

Your health and lifestyle benefits

Welcome to your employee benefits

The ICO is committed to continually developing and improving the package of pay and benefits for our staff, to ensure we can attract and retain the best people. We are also committed to providing ways to enhance the health, wellbeing and quality of life for our staff.

This booklet details a range of benefits, health and lifestyle services that have been brought together by the ICO, from BHSF and some other providers. Benefits include health services and advice and help with stress, discounted days out for you and your family members, plus the familiar ICO benefits such as the pension scheme, annual leave and childcare vouchers. Included in this booklet are instructions on how to take advantage of the offers by either completing the forms or registering for 'Network Benefits' online.

We will continue to negotiate special rates and discounts for staff with local suppliers and will keep you informed of any developments via ICON. We hope that you will find these benefits and services valuable.

For further information please call **0800 622 552**, visit www.bhsf.co.uk or email sales@bhsf.co.uk



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ICO exclusive benefits

As a member of staff with the ICO you are entitled to join the Civil Service Pension Scheme (CSPS).

The CSPS provides excellent benefits for members and having a civil service pension can be considered to be a significant benefit of working for the ICO.

Under the umbrella of the CSPS there are currently five different pension schemes. These are called: Classic; Classic Plus; Premium; Nuvos and Partnership. Which scheme you are a member of is determined by when you joined the ICO or if you were in the CSPS prior to joining the ICO. Alternatively, you may have chosen to join the Partnership scheme if you decided not to enter into one of the other four schemes.

**Please note that a new Civil Service Pension Scheme is planned for introduction in April 2015, and most members of Classic, Classic Plus, Premium and Nuvos will transfer into the new scheme.*

Classic, Classic Plus and Premium schemes

These are known as 'final salary' pension schemes. That means your pension will be calculated using a formula based on your 'final pensionable earnings' and the number of years that you are a member of the scheme.

Nuvos

Under Nuvos the equivalent of 2.3% of your pensionable earnings accrues towards your pension each year that you are a member. The value of your pension is added together from one year to the next to determine what your annual pension will be when you retire.

Partnership

Partnership is a 'money purchase' scheme. This means that you choose a private pension provider with whom to invest your pension contributions and this can be used to buy a private pension when you retire.

Cost of membership

The cost of being a member of the CSPS varies depending on the scheme you belong to and your rate of salary. The cost varies from 1.5% of your salary up to 8.85% depending on your level of salary. The contribution rates may change from time to time, but the aim of the scheme is to continue to provide a good value occupational pension.

Members of the Partnership scheme can choose, within some limits, the size of their contribution, or they can decide not to contribute to their pension at all.

The good news is that you receive tax relief on your contributions so in reality it costs you almost a third less than the amount shown as a deduction on your payslip.

More details about the various pension schemes, contribution rates and the 2015 scheme can be found on the civil service pensions website:

www.civilservice.gov.uk/pensions

or speak to a member of HR.



ICO exclusive benefits

Career breaks

We recognise that some people want or need to take a break from their career to look after children or elderly or ill relatives, to go travelling or go into full-time education.

Our career break policy allows staff to take time out from their work at the ICO. As well as being good for the person involved, the ICO benefits because we do not lose experienced and valuable members of staff. The career break policy allows staff, after a certain period of service, to take elongated breaks from work for the kind of reasons mentioned above. The policy will allow breaks of up to a year while allowing you to remain an ICO employee, or to have a longer break but have the security of being able to return to the ICO when a suitable job arises in the future.

If you are interested in taking a career break, contact a member of the Human Resources team.

Childcare vouchers

The Childcare Voucher scheme is designed to allow you the flexibility and freedom to choose the method of childcare you prefer, whilst saving significant amounts on the actual cost of this care.

The scheme is very easy to participate in and involves you receiving part of your remuneration (up to a maximum of £55 per week or £243 per month) as Childcare Vouchers.

This amount of your salary does not attract Tax or National Insurance contributions and therefore becomes a saving, leaving you with more disposable income.

The amount you save is dependent on your individual circumstances:

- a Basic rate taxpayer (20%) can save up to £933* per year
- a Higher rate taxpayer (40%) can save up to £623* per year
- an Additional rate taxpayer (50%) can save up to £606* per year

What's more, both parents can request to take part of their remuneration as Childcare Vouchers.

For further information visit www.cvs vouchers.com, email: CVSParent@computershare.co.uk or call 0800 783 7624

**Subject to individual circumstances*

Buy, sell, or bank annual leave

We already know that flexibility in terms of start and finish times is appreciated by staff. We also offer staff the ability to buy, sell or bank annual leave.

'Buying' annual leave allows staff to buy extra holiday days from the ICO. Staff 'buy' the leave via deductions from salary. To make payment easier, the deductions can be spread over a period of up to three months. Staff are able to buy up to three extra days per year.

'Selling' annual leave allows staff to sell back unused annual leave entitlement at the end of their annual leave year, subject to 20 days' holiday having been taken in the year to comply with working time regulations. Staff can sell up to five days' annual leave per year.

'Banking' annual leave enables staff to save up a certain number of days' annual leave each year over a number of years. Staff could then use these banked holidays at some point in the future to have a longer holiday or break from work. A minimum of 20 days' annual leave must be taken in every leave year. A maximum of 10 days can be banked and must be taken within five years of banking. Any payment made for banked leave will be paid at the rate of salary earned when it was banked.

In order for managers to manage varying holiday entitlements, employees must put a request in writing to their manager four weeks before the start of the new leave year. These arrangements would be subject to management approval and operational needs.

For further information, please contact Human Resources.

Health and wellbeing - medical examinations

The ICO provides comprehensive medical examinations at local hospitals. The service provides free, private and confidential medicals to all ICO staff on an optional basis subject to satisfying the criteria which is based on your age and length of service.

Further details of the criteria are available via [ICON](#) or Human Resources.

Colleague assistance telephone helpline

Are you feeling stressed? Have money worries? Or have been recently bereaved?

Confidential support for you and your family is available through the Colleague Assistance programme at any time of the day or night:

- **Telephone helpline** - you and the members of your immediate family, who normally reside with you, now have the benefit of instant access to a confidential telephone counselling service
- **Legal support** - covering domestic and family legal matters, the service is geared to providing you with easily understood, practical support
- **Financial support** - limited to the management/restructuring of debt and dealing with creditors and/or financial problems. No advice would be provided in relation to the suitability of specific financial services
- **Medical support** - general guidance and information are provided on a range of medical issues
- Use the service as often as you wish, 24/7, 365 days a year and remain totally anonymous

Face-to-face counselling

Six face-to-face counselling sessions are also available where clinically appropriate. The sessions are provided by qualified counsellors, local to your work or home. If you wish to be referred, please call the telephone number below or see your HR department*.

**Face-to-face counselling is available to ICO employees only.*

For confidential support, please call:

0800 072 0353

quoting the name of your employer.

Help and support through an online portal

Need information but don't know where to look?

Instant access to a wealth of information to help you and your family through life's challenges is available through the online portal:

- Available 24/7, 365 days a year
- Free information and support when you need it
- Remain totally anonymous
- Support through stress and anxiety
- Information on life stage events - pregnancy, caring for others, separation and divorce

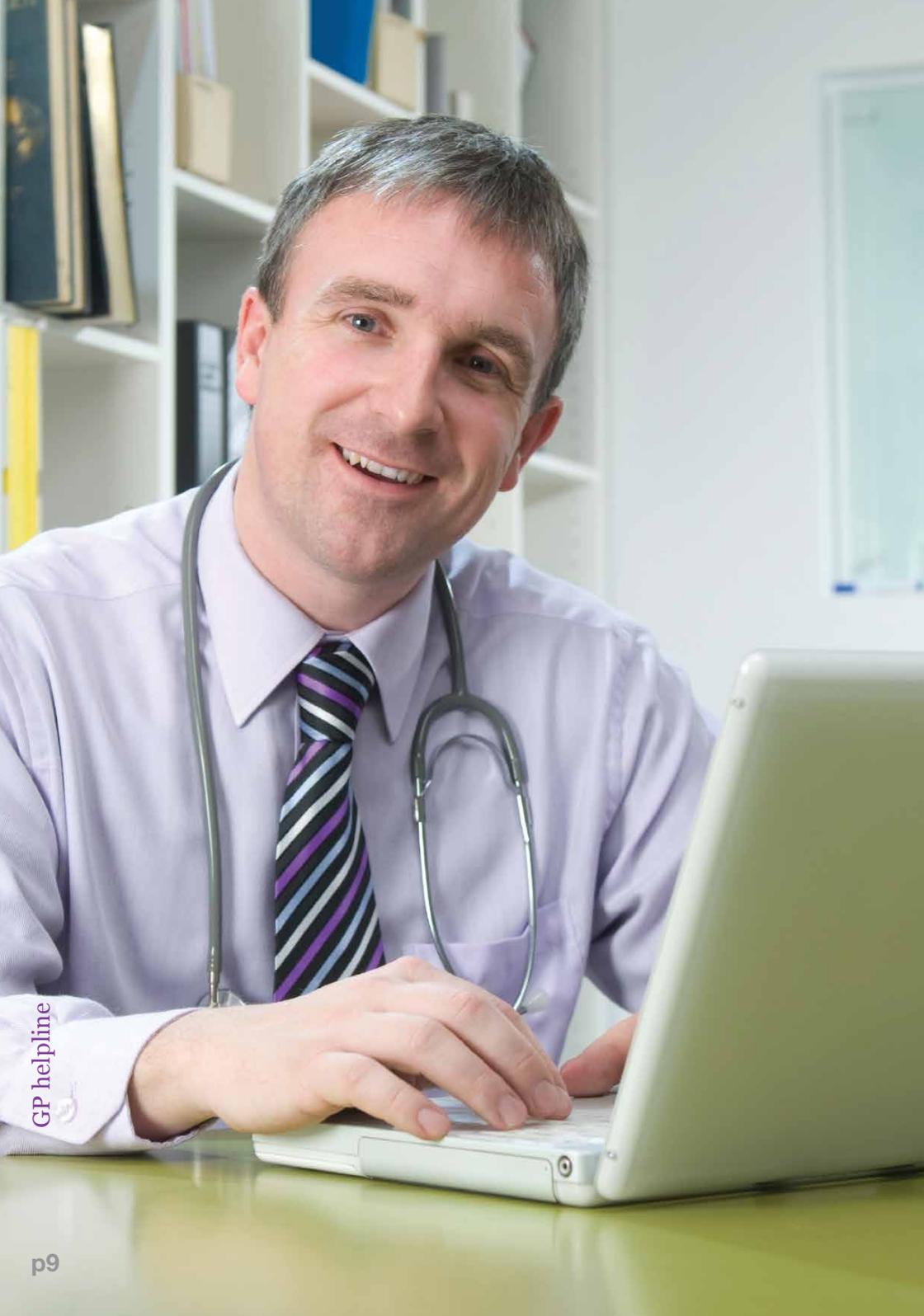
Information contained within the online portal is intended to provide guidance only. Where necessary, health and medical advice should be supported by a doctor's consultation.

To access the online portal today, please visit:

www.colleaguesupport.co.uk

and enter the code **71743** as your username and password.





Access to a GP 24/7, 365 days a year

Do you struggle to get an appointment with your GP at a time to suit you?

We all know that contacting your GP for medical advice, reassurance or guidance, especially outside of surgery hours or during the working day, can be difficult. Even after you've called the surgery, you may face a long delay to get an appointment, or have to accept one at an inconvenient time.

For quick and convenient advice and reassurance, you are now able to access a 24/7, 365 days a year GP consultation service. The doctor can provide advice, diagnosis, reassurance and a course of action as necessary. All advice is specific to you, taking into account your own personal medical history.

Consultations can be as long as required, and you can call as often as you need to.

The GP helpline includes:

- **Telephone helpline** - 24/7, 365 days-a-year access to a qualified GP, offering advice, reassurance and diagnosis on a range of medical matters.
- **Your Online Doctor** - A face-to-face webcam consultation service, allowing the doctor to see more precisely where pain or injuries lie in order to assist with diagnosis and advice.
- **Private Prescription Service** - Doctors can authorise a private electronic prescription. An online pharmacy then contacts you to arrange delivery of the medication and take payment.
- **Medical Information Service** - Access to an online database with a wealth of information on health, wellbeing and medical issues.

To arrange your private GP telephone consultation, please call:

0845 303 7417

To arrange a Your Online Doctor consultation, please call:

0845 127 7053

and book an appointment with the operator.

ICO health cash plan

A health cash plan from BHSF allows you to claim cash back towards your healthcare costs and gives you access to health and wellbeing services.

Need new glasses?

With a health cash plan you can claim cash back on eyesight tests, contact lenses and new glasses.

Overdue a trip to the dentist?

Whether it's regular dental check-ups, treatment or a trip to the hygienist, the health cash plan could help you.

Visiting a physiotherapist or chiropractor?

You can claim towards a range of therapy treatments performed by registered practitioners, with no need for a GP referral.

If you join, the ICO will pay for you to be insured under Bronze personal cover. If you wish to take advantage of an increased level of cover, you can simply pay the additional premium via payroll deduction. The ICO will pay the first £5.00 of the premium at whichever level you choose*.

*This is a benefit in kind and is subject to tax and NI contributions.

For more information and an application form see pages 36 - 39, call:

0800 622 552

or email sales@bhsf.co.uk for further information.

Monthly Premium (including Insurance Premium Tax)		Bronze	Silver	Gold	Platinum	Diamond
Personal (policyholder and dependent children)		£5.00†	£9.00†	£13.50†	£19.00†	£25.50†
Family (policyholder, partner and dependent children)		£9.00†	£16.00†	£24.00†	£34.00†	£46.00†
		Maximum per Policy Year/s*				
Benefits	Reimbursement rate	Bronze	Silver	Gold	Platinum	Diamond
Dental	100%	£55	£100	£150	£200	£250
Dental trauma	100%	£200	£400	£600	£800	£1,000
Optical	100%	£55	£100	£150	£200	£250
Diagnostic consultation	100%	£100	£175	£250	£400	£650
Therapies <small>combined benefit including physiotherapy, osteopathy, chiropractic treatment, homeopathy and acupuncture</small>	75%	£150	£350	£500	£800	£1,200
Chiroprody	75%	£50	£75	£125	£175	£225
Hospital in-patient <small>up to 30 nights per Policy Year</small>	per night	-	£10	£20	£30	£40
Hospital day-case surgery <small>up to 10 occasions per Policy Year</small>	per event	-	£10	£20	£30	£40
Recuperation <small>payable automatically after a valid hospital in-patient claim of at least 10 consecutive nights</small>	lump sum	-	£75	£150	£225	£300
Maternity <small>(adult benefit only)</small>	per child	-	£75	£150	£225	£300
Hearing aids	75%	£100	£150	£300	£500	£750
Health screening	75%	£50	£75	£125	£175	£250
Access to care <small>(adult benefit only)</small>	-	✓	✓	✓	✓	✓
Personal accident <small>(adult benefit only)</small>	up to	£25,000	£50,000	£100,000	£150,000	£200,000
Telephone helpline	-	24 hour, 365 days a year telephone helpline offering a counselling service on stress, family relationships, substance abuse and debt, along with information on a range of issues including legal, financial and medical matters.				
GP helpline	-	The GP helpline provides access to a GP 24 hours a day, 7 days a week. You can use the service as many times as you want, whenever it is convenient to you. Also includes access to a webcam consultation service, available Monday - Friday 8.30am - 6.30pm (excluding bank holidays).				
Private prescription service	-	The private prescription service allows its doctors to issue private prescriptions and send them directly to a registered pharmacy for despatch to a patient.				
Benefits are paid at the relevant percentage reimbursement rate of the cost incurred up to the appropriate maximum.						

No advice has been given by BHSF in relation to the sale of this product. †The ICO will pay the first £5.00 of the premium, for ICO staff members only. Each insured adult has their own maximum benefit. Children can be included on a policy until their 18th birthday and where benefit is provided it is limited to once times the maximum amount shared amongst all insured children. *Unless shown otherwise the maximum amount is payable per Policy Year. All benefits payable are subject to BHSF policy terms; copies available on request. Immediate benefit except for maternity payment (10 month qualifying period). Insurance Premium Tax included at the applicable rate. Issued by BHSF Limited, 2 Darnley Road, Birmingham B16 8TE. BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.



Online health assessment

Want to know how to improve your health and fitness levels?

Review your health and fitness levels for **free** with the **online health assessment**. The assessment:

- Takes just 10 minutes to complete
- Gives you an indication of your current health and fitness levels
- Produces healthy eating and exercise plans specific to you
- Provides a comprehensive report with recommendations for improved health and lifestyle
- Monitors your improvement with follow-up questionnaires



To complete your FREE online health assessment, please visit:

www.yourhealthassessment.co.uk

And enter the code '71743' as your employer code.



The Healthy Employee - nutrition advice

Could you benefit from a healthier diet?

Achieving a healthy diet is about much more than just following a diet plan or cutting out certain foods. Eating a healthy balanced diet can improve your energy levels and help address any weight issues.

Get your free five-step action plan today

In this e-course, **The Healthy Employee** leads you through five practical steps that you can action right away. Take away a wealth of ideas for making healthy changes to your diet and lifestyle, and make lasting changes that will lead to a better, healthier you. You will discover:

- What BMI and hip-to-waist ratio are, and why they are important
- What constitutes a healthy, balanced diet
- How to integrate healthy eating into a busy lifestyle
- How to get your family involved and eating healthily
- How to make simple but effective changes to your diet

You will receive one email every day for five days discussing the five steps. Take action on all five steps and you will be well on your way to achieving your healthy eating goal.



For your free online five part e-course please visit:

[www.thehealthyemployee.co.uk/
e-course](http://www.thehealthyemployee.co.uk/e-course)

Discounted eyecare from EyecarePlans

Do you, or your friends and family need glasses?

With the typical private spend on eyecare usually at around £149*, BHSF now offers you the opportunity to make considerable savings with an EyecarePlan Everyone voucher.

The voucher provides a full eyesight test and complete single vision, bifocal or varifocal glasses with an anti scratch, anti reflection coating for just £52.50.

With over 2,700 participating optical practices nationwide, and an online search function to help you find your local optician, it really couldn't be easier:

- Visit the URL below, complete the short online form and pay by Paypal to receive your voucher via email
- Book an appointment at your chosen optician and exchange your voucher for your sight test and choose a frame from the collection
- Your frames will be fitted and delivered to you in the usual way.

**Taken from a report conducted by The Federation of (Ophthalmic and Dispensing) Opticians. Frame collections and associated offers may be subject to change.*

To download your EyecarePlan Everyone voucher, simply visit:

www.eyecareplans.co.uk/BHSF

For further information or assistance please contact the EyecarePlans Customer Service Team on 0844 800 4028.

Exclusive motoring discounts from MyMotor.biz

Are you affected by the ever-rising cost of motoring?

MyMotor.biz membership provides you with a host of discounted services, including:

- **Up to 50% off servicing**
High quality, conforms to your manufacturer's warranty requirements, free collection and return to an address of your choice plus free wash and vac.
- **Up to 25% off MOTs**
Also conforms to your manufacturer's warranty requirements, 12 month guarantee on work and parts, free collection/delivery and a free wash and vac.
- **Up to 40% off tyres**
Fitted at your home or office, all tyre brands at low prices.
- **Breakdown**
Big discounts on all UK and European cover, over 70% of customers' vehicles are fixed at the roadside with an average response time of under 40 minutes.
- **Unique expert accident management service**
Free to all customers - a total progression service for any accident situation, with a 24/7 helpline and like-for-like car hire to keep you mobile.
- **Platinum vehicle management**
Save time and money with your own professional vehicle manager who provides a complete service for all your personal motoring needs. 24/7 helpline available.
- **Plus much more at MyMotor.biz!**

Silver membership : **FREE**

Platinum membership: **from £26 per year**

To register, simply visit:

www.mymotor.biz/bhsf

and use the 'register here' form to the right of the page.





Will Writing and Lasting Powers of Attorney

Do you have a plan in place to ensure your assets are distributed where you want them to be in the event of your death? Do you know what would happen to your finances in the event that you could no longer deal with them?

If you die without making a will, your estate will be dealt with under the rules of intestacy. Depending on the value of your estate, that could mean that your spouse may not receive everything if you die, and your unmarried partner may end up with nothing.

BHSF, in partnership with Irwin Mitchell, now offers you access to a will writing service, which could save your loved ones time, money and anguish. The specialist Wills team can help you to:

- Provide a written record of your wishes
- Appoint a guardian to care for your children if they were orphaned
- Give particular items or keepsakes of sentimental value to named people
- Donate money to charity
- Mitigate the effect of inheritance tax or future care fees
- Tell your loved ones your preferred funeral arrangements

BHSF and Irwin Mitchell also offer a Lasting Power of Attorney - Finance and Property service, producing a legal document allowing you to plan what should happen to your finances and agree who can make decisions for you if you become unable to decide for yourself.

BHSF has a contractual relationship and financial arrangement with Irwin Mitchell as an introducer to their services. Irwin Mitchell is independent from BHSF and will provide you with impartial and confidential advice. Any contractual relationship will be solely between Irwin Mitchell and you (the client). Under no circumstances will you be asked to reimburse Irwin Mitchell for any payment BHSF makes to Irwin Mitchell.

For a no-obligation chat about the services available, please email:

wills@irwinmitchell.com

or call: 0330 123 9631 quoting 'BHSF'.



Network Benefits - online discounts site

Are you keen to save money on the weekly shop? Do you like to keep up-to-date with the latest fashions?

With Network Benefits you can save money every day, with discounts and special offers on hundreds of well-known brands. Browse 10 handy categories to make your salary go that bit further:

- Retail offers and vouchers
- Health, wellbeing and pampering
- Entertainment, leisure and days out
- Finance, motoring and insurance
- Travel
- Groceries, food and drink
- Flowers and gifts
- Children, family and toys
- Home, garden and DIY
- Green and ethical offers

Network Benefits is FREE for you to join, and with new offers added regularly, there really is something to suit everyone.



Simply log on to:

www.networkbenefits.co.uk

and enter BICONB14 as an access code in the new member registration section.

Cashback with credEcardplus

Would you like to collect cashback on your everyday spending?

The credEcardplus is a prepaid debit card with a difference.

By using the credEcardplus at participating retailers online and in-store, you can collect cashback, which is simply added to your balance each month.

The credEcardplus gives cardholders access to:

- In-store cashback at over 20 retailers and restaurants, including ASDA, Debenhams, B&Q and Pizza Express*
- Over 1,600 online offers through the credEcardplus portal
- Discounted card issue fee
- Lower fees when you load funds online
- 'Envelope' facility to set money aside for rent, bills and other outgoings each month



For more information and to sign up for the credEcardplus, visit:

www.credecard.com/bhsf

and enter the promo code 'BHSF1' during sign-up.

*Participating retailers and cashback levels subject to change. Your Visa credEcardplus will be issued by Contis Financial Services Ltd, who is authorised and regulated by the Financial Conduct Authority to issue e-money and is a member of Visa.

Local offers with Countdown

Would you like to save money on your local shopping?

With the Countdown card, you can access over 15,000 local offers up and down the country, and with new retailers added regularly, the possibilities are endless.

Search for local shops and services on your PC or laptop – plus on the move with your tablet or smartphone.

You don't even need your Countdown Card in your wallet to benefit from Countdown local discounts – just show the digital version of your card on your tablet or phone to qualify for the offer.



To find out more and sign up for Countdown, log in to your Network Benefits account at:

www.networkbenefits.co.uk

Discounted gym membership

Are you looking to get fit this year?

Incorpore offers you excellent corporate membership rates at 2,500 participating UK and Ireland gyms.

Gyms include participating branches of PureGym, FitnessFirst, LA Fitness, Nuffield Health, Virgin Active and LivingWell Health Clubs, plus many more.

To access the best corporate rates in your local area:

- Log on to the Incorpore portal
- Select your chosen gym
- Download a discount voucher
- Your chosen club will be prompted to contact you and arrange a visit to join
- Take your voucher with you to the gym



To find your local participating club, visit:

www.incorpore.co.uk

And log in with the company reference 'BHSF'.

Hi-Life Diners Club - discounts on eating out

Love dining out but not the big bills? Then Hi-Life are here to help!

With the Hi-Life '2 for 1' dining card, you can save thousands of £££s every year on your restaurant bills.

Hi-Life dining cards are available to you at a fantastic rate - purchase a 12 month classic membership for just £29.99 (RRP £69.99).

With Hi-Life you get:

- 2 for 1 dining at over 4,000 great restaurants across the UK and Ireland
- Offers at your favourite restaurant chains such as Prezzo, La Tasca, Balls Brothers, The Living Room and many more, plus thousands of top local neighbourhood restaurants
- Hi-Life have also teamed up with some of the biggest names in the industry to bring you amazing discounts from Marco Pierre White, Michael Caines, Cyrus Todiwala and many more...



Purchase your Hi-Life card for less today by visiting:

www.hi-life.co.uk/network

or by calling 0800 458 4634 and quoting 'network'. Terms and conditions apply.

Pet insurance for cats and dogs

With the ever-rising cost of vet bills, could you afford to cover the cost of veterinary treatment should your pet fall ill or have an accident?

BHSF has teamed up with one of the country's leading pet insurers to provide you with high-quality cover that you can trust at a time when you need it.

- Four levels of cover to choose from
- UK-based customer service team
- Up to £1,000 cover if your cat or dog is lost or stolen (Ultimate Life Policy)
- Five-day turnaround for your claim
- Pay by monthly instalment
- 24-hour access to expert pet advice via Vet Advice Line telephone service



Get your pet insurance quote today by visiting:

www.bhsf.co.uk/personal/petinsurance.html

Comprehensive travel insurance

Are you planning on purchasing travel insurance for business or leisure trips?

BHSF provides excellent value travel insurance, with cover available for European, worldwide and UK travel, for business travel and pleasure. Individual, couple and family* policy options are available. All insured persons must be below the age of 64.

Cover	Annual payment		Four quarterly instalments	
	Europe	Worldwide	Europe	Worldwide
Individual	£36.88	£47.18	£10.47	£13.05
Couple	£51.48	£66.06	£14.12	£17.77
Family	£62.62	£79.78	£16.91	£21.20

*Including Insurance Premium Tax at the applicable rate. Correct at the time of publication. **The premiums shown above include a 16% discount for online applications.** If you choose to purchase your travel insurance over the phone, rates will be higher.*

Sometimes you may need extended or special cover. Cover can be arranged to suit your particular circumstances, either by issuing an endorsement to your annual policy, or by purchasing a specific policy. Options include:

- Single trip cover
- Backpackers' cover
- Trips longer than 60 days
- Ski cover
- Sports cover
- Cover if you are over 64 years of age

**All dependent children must be under the age of 19, or up to the age of 22 if in full-time education, unmarried and permanently residing with the policyholder. Children are only covered when travelling accompanied by their parent(s), unless such child is aged under 17 and travelling under the direct supervision of a teacher, or similarly qualified professional, whilst on an officially organised school trip outside the UK.*

For more information or to apply for travel insurance, please visit:

www.bhsf.co.uk/personal/travel.html

call: 0870 125 2792 or email: sales@bhsf.co.uk.

Plan4Life Cancer Cover

Could you cope financially if you had to take time off work following the diagnosis of cancer?

With Plan4Life Cancer Cover you can claim up to £20,000† at the point of diagnosis of malignant cancer, to spend in whichever way helps you most. Premiums increase with age and start from as little as £1.00 per week* for level 1 (£5,000) cover, and family history is not taken into account.

Did you know?

- Every two minutes someone in the UK is diagnosed with cancer**
- More than 1 in 3 people in the UK will develop some form of cancer during their lifetime**
- Half of people now diagnosed with cancer survive their disease for at least five years**

† Based on level 3 cover if you are a non-smoker.

*Based on policyholder aged 18 - 34.

**Cancer Research UK, December 2012 - (http://publications.cancerresearchuk.org/downloads/Product/CS_KF_ALLCANCERS.pdf)

Sign up online today, simply visit:

www.bhsf.co.uk/apply/plan4life

You can also call 0800 622 552 or email sales@bhsf.co.uk for further information.

Plan4Life - cash benefits

Benefits	Level 1	Level 2	Level 2A	Level 3	Level 4
A Malignant cancer (including malignant melanoma) or Benign tumour of the brain, spinal cord or meninges or Ductal carcinoma in situ of the breast <i>Payable once during the lifetime of the policy</i>	£5,000	£10,000	£15,000	£20,000	£25,000
B Carcinoma in situ (excluding ductal carcinoma in situ of the breast which is covered under A above) or Skin cancer or melanoma in situ (excluding malignant melanoma which is covered under A above)	£250	£250	£250	£250	£250
C GP helpline	24 hours a day, 7 days a week helpline providing telephone access to medical advice from qualified GPs				
D Counselling support service	Help and support from qualified counsellors				

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

Cover you need at a low cost

Monthly premium (including Insurance Premium Tax)	Level 1	Level 2	Level 2A	Level 3	Level 4
18 - 34	£4.33	£4.80	£5.35	£5.90	£6.50
35 - 44	£5.00	£5.50	£6.70	£7.95	£9.15
45 - 54	£5.95	£8.80	£11.70	£14.15	£16.60
55 - 64	£9.45	£15.20	£20.60	£26.00	£31.40
65 - 69	£13.65	£22.85	£32.00	£41.20	£50.35
70 - 74	£14.60	£24.60	£34.60	£44.60	£54.60

Premiums increase with age, in accordance with the premium table above and will be collected at the new rate, on the first payment date after the birthday on which you move into a new age band. We will write notifying you of each premium increase. You must be under the age of 65 at the time of application.

E&OE OS567 09/14

Personal accident insurance

Have you thought about how an accident could affect you financially?

The personal accident plan is an insurance plan which insures you for accidents resulting in certain fractures of the arms and legs, overnight hospitalisation, permanent disabilities and death. The personal accident plan provides cover:

- 24 hours a day, 365 days a year
- Wherever you are in the world
- Whether you are working or pursuing leisure activities

Cover	Cost	Further information
Individual	£1.70 per unit, per month	Individual cover provides insurance for you. If you are a single parent your children* will also be covered.
Family	£3.40 per unit, per month	Family cover provides insurance for you and your spouse/civil partner/ permanent partner and your children*
You can purchase up to a maximum of 10 units of cover for increased benefit		

*Children are covered up until their 18th birthday, or until their 23rd birthday if they remain in full-time education.

Sign up online today, simply visit:

www.bhsf.co.uk/apply/pa

You can also call 0800 622 552 or email sales@bhsf.co.uk for further information.

Item	Description	Benefit (per unit)	Policy terminates when benefit payment is made	Item	Description	Benefit (per unit)	Policy terminates when benefit payment is made				
1	Quadriplegia - Permanent total paralysis of all four limbs	£50,000	Yes	13	Permanent loss by severance or total and permanent loss of use of fingers on either hand: a) Three joints b) Two joints c) One joint	£1,000	No				
2	Paraplegia - Permanent and total paralysis of the two lower limbs, bladder, and rectum	£25,000	Yes			£700	No				
						£400	No				
3	Permanent total disablement - which lasts for 52 consecutive weeks and will in all probability prevent the insured from engaging in gainful employment, of any and every kind, for the remainder of their life	£20,000	Yes	14	Permanent loss by severance or total and permanent loss of use of toes on either foot: a) All - one foot b) Big - both joints c) Big - one joint d) Other than big, each toe	£3,000	No				
4	Fatal Injury	£20,000	Yes			£1,000	No				
5	a) Loss of hearing in both ears b) Loss of hearing in one ear	£10,000 £5,000	No No			£400	No				
6	a) Loss of sight of both eyes b) Loss of sight of one eye c) Total loss of the lens of one eye	£20,000 £10,000 £5,000	Yes No No			£400	No				
7	a) Loss of use of shoulder b) Loss of use of hip c) Loss of use of knee d) Loss of use of wrist e) Loss of use of elbow	£8,000 £4,000 £4,000 £4,000 £4,000	No No No No No	15	Fracture or fractures of one or more bones of the arm (humerus, radius, and ulna)	£100	No				
	8	Permanent loss by severance or total and permanent loss of use of both hands and feet	£20,000					Yes			
	9	Permanent loss by severance or total and permanent loss of one hand or foot	£10,000					No			
	10	Permanent loss by severance or total and permanent loss of use of four fingers and thumb of either hand	£8,000					No			
	11	Permanent loss by severance or total and permanent loss of use of four fingers of either hand	£4,000					No			
12	Permanent loss by severance or total and permanent loss of use of one thumb of either hand: a) Both joints b) One joint	£4,000 £2,000	No No	16	Fracture or fractures of one or more bones of the leg (femur, patella, tibia, and fibula)	£200	No				
								17	Fracture or fractures of one or more bones of the wrist	£100	No
								18	Fracture or fractures of one or more bones of the ankle	£200	No
								19	Full thickness burns which cover: a) 27% or more of the body surface b) 18% or more but less than 27% of the body surface c) 9% or more but less than 18% of the body surface d) 4.5% or more but less than 9% of the body surface	£2,000	No
£1,600	No										
£1,200	No										
20	Benefit while confined to hospital as an in-patient overnight as a result of an accident payable for a maximum of 104 weeks at a rate of:	£75 per week	No								

Care4 - life insurance

Have you thought about how your family will cope financially without you? Do you have a plan in place to cover costs should you pass away?

The cost of a funeral, including flowers, a memorial stone and a wake, has risen to an average of £7,248*. Care4 has been designed with this in mind, to cover such financial needs should you die. It can help ease the burden on your loved ones, who may otherwise struggle to cover the costs associated with your death. It can also offer an element of financial security for those you leave behind.

Things you should know...

- Choose from £5,000, £10,000 or £20,000 benefit level
- Individual and couple cover available
- Subject to the terms of the insurance, benefit is payable to your estate after your death
- Premiums are based on the level of cover you choose and the age of the oldest person to be insured
- Premiums increase with age and are based on the age of the oldest person insured
- The sum insured is paid tax-free under current legislation
- Benefit is not payable if death occurs from a pre-existing or related condition

*Source: Sun Life Direct's Cost of Dying Report 2011

Sign up online today, simply visit:

www.bhsf.co.uk/apply/care4

You can also call 0800 622 552 or email sales@bhsf.co.uk for further information.

Age band	Monthly premium payable by Direct Debit					
	£5,000 benefit level		£10,000 benefit level		£20,000 benefit level	
	Individual	Couple	Individual	Couple	Individual	Couple
18 - 40	£2.00	£4.00	£2.70	£5.40	£4.40	£8.80
41 - 45	£2.10	£4.20	£2.85	£5.70	£4.80	£9.60
46 - 50	£2.40	£4.80	£3.20	£6.40	£5.60	£11.20
51 - 55	£2.80	£5.60	£4.00	£8.00	£7.20	£14.40
56 - 60	£3.60	£7.20	£5.60	£11.20	£10.10	£20.20
61 - 65	£4.50	£9.00	£7.60	£15.20	£13.80	£27.60
66 - 69	£6.60	£13.20	£11.60	£23.20	£21.80	£43.60

Cover is not available for anyone under the age of 18. Couple premiums are based on the age of the oldest adult to be insured. Cover ceases on the premium due date following your 70th birthday.

A photograph of a family of four smiling and posing in a stack on a bed. The father is at the bottom, followed by the mother, then a young boy, and a young girl at the top. They are all wearing light-colored clothing. The background is a bright, sunlit room with a window.

*Join BHSF
today...*

Simply complete the health cash plan application form and return to: **BHSF, FREEPOST RTJT-AHJY-BTRK, BIRMINGHAM B16 8BR**, or visit the relevant website to sign up for additional BHSF insurance products.

ICO health cash plan - further information

What do I pay?

Cover starts from as little as £5.00 per month, and the ICO will pay the first £5.00 of the premium at whichever level you choose. Study the benefit chart on page 12 and decide which level of cover is most suitable for you. Remember, the greater the premium, the more benefit you can receive.

Who can apply?

Any ICO employee aged 17 or over, who normally resides in the United Kingdom, can apply. Children can be covered under a family policy until their 18th birthday. No medical is required.

How do I apply?

Simply choose which level of cover is right for you, then complete the application form and return it to BHSF. Premiums will be deducted from your salary. Subject to the terms of the policy it will be renewed each month for as long as premiums are paid.

How will I know when I have been accepted?

You will be sent a welcome pack containing your policy and full information.

When do I qualify for benefit?

You will be eligible to claim from the start date shown on your policy with the exception of maternity benefit where there is a 10 month qualifying period.

How are benefits paid?

Benefits are paid directly into your bank account by credit transfer, or alternatively by cheque sent to your home address.

Can my cover continue if I decide to change my employer?

Yes, even though you will not be able to remain insured by this policy, BHSF offers direct policies to which you can transfer. Alternatively, your new employer may operate a corporate arrangement like this one. Simply contact BHSF to find out more.

ICO health cash plan - application form

BICOCP14

Group Rep Product **ICO**

1. Personal details

Title Surname
Forename(s)
Date of birth
Telephone number
Email
Home address

 Postcode
Name of employer ICO
Employer address

 Postcode
Payroll number

2. Cover your partner and children

I also wish my application to cover:

My partner, whose details are:
Title Surname
Forename(s)
Date of birth
 My children (under 18), whose details are:
Full name
D.O.B. Sex (M/F)
Full name
D.O.B. Sex (M/F)
Full name
D.O.B. Sex (M/F)

If more than three children are to be registered, please supply details on a separate sheet.

3. Declaration

I agree to abide by the policy terms, and I acknowledge that they may be varied, as may the range or rates of benefits and/or premiums, if deemed necessary.

I declare that all the information I have given on this application form is true, and that, if found to be contrary, claims may be rejected or the policy may be cancelled at any time.

In signing this application form I understand that my personal information will be used in accordance with the Data Protection Act 1998 by BHSF (and relevant BHSF Group companies) and by other companies who may provide a service under this insurance. This information may also be used for the efficient administration of the insurance, to monitor and continue to improve these services, and for the detection and prevention of fraud.

Signature

Please ensure that YOU have signed this box

Signature Date

We may advise you from time to time, about other products and services which may be of interest to you. If you do not wish to receive this information please tick the box.

4. Policy selection

Please tick one box to denote your policy selection:

Personal cover		Family cover	
<input type="checkbox"/> Bronze	£5.00 per month	<input type="checkbox"/> Bronze	£9.00 per month
<input type="checkbox"/> Silver	£9.00 per month	<input type="checkbox"/> Silver	£16.00 per month
<input type="checkbox"/> Gold	£13.50 per month	<input type="checkbox"/> Gold	£24.00 per month
<input type="checkbox"/> Platinum	£19.00 per month	<input type="checkbox"/> Platinum	£34.00 per month
<input type="checkbox"/> Diamond	£25.50 per month	<input type="checkbox"/> Diamond	£46.00 per month

5. Signature

I hereby authorise the deduction from my pay of the amount indicated (or such future amounts as may be required to secure the benefits of the plan) each month. Please remit same to BHSF Limited on my behalf at the agreed intervals until further notice from me. This cancels any previous deduction for BHSF Limited authorised by me.

Signature Date





ICO health cash plan - important information

The Financial Conduct Authority (FCA) is an independent body that regulates the general insurance industry. It requires us to give you certain information so that you can decide if our services are right for you.

This plan meets the demands and needs of those who wish to have assistance towards covering their everyday healthcare costs such as dental check-ups and treatment, eye tests and glasses and complementary therapy fees. In deciding to purchase this product you will not receive advice or personal recommendation from BHSF.

This insurance is sold by BHSF Services Limited and underwritten by BHSF Limited. Both companies are part of BHSF Group Limited, 2 Darnley Road, Birmingham B16 8TE. BHSF Services offers this product on a non-advised sale basis only.

BHSF Limited of 2 Darnley Road, Birmingham B16 8TE is an insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our registration number is 202038. Our permitted business includes advising on and effecting non-investment insurance contracts. Details of our registration can be checked at www.fca.org.uk/register or by telephoning 0800 111 6768.

As an insurer, BHSF Limited offers only its own cash plan products in isolation; where appropriate it may offer the most suitable of its products, but only in comparison with other products underwritten by BHSF.

No advice has been given by BHSF in relation to the sale of this product.

You have 14 days from the date you receive your policy to review it. If you are not completely satisfied with the policy, simply notify BHSF in writing within 14 days and we will cancel it. Provided a claim has not been paid, we will refund any premium collected.

BHSF Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations. Entitlement will depend on the type of business and the circumstances of the claim. Further information about the compensation scheme is available on the FSCS website www.fscs.org.uk.

If you wish to register a complaint, please do so in writing to BHSF, 2 Darnley Road, Birmingham B16 8TE or by telephoning 0121 454 3601, quoting your policy number. If you are not satisfied with the outcome of the complaint, you may refer it to the Financial Ombudsman Service.

Please return your completed application form to:
**BHSF, FREEPOST RTJT-AHJY-BTRK,
BIRMINGHAM B16 8BR.**

Thank you

BHSF hopes that you and your family find the special offers, products and services in this booklet to be of good value.

Customer satisfaction is of the highest importance to BHSF; if you have any thoughts or feedback on this Benefits Booklet please email us:

sales@bhsf.co.uk

Wherever life takes you, BHSF has it covered.



All details are correct as of September 2014. No recommendations or endorsements of the enclosed benefits are made by your employer with the exception of the colleague assistance programme. Colleagues should be aware that in entering a contract with a benefit provider, you will deal with the company concerned and not your employer.

For more information please call
0800 622 552
visit www.bhsf.co.uk
or email sales@bhsf.co.uk



BHSF Services Limited
Darnley Road, Birmingham B16 8TE

Tel: 0121 454 3601 Fax: 0121 454 7725 Email: sales@bhsf.co.uk Web: www.bhsf.co.uk
Calls to our office are recorded and may be monitored for training and security purposes.

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Authorised and regulated by the Financial Conduct Authority.
BHSF is covered by the Financial Ombudsman Service.



INVESTORS
IN PEOPLE

