

What everyday healthcare costs can I claim for?

Please look at your specific Membership Plan for full details of your cover. We help cover all the benefits that can help you to maintain good everyday healthcare, including Dental and Optical treatment charges, Physiotherapy and Complementary therapies. We also cover Specialist Consultation and associated tests, Chiropody, Health Screening and Prescription Charges. You'll also receive tax-free cash payments for Hospital Inpatient or Day-Case Admissions.

How can you afford to refund 100% of my claims?

You will receive a refund for treatment costs up to your chosen annual limit (subject to annual review). This can be done because the scheme is run by a non-profit making Friendly Society, who has no shareholders to pay a dividend to. All income from membership contributions is used for the benefit of the members. It is important that you note that the type of benefit, benefit levels and contribution rates may change in future.

How fast do you settle claims?

Processing of claims is very quick, usually within 2 days. The scheme has a Key Performance Indicator to process 85% of all claims within a 3 day period. Payment is by direct credit into your bank account.