> Carcinoma in situ <small>(excluding ductal carcinoma in situ of the breast            which is covered under A above)</small> or Skin cancer or melanoma in situ <small>(excluding malignant melanoma which is covered            under A above)</small>	£250	£250	£250	£250
<b>C</b> GP helpline	Providing access to a GP helpline 24 hours a day, 7 days a week			
<b>D</b> Counselling support service	Help and support from qualified counsellors			

Benefit under category B can be claimed up to 4 times

All sums insured are payable at 50% of the amount shown if you are a smoker.




# Plan4Life - extra value added services

Plan4Life is more than just financial support.

With Plan4Life you also have the added benefit of access to a GP helpline and telephone support service, which are available 24 hours a day, seven days a week

## Counselling support service

-  Available to you and your family

 Counselling support service connects those diagnosed with cancer to counsellors who offer long-term support

## GP consultation service



- The GP consultation service from BHSF provides access to a fully-qualified GP via a 24/7, 365 days-a-year telephone helpline



- GPs can provide advice and reassurance about your health concerns, whether or not they relate to your treatment



- This means no wasted trips to the GP surgery, or time spent waiting for an appointment



# Plan4Life – main exclusions & limitations

- Payment is made at half the stated amount if you are a smoker – you should let us know in writing of any change to your smoking status

## **You will not be able to claim if:**

- Diagnosis is made before the start date of your policy, or during the first 13 weeks of the policy
- A diagnosis is made which is as a result of a pre-existing condition, unless you have not had any symptoms, sought medical advice, had abnormal test results, received any medication or other treatment for an uninterrupted period of five years, prior to the start date of the policy, or the date of transfer to a higher level
- Diagnosis is made of a recurrence in the same organ-system as previously, or any secondary site related to an initial cancer.
- **Your policy will automatically terminate on your 69th birthday, or the 69<sup>th</sup> policy which occurs first on a couple policy or if any of the following occur:**

# Plan4Life

## Features

## Benefits

### Value

Premiums deducted directly from your payroll

Includes value added telephone helpline and GP consultation service

You can be reassured that if the worst happens, you can use the money towards paying your daily living expenses eg. groceries, household bills, rent

### Flexibility

You get to chose the benefit level that is right for you

The policy is flexible and can be changed to suit your individual needs and circumstances

Personal and couple cover available

### Simplicity

No medical assessment required

Payroll deduction

Easy to apply for with a BHSF representative at your work place, and you get to find out instantly if you are eligible for the plan

Should the time come to claim, it's a simple efficient claims service. Simply call the freephone number or fill out a claim form available on the BHSF website



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# Benefits and Premiums

Cover your spouse or partner by having couple cover.

Level of Cover	Monthly Premium (payable through payroll deduction)	Weekly Premium (if you are paid weekly)	Maximum Benefit
Bronze	£6.93	£1.50	£4,000
Silver	£11.96	£2.76	£8,000
Gold	£16.12	£3.72	£12,000
Platinum	£23.92	£5.52	£20,000

# Any questions?

