

Health Cash Plan



Insurance Product Information Document

HSF health plan Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK, with the Department of Health and Children and The Health Insurance Authority in Ireland. Founded 1873 Incorporated 1890.

Company: HSF health plan Ltd

Product: One Schemes Direct Ireland

This document provides a summary of the key information relating to this product but it is not personalised to you. Full details of the pre-contractual and contractual information on this product are available in our Policy Terms & Conditions which are included in the application brochure.

What is this type of Insurance?

This is a health cash plan and personal accident benefit with added services. A health cash plan reimburses you for health related expenses listed in the range of benefit categories provided. A personal accident benefit is also included which provides a cash payment following an injury sustained from an accident. Additional services include access to GP, Counselling and Legal Advice telephone assistance services.



What is Insured?

- ✓ Dental & Optical
- ✓ Dental Trauma
- ✓ General Practitioner
- ✓ Emergency Department
- ✓ Prescription
- ✓ Physiotherapy
- ✓ Physical Therapy
- ✓ Osteopathy
- ✓ Chiropractic
- ✓ Acupuncture
- ✓ Homeopathy
- ✓ Chiropody/Podiatry
- ✓ Consultations
- ✓ Medical Tests
- ✓ Health Screening
- ✓ Allergy Testing
- ✓ Birth & Adoption Grant
- ✓ Hospital Stay
- ✓ Recuperation
- ✓ Day Case Surgery
- ✓ Personal Accident
- ✓ GP Advice Line
- ✓ Prescription Service
- ✓ Healthcare Information
- ✓ Telephone Counselling
- ✓ Legal Advice.



What is not Insured?

- ✗ Pre-Existing Conditions (for the first 5 years)
- ✗ Costs for Medical Procedures
- ✗ Invasive Investigations
- ✗ Procedures requiring anaesthetic
- ✗ Hospital fees
- ✗ Consultant Treatment fees.



Are there any restrictions on cover?

- ! Pre-Existing Conditions. There is a waiting period of 5 years for claims for conditions you have at the time of starting your policy. There is a 2 year waiting period for conditions that you have when upgrading to a higher level of cover
- ! Minimum age of joining is 18
- ! Qualifying periods of 10 months on Maternity related claims including Infertility Treatment and Birth/Adoption Grant. Eye Laser Treatment has a 6 month qualifying period with 3 months on all other benefits.



Where am I covered?

Health Cash Plan

- ✓ Ireland & UK
- ✗ Outside Ireland & the UK

Personal Accident

- ✓ Worldwide



What are my obligations?

- Maintain Premium payments
- Make claims within 6 months of the date of receipt
- Keep us updated on any changes to your circumstances.



When and how do I pay?

- Premiums are paid monthly, quarterly or annually depending on the choice of frequency when you start your policy
- Premiums are paid from your bank account by direct debit or by your credit/debit card.



When does the cover start and end?

Cover will start from the date shown on your Policy Certificate. Any qualifying periods will start from that date too. Cover continues on a rolling monthly contract until:

- You cancel
- You cease premium payments.



How do I cancel the contract?

You have a right to cancel the contract within 14 days of receiving your certificate of cover and we will refund any premium paid, unless you have already made a claim. To do this you must provide written notification (either posted letter or e-mail) to HSF health plan. After this date you can cancel at any time by written notification, but past payments of premiums will not be refunded. Entitlement to claim will continue throughout any period of time covered by premiums paid.

HSF health plan Limited is the trading company of The Hospital Saturday Fund, a Registered Charity in the UK No 1123381 and in Ireland Registered Charity No 20104528. Both companies have their registered office at 24 Upper Ground London SE1 9PD Tel (0044/0) 20 7928 6662. HSF health plan Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK and is also regulated by the Central Bank of Ireland for conduct of business rules in Ireland. HSF health plan Limited is registered as Branch No 904935 by the Companies Registration Office in Ireland and have their registered office at 5 Westgate Business Park, Kilrush Road, Ennis, Co. Clare Tel (1890 473 473 or 065 686 2500). In the UK HSF health plan Limited is a Company Limited by Guarantee in England No 30869.