



Healthcare for Business

Employee Booklet



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As an employee, this brochure details how Benenden Health could support your health and wellbeing.

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We're Benenden Health

Your health is always our priority

Your employer has partnered with us as their private healthcare provider to look after your health and wellbeing. As an employee, this booklet is designed to provide an overview of our healthcare membership along with the services we offer and how it can support you.

We've been caring for our community of members every day since 1905 and over 115 years later, we're still here for our 850,000+ members. As a not-for-profit mutual, we don't have shareholders. Every penny we make is invested for the long-term benefit of the Society and our members.

Our discretionary model is at the heart of everything we do. It allows us to manage our funds and the services we provide carefully to ensure that we can continue to offer every member one affordable price regardless of age and pre-existing medical conditions.

We are not a private medical insurer. Our healthcare services are on a discretionary basis, except treatment for TB, which is provided on an insured basis. Our services are reviewed regularly and subject to the resources we have available. In some cases, provision of service can be dependent on factors such as a qualified NHS Practitioner referral, NHS wait times and the type of treatment required. This is explained in detail for each service throughout this booklet.

When services change, we keep our members informed through communications, Be Healthy magazine or via our website.

This is healthcare done different

We know that keeping on top of your health and wellbeing isn't always easy, especially when you've got a job to do. But, a great work-life balance is one of the essentials of staying happy and healthy. That's why, as a Benenden Health member, you've got support that works around you and your schedule. From booking GP appointments on the go, to getting quicker access to things like Mental Health Support and Physiotherapy – we're there whenever you need us.

And, whether it's in your handy app where you can find all your services and benefits, or making the most of your membership with rewards and discounts, you're in control with Benenden Health.

That's what makes us healthcare done different.



24/7 GP Helpline



24/7 Mental Health Helpline



Care Planning and Social Care Advice



Mental Health Support



Medical Diagnostics



Medical Treatment



Physiotherapy



Cancer Support



Treatment of Tuberculosis



Benenden Health App and Wellbeing Hub



Employee rewards and benefits



Health and wellbeing magazine Be Healthy



24/7 GP Helpline

You can call our helpline or log in to the Benenden Health App 24 hours a day, 7 days a week to book an appointment for a telephone or video consultation with a UK-based GP for you or your immediate family.

The 24/7 GP Helpline shouldn't be used for emergencies or urgent conditions. The service isn't intended to replace your registered GP practice as we don't have access to your medical records.



What's included

- You can access this service 24 hours a day, 7 days a week to book an appointment for a GP consultation by calling the helpline or logging in to the Benenden Health App
- Telephone consultations are available 24 hours a day, 7 days a week
- Video consultations are available 8am to 10pm every day except Christmas Day and require an email address and access to an internet enabled device with a camera and microphone
- You can access this service when travelling overseas
- You can book a consultation for your immediate family by calling our helpline. It's not currently possible to book appointments for immediate family members via the Benenden Health App
- If clinically appropriate, our GPs can prescribe some medications. Your prescription can either be collected from a local pharmacy or delivered directly to you the next working day. Prescriptions costs aren't covered by your membership or your NHS entitlement



What's excluded

- We don't undertake the clinical triage of any presented symptoms or conditions disclosed to us electronically or by telephone prior to a consultation with a health professional. Therefore, you must not use this service for emergencies or urgent conditions as this may delay necessary treatment
- Where clinically appropriate, the GP may refer you back to your registered GP practice
- The 24/7 GP Helpline isn't designed to replace your registered GP practice as we don't have access to your medical records

- The service cannot provide a referral that members can use to access any other Benenden Healthcare services
- The service doesn't provide ongoing treatment, repeat prescriptions, investigations or ante natal care
- Our GPs can only issue private prescriptions so state funding or NHS exemptions do not apply. They are private prescriptions and separate charges apply for the cost of medication and delivery which you'll pay directly to the pharmacy
- We're unable to provide prescriptions outside of the UK



24/7 Mental Health Helpline

You can call our helpline 24 hours a day, 7 days a week for immediate emotional support and signposting for problems such as mild to moderate anxiety, depression, bereavement, relationships, legal and debt concerns.



What's included

- You can access the helpline 24 hours a day, 7 days a week
- We provide immediate guidance and reassurance and can guide you to the most appropriate services and resources to help you
- You can access this service when travelling overseas
- You can also request structured short-term support for mild to moderate distress, including common mental health problems



What's excluded

This helpline isn't intended to provide ongoing care or support for long-term conditions or difficulties requiring higher intensity therapies. There may be cases where we're unable to support you due to the nature of the psychological needs that you have, or your circumstances.

Suffering from self-harm, suicidal thoughts or an eating disorder?

These are serious and acute conditions. At Benenden Health we don't offer the intensive help you might need. We urge anyone experiencing these conditions to contact their registered GP practice, or the Samaritans.

Seek help today. Call **Samaritans: 116 123**

Call the non-urgent **NHS Helpline: 111** **Urgent call: 999**



Care Planning and Social Care Advice

We could all find ourselves with the responsibility for arranging care for ourselves or a family member at some time in our lives. Our Care Planning and Social Care Advice service is here to help by providing access to a care adviser who can provide information and advice about adult care issues, adult special needs support or advise the parent or guardian of a child who may have special needs.



What's included

Depending on your needs, you can request a telephone or face-to-face consultation with a specialist care adviser who will listen to your needs and discuss your situation in detail.

Adult Care Planning and Social Care Advice

Our care advisers can help you to make the right choices by talking you through the financial, legal and practical aspects of arranging adult care, as well as providing ongoing impartial support.

The Care Planning and Social Care Advice service can help with information about all aspects of adult care, including:

- Assessing care requirements and selecting the best care provider
- Short-term and convalescent care following treatment
- Understanding the hospital discharge process and the workings of the NHS and Social Services
- State funding of care, including all benefits and entitlements

You can request help if adult care and support is needed by you, your spouse or partner, parents or children over the age of 21.

The Neurodiversity and Disability Advice Service

You can request help if you require advice in relation to any neurodiversity or disability need, or if you're the parent or guardian of a child who may have these needs, including ADHD, autism, or any learning or physical disability. This service can help you to make the right choices by talking you through how to navigate information and signposting for support strategies, funding, rights of parents, carers or employees and care options including:

- How to navigate the available information
- How to know what services are available
- Understanding and knowing the duties and responsibilities of schools, GPs, and local authorities, including the SEND process
- Identifying and finding the best services

- Understanding your own employment rights as an employee, or as a parent of a child needing care
- Knowing how to challenge decisions and make appeals



What's excluded

- Benenden Health doesn't fund for any care that may be needed



Medical Diagnostics

You can request private medical diagnosis in our diagnostic network for symptoms for which you have been referred by a qualified NHS Practitioner*. Once authorised, we can support your diagnostic costs up to the value of £2,500.



What's included

- Dependent on authorisation, our service includes consultations with an appropriate consultant and may include tests such as scans, or x-rays, and can support your diagnostics costs up to the value of £2,500
- All authorised medical costs will be settled directly by Benenden Health. You'll be asked to pay for additional costs which you incur and any costs you incur without our prior authorisation

Please note we will not provide funding if you proceed with any appointments without our authorisation

- You must contact us for authorisation before you proceed with any appointments. We'll ask you to provide a copy of your referral letter from a qualified NHS Practitioner confirming your consultant or test type. You will also need to provide details of the NHS waiting time for your appointment. Please refer to our website benenden.co.uk/nhswait or call us for guidance on how your NHS waiting time is used to help determine whether your request for services could be supported
- Where we're able to authorise your request, you'll be provided with authorisation to make your appointments with a consultant at an appropriate clinic or hospital we propose. Please note we may offer an initial assessment with a specialist clinician in the first instance to determine the most clinically relevant pathway for you

* A referral from an optician may be accepted if you require support for cataract diagnostics. The referral letter must specify your registered GP practice.



Our diagnostic network

We have a network of facilities providing members with access to diagnostic consultations and tests. This network includes our own Benenden Hospital located in Kent. Members living within our calculation of a two-hour drive time of Benenden Hospital will be required to attend Benenden Hospital for their diagnostic services, unless otherwise stated. Subject to availability of the required speciality.



What's excluded

- You'll be responsible for funding any unauthorised diagnostics costs or any incurred costs over £2,500. To help you manage these costs, you should request that the consultant and the facility where you have your appointment provide you with a guide price which includes all associated fees
- We won't currently authorise diagnostic assistance for:
 - Any appointments which aren't for diagnosis purposes
 - Cosmetic concerns
 - Angiograms (cardiac catheterisation)
 - Specialist assistance for pain management
 - Complementary therapy
 - Second opinion consultations
 - Any diagnosis where, in our view, it may be safer for you to remain on the NHS waiting list e.g. psychiatry and in some instances suspected cancer diagnosis or where the diagnosis may lead to a long-term medical requirement
- All appointments we authorise must take place within six months of our initial authorisation
- We won't settle any expense that you incur more than six months after initial authorisation
- We won't pay for services relating to the same medical condition on the same body area within two years of us first authorising support
- NHS wait times will be considered before authorising any diagnostics services and are subject to change. Please refer to our website benenden.co.uk/nhswait
- We'll only authorise Physiotherapy, Medical Diagnostics or Medical Treatment assistance for one set of health concerns at any one time

- We won't pay for monitoring of any ongoing condition, including consultations or treatment
- We're unable to pay for any diagnostic services if you are not a UK resident
- You should always contact us before arranging any appointments to find out whether we can help you



Medical Treatment

You can request private medical treatment for our approved procedures in our treatment network. A full list of our approved procedures is available on our website benenden.co.uk/our-procedures or you can call us to find out whether the treatment you require is on our approved procedures list.

If you're diagnosed with tuberculosis, we'll cover the costs of approved treatment. **This service is provided on an insured basis.**



What's included

Dependent on authorisation, we can support the full cost of any treatment on our approved procedures in our treatment network. This includes fees for surgeons, anaesthetics, operating theatres, accommodation, nursing, medical admission, and specialist consultants, as well as pre-operative tests and post-operative physiotherapy, dressings or other consumables that are necessary.

Please note we won't provide funding if you proceed with any appointments without our authorisation.

You must contact us for authorisation before you proceed with any appointments. We'll ask you to provide a copy of a consultant's report confirming the CCSD code for the procedure required and details of the NHS waiting time for your appointment. Please refer to our website benenden.co.uk/nhswait or call us for guidance on how your NHS waiting time is used to help determine whether your request for services could be supported.

Where we're able to authorise your request, you'll be provided with authorisation to make your appointments at an appropriate clinic or hospital we propose.

Our approved procedures

You can see a full list of our approved procedures on our website **benenden.co.uk/our-procedures**. Our approved procedures focus on treatment likely to have an immediate positive impact on quality of life without requiring prolonged hospital stays or ongoing treatment and care and are considered less complex. For information on how our Medical Advisory Panel of expert clinicians support us in agreeing which procedures are approved, please visit our website at **benenden.co.uk/our-procedures**. Anything not on our list of our approved procedures is excluded.

Treatment of Tuberculosis

Benenden Health was founded in 1905 to provide care for postal workers suffering from tuberculosis (TB). We continue to provide this care today. If you're diagnosed with tuberculosis, we'll cover the cost of approved treatment. This service is provided on an insured basis.



Our treatment network

We have a network of facilities providing members with access to medical treatment. This network includes our own Benenden Hospital located in Kent. Members living within our calculation of a two-hour drive time of Benenden Hospital will be required to attend Benenden Hospital for their treatment services, unless otherwise stated and subject to availability of the required speciality.

Please visit our website **benenden.co.uk/hospitals** or call us for details of your nearest treatment facility. You may be required to attend a different facility for treatment to the facility you attended for your diagnosis.



What's excluded

We can only provide treatment from our approved procedures list. Anything not included on our approved procedures list is excluded. Examples of excluded procedures include surgeries related to cancer, heart or brain conditions, joint replacements or anything not on our approved procedures list. A full list of approved procedures is available at **benenden.co.uk/our-procedures**

Types of procedures not on our approved procedures list include:

- Brain related surgery
- Cancer related surgery
- Surgery related to heart conditions
- Cosmetic surgery
- Emergency surgery
- Reconstructive surgeries following trauma
- Acute care
- Anything related to fractures
- Spinal related surgery
- Pregnancy related surgery
- Joint replacements
- Anything related to pain management

This list isn't exhaustive and is subject to change.

- All treatments we authorise must take place within eight weeks of our initial authorisation. We won't settle any expense that you incur more than eight weeks after initial authorisation
- We won't pay for services relating to the same medical condition on the same body area within two years of us first authorising support
- NHS wait times will be considered before authorising any treatment services. NHS wait and are subject to change. Please refer to our website benenden.co.uk/nhswait
- We'll only authorise Physiotherapy, Medical Diagnostics or Treatment assistance for one set of health concerns at any one time
- We won't pay for monitoring of any ongoing condition, including consultations or treatment for the same reoccurring symptoms
- We're unable to pay for any treatment services if you're not a UK resident
- You should always contact us before arranging any appointments to find out whether we can help you

Whilst Benenden Health provides authorisation for the treatment services you require at one of our approved hospitals, following a clinical review a decision could be made that it isn't appropriate to provide the treatment support you require. The clinicians at the facility will be able to guide you back to your registered GP or into the NHS for continuation of the care you need.



Physiotherapy

You can call us to request a physiotherapist to assess your condition over the phone or by a video call to determine if you're likely to benefit from physiotherapy and if so, the best course of treatment for you. If recommended, physiotherapy may be provided either via guided self-managed exercise, virtual or face-to-face sessions with a physiotherapist in our network.



What's included

If treatment is recommended, the type of treatment you may receive will depend on your needs and will involve support either through guided self-managed exercise, virtual or face-to-face sessions with a physiotherapist in our network.

Guided self-managed exercise

For symptoms that can be managed via this pathway, your physiotherapist will design a bespoke programme of exercises to address your needs. The physiotherapist will support you throughout your journey at specific intervals via case management calls. Your exercises can be accessed through your personalised Online Digital Rehabilitation programme, accessible online via a web browser, mobile/tablet app or via paper based postal delivery, whichever is your preference. The programme will record your activity to help inform your physiotherapist on your progress and they will use this to support your recovery.

Virtual or face-to-face physiotherapy

If recommended, virtual or face-to-face physiotherapy will be provided by one of our physiotherapists or via our national network of physiotherapy clinics.

The number of sessions you receive will be based on clinical guidance from your physiotherapist and you may be advised to complete exercises at home.



What's excluded

- We won't pay for services relating to the same medical condition on the same body area within two years of us first authorising support
- We'll only authorise Physiotherapy, Medical Diagnostics or Medical Treatment assistance for one set of health concerns at any one time
- We won't pay for monitoring of any ongoing condition, including consultations or treatment for the same reoccurring symptoms
- We're unable to provide support if your physiotherapist determines your condition can't be treated by guided self management

- We're unable to provide any physiotherapy services if you are not a UK resident
- **Please note we won't provide funding if you proceed with any appointments without our authorisation**



Mental Health Support

You can request Mental Health Support. This service aims to provide short-term structured support for members facing life stressors such as bereavement, issues with work or relationship difficulties, and support for mild to moderate distress.

This can include support for common mental health conditions such as anxiety or depression where a short course of structured support would be clinically beneficial.



What's included

Before treatment can be offered, an assessment is carried out over the phone to determine if the support we offer may be appropriate for you. If brief therapy is clinically appropriate, this can be either Structured Wellbeing Counselling or supported self help.

Structured Wellbeing Counselling

This could include up to six sessions of Structured Wellbeing Counselling which may be delivered by phone, face-to-face or video calls with a counsellor from our network.

Supported self help

You'll receive a set of supportive materials and exercises to complete either online or paper based. You'll work through your programme and have up to six support sessions, either over the phone or via video call from a Psychological Wellbeing Practitioner. This will give you an opportunity to explore the exercises and techniques further and review your progress in a supportive way. This type of approach is particularly effective for mood and anxiety-based difficulties and focuses on practical ways of improving mood and wellbeing.

What's excluded

- This service isn't intended to provide ongoing care or support for more severe, long-term conditions or difficulties requiring higher intensity therapies as determined by your assessment. As a result, there may be cases where we're unable to support you due to the nature of the psychological needs that you have, or your circumstances
- This service will not initiate, monitor or review any mental health medications
- We're unable to provide mental health support for children under the age of 11
- We can't provide support when you're receiving other types of support from another service (such as the NHS or a private therapist, community psychiatric nurse, psychiatrist, psychologist and recovery programmes)
- If we're unable to provide mental health support via our network, we may offer an alternative solution



Cancer Support

We understand that being diagnosed with illnesses such as cancer can be overwhelming and difficult at times. If you have cancer, you can request our Cancer Support service which provides access to a registered nurse who will provide you with emotional and practical support and advice.

What's included

We'll provide you with access to a dedicated nurse for ongoing telephone support. Your nurse will call or email you regularly to discuss concerns or questions you have in relation to your illness. This service will continue for as long as your nurse feels their support is required.

The type of support and information provided will be tailored to your specific needs and may include:

- Understanding your diagnosis and its potential consequences
- Helping you to prepare questions ahead of consultations or supporting you afterwards to understand what's been discussed during a consultation
- Helping you to access services available from the NHS and other organisations
- Supporting you emotionally
- Practical advice on dealing with the implications of cancer
- Preparing you to return to work and supporting you after your return

If your nurse identifies a gap in your support, they'll discuss this with you and aim to help you. Your nurse in their clinical discretion may:

- Identify, arrange and pay¹ for services or therapies delivered by third parties to help you with issues related to your condition including short-term home care and complementary therapies
- Arrange and pay¹ for specialised clothing, head coverings and prosthesis
- Signpost you to one of the other membership services provided by Benenden Health such as the 24/7 Mental Health Helpline, Mental Health Support or Physiotherapy
- Signpost you to the Benenden Charitable Trust which can provide grants towards any other items which may help you. Please note, as a member, you can apply directly to the Charitable Trust with enquiries about financial help. Further details on the Benenden Charitable Trust can be found at benenden.co.uk/charitable-trust
- Signpost you to local and national charities, organisations or support groups



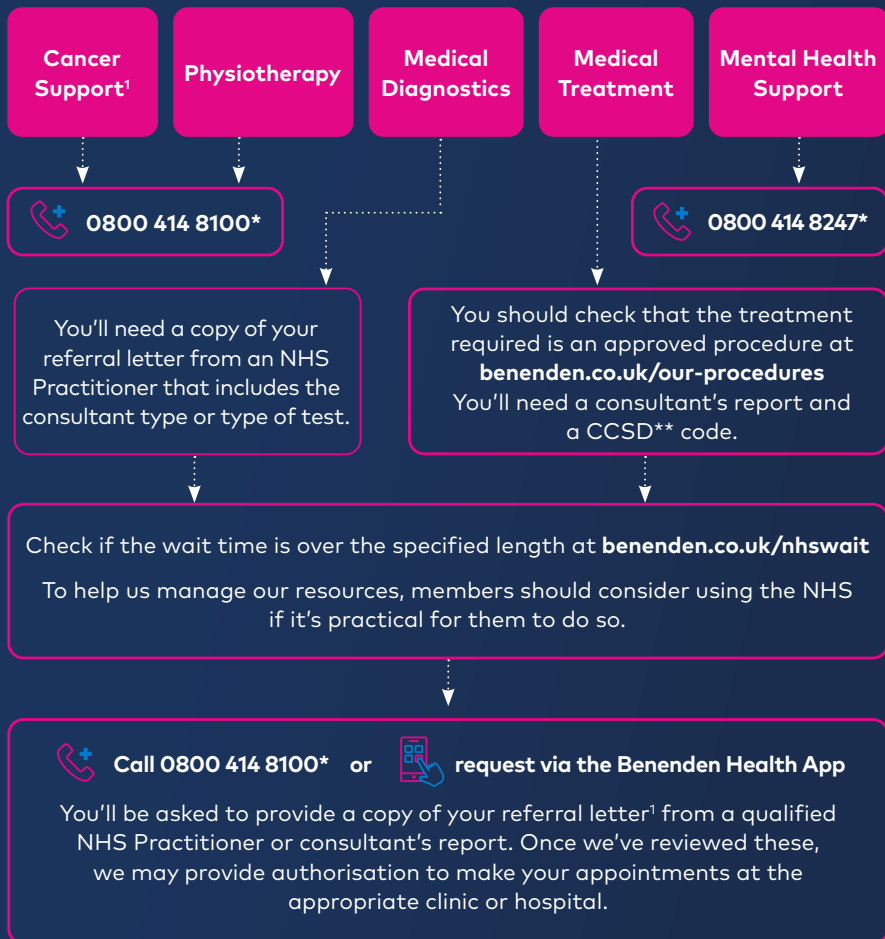
What's excluded

- We won't provide Cancer Support relating to the same medical condition on the same body area within two years of us first authorising support
- Cancer Support is not available for basal cell carcinomas (BCCs)
- Third party services/therapies, specialist clothing, head coverings and prosthesis is arranged and paid¹ for at the clinical discretion of your nurse. We won't pay for any such services or items which you purchase direct
- Please note that this service is designed to supplement, not replace, primary consultant-led care provided in the NHS or privately. Your primary care remains the responsibility of the NHS or private consultant

¹ This is subject to a per case budget agreed with our Service Partner

How to access services:





*Meeting the steps on this page does not constitute a guarantee that we can provide assistance. Please note that we need to speak to the person requesting help unless they are under 16 years of age or have someone who holds power of attorney on their behalf, or the court of protection has appointed someone to act on their behalf or the Member has registered a third party representative to act on their behalf.

**CCSD stands for Clinical Coding and Schedule Development.

¹You'll need to provide confirmation of your diagnosis such as a copy of a qualified NHS practitioner referral or a copy of the consultants report.



What happens after I join?

Once you become a member of Benenden Health you will be sent your welcome pack in your chosen format. Please read all the information carefully as this includes everything you need to know about your membership including how to access the services. If you need additional support from us you can let us know by going to my.benenden.co.uk

Protecting your loved ones

Your family can also enjoy all the great benefits of Benenden Health for £12.80* per person, per month.

When you join your Benenden Healthcare for Business scheme you have 60 days to add them to your membership. After 60 days, you can still add family to your membership, but they'll not receive the same Special Conditions as you. They'll have**:

- **Immediate access to the following services:** 24/7 GP Helpline (page 6), 24/7 Mental Health Helpline (page 7) and Care Planning and Social Care Advice (page 8)
- **A wait of six months for the following services:** Medical Diagnostics (page 9), Physiotherapy (page 14), Mental Health Support (page 15), Cancer Support (page 16) and Treatment of Tuberculosis (page 12)
- **A wait of 24 months to access Medical Treatment** (page 11)

Please speak to your Scheme Administrator to learn more about adding family to your membership.

*The current price for membership is £12.80 per person. However, this will increase to £15.50 per person, per month, with effect from 1st April 2024.

**Wait times for members without Special Conditions may change, please check the Benenden Health website for the most up-to-date information.

Make the most of your membership



Rewards and discounts

Benenden Health isn't just there for you when you're ill or need extra support. We want to make sure you've got everything you need to feel your best. Every single day. Sometimes that means getting your gym membership for less and doing more online fitness classes. And sometimes, it means grabbing a great deal on a cinema ticket. So we make sure we always have great deals for our members.

You've also got access to offers on our other Benenden Health products too. Including cheaper health assessments, cash plans, travel, and home insurance and even discounts on self-funded treatments.



Be Healthy magazine

Our member magazine, Be Healthy, is one of the most widely circulated health and wellbeing magazines in the UK. It's got all the latest health topics and trends, so makes a great read for having some down time with a cup of tea. And as a member, you get it completely free.



My Benenden

Our online member area my.benenden.co.uk is where you can find all of your exclusive rewards and discounts. It's your handy hub for making the most of your membership. You can also find more information about all of your services as a member too.



The Benenden Health App

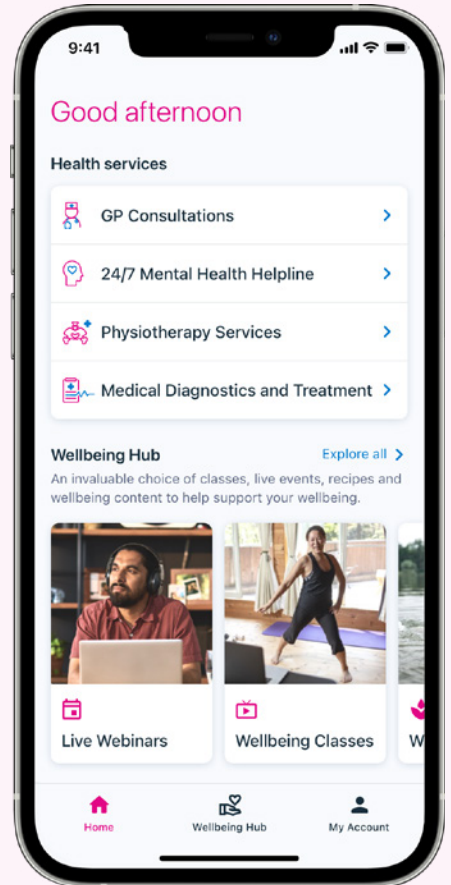
With our mobile app you can access your healthcare membership on the go.



What's included

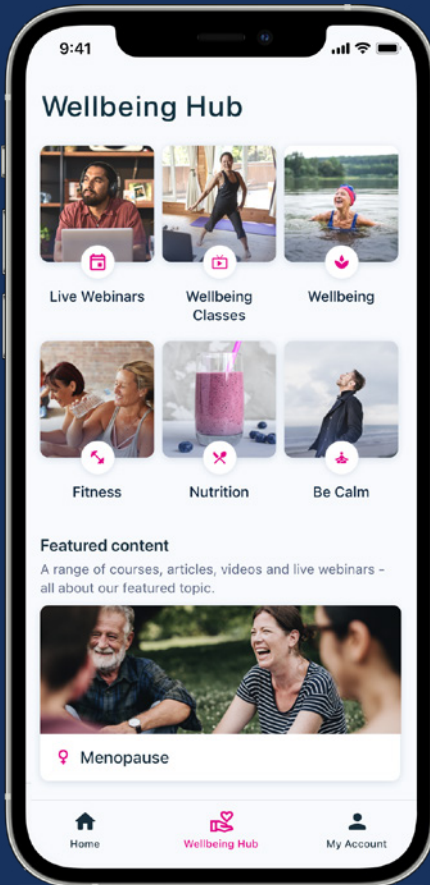
You can use our free app to:

- Book and take GP phone and video consultations on your phone
- Access 24/7 support from our Mental Health helpline with click-to-call
- Quickly request access to Diagnostics and Treatment, and click-to-call to request Physiotherapy
- Access the Wellbeing Hub and a wide-ranging choice of articles, videos, live and on demand classes and recordings and much more to support your mental health, fitness, and nutritional needs
- Manage your membership – update your personal details quickly and easily
- Access your My Benenden account to book online health and wellbeing classes and explore member rewards
- Access your My Benenden account to check your Membership pack and all your important membership documents



Your Wellbeing Hub

Think of it as a wellbeing library in your pocket, giving you immediate access to:



- **Wellbeing:** Enjoy over 20 eLearning programmes covering sleep, nutrition, wellbeing and movement to support your mind, body and nutritional needs
- **Fitness:** Try out more than 15 exercise programmes and 200+ exercise videos to help you stay fit and healthy
- **Nutrition:** Access to over 200 video recipes for you and your family to try out
- **Menopause Hub:** A range of helpful information, videos and courses to support you at every stage of the menopause
- **Be Calm:** Browse through a selection of self-guided meditation sessions to get that zen feeling
- **Weekly programme of classes** available to watch in a live schedule or after the event across a range of fitness, health and wellbeing topics

Note: Wellbeing, Fitness, Nutrition and Be Calm content may change over time.

Important information

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

Our rules

The services Benenden Health provides are governed by our Rules, which can be found at benenden.co.uk/rulebook. This booklet aims to make clear the services we provide and the principles we consider when determining whether to provide assistance. Members may become actively involved in how the Society is run by attending branch meetings.

Please read this booklet carefully.

Limitations for which this information is valid

The price of membership is reviewed annually and will be communicated to you in good time before any change becomes effective. We regularly review our services and make amendments from time to time. Members will be kept informed of any changes we make to our services, via our website, Be Healthy magazine or, communications direct to you or via your employer.

Cost and payment

Contributions for your membership must be kept up to date. If your contributions are not up to date, you're not entitled to request services. If your payment method is cancelled, withdrawn or becomes ineffective and no action is taken to reinstate contributions, we will cease to fund services on your behalf (whether these have been previously authorised or not) as from the date to which your contributions have been paid.

Duration of contract

Your contract with us will renew on a monthly basis until your employer informs us that contributions for your membership have ceased.

If you have taken membership via your employer's flex platform, the duration of your contract will be as described by that platform.

How to cancel your membership

Members who pay for their own contributions have 14 days from the day they receive their first membership pack after joining, to cancel their membership. Any payments you have made in this time will be refunded via your employer.

All cancellations after the initial 14-day period will take effect, and payments will cease, at the end of the month in which the cancellation is received. If you've paid your membership contribution annually in advance and wish to cancel your membership, your membership will cease at the end of the month in which we

receive your cancellation and we will reimburse you the cost of the number of full months remaining on your annual payment.

If you wish to cancel your membership, please contact your HR department or scheme administrator to do so.

If you're opting to take membership through your employer's flexible benefits scheme your right to cancel your membership may be restricted by the rules of that scheme. Please speak to your HR department or scheme administrator.

If your employer is paying for your membership as a benefit in kind please speak to your HR department or scheme administrator about how to cancel. Any excess payments made will be returned to your employer.

What we expect from you

We don't tolerate the misuse or abuse of our services:

- If you verbally or physically abuse or threaten one of our employees, representatives or service partners, you may be refused further services
- If you fail to attend a medical appointment authorised or arranged by us, you may not be entitled to ask for further services for the same healthcare issue
- If you're discharged from a diagnostic and treatment facility or another medical establishment for breach of regulations or against medical advice, you may not be entitled to further services for that healthcare issue and you may have your Benenden Health membership cancelled
- If you misapply the funds of Benenden Health or wilfully supply false information when requesting a service, you may be required to repay sums due to Benenden Health. You may also have your Benenden Health membership cancelled

Language and Law

All communications will be in English. The laws of England will apply to this booklet.

If you have a complaint

We always strive to do our best to offer a caring and effective service. If there's a problem with your membership or any of the services we provide or signpost you to, we want to hear about it. We welcome your feedback as it helps us to improve our services.

We'll deal with your concerns as quickly and effectively as possible and, if we've made a mistake, we'll do what we can to put things right.

If you have cause to make a complaint, please contact us. You can call us on **0800 414 8100** or send us a message via our website at benenden.co.uk/contact-us

If you're still unhappy after we've investigated your complaint through our internal complaint's procedure (available on our website), you may be able to refer your complaint to the Financial Ombudsman Service.

You can contact them at the address below and they'll be able to advise you whether it is appropriate for them to review your complaint.

Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Email: complaint.info@financial-ombudsman.org.uk or call
0800 023 4567. Calls are free from mobiles and landlines.
www.financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to review your complaint, we can direct you to an alternative dispute resolution service. Please contact us at complaints@benenden.co.uk if you would like more information.

We are not a private medical insurer. We provide healthcare services on a discretionary basis, except treatment for TB, which is a contractual service.

How our staff are remunerated

Our staff are salaried and may receive a bonus based partly on sales activity and partly on non-sales activity. We may also occasionally provide recognition vouchers.

Benefit in kind

If your employer is providing you with this product as a benefit in kind it may be subject to income tax. Please refer to your employer for further information.





If you need us, call us
All numbers are free to call

0800 414 8100
Member Services

0800 414 8470
Add friends and family

0800 414 8247
(select option 1)
24/7 GP Helpline

0800 414 8247
(select option 2)
24/7 Mental Health Helpline

0800 414 8450
Benenden Charitable Trust



UK residents only.

Lines are open 9am - 5pm, Monday to Friday (except bank holidays). Please note that your call may be recorded for our mutual security and also for training and quality purposes. Please check the website for up-to-date opening times.

Benenden Health is the trading name of The Benenden Healthcare Society Limited, which is an incorporated Friendly Society, registered under the Friendly Societies Act 1992, registered number 480F. The Society's contractual business (the provision of tuberculosis benefit) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, (Financial Services Register number 205351). Verify our registration at register.fca.org.uk. The remainder of the Society's business is undertaken on a discretionary basis. Registered Office: Holgate Park Drive, York, YO26 4GG.