Why you don't want to miss out on the Medicash health plan:

- ✔ Claim back the cost of your dental bills, new glasses and contact lenses each year, up to your annual limit
- ✔ Get cover for a wide range of therapy treatments including physiotherapy, acupuncture, reiki, chiropody and more
- ✔ Access to payment for private specialist consultations
- ✔ Cover for your spouse/partner (paid for by the Baily Thomas Provident Fund)
- ✔ Free cover for up to four children (up to their 24th birthday if in full time education)

Find out more about the Baily Thomas health plan with Medicash at medicash.org/baily-thomas

WHAT DO I NEED TO DO?

If you're not currently covered and would like to apply, simply complete an application form through the Baily Thomas Provident Fund's online portal - https://btpf.benefactorcloud.co.uk - or contact the Fund office to request a paper copy.

Medicash will then send you a welcome pack which includes full details of the health cash plan, what's covered and how to make a claim.



When can I claim from?
Claims will be accepted for any treatments which take place after your application is accepted. The limits shown in the benefit table are the maximum amounts you can claim back in each benefit year. All allowances will reset on 1 December each year.

How do I claim?
The easiest way to claim is via the My Medicash app, however you can also claim online or alternatively download a claim form and submit this by post. Medicash will aim to process your claim within two working days, although this can take up to four. Once processed, your claim will be paid directly into your bank account. Full details of all the ways that you can submit a claim to Medicash can be found at www.medicash.org/claim

Is there a time limit to submit claims?
Yes, all claims must be submitted within 26 weeks of the treatment date, or the date you fully paid for your treatment. Full details can be found in Section 5 of your Terms and Conditions.

What do I have to pay to join the scheme?
The great news is that the Baily Thomas Provident Fund will cover the cost of the plan for you.

How do I add my children to the policy?
You can add your children when you first apply for a Medicash membership, or add them later through the My Medicash app. You can also call us on 0151 702 0265 to register their details once your policy has started. If both you and your partner have access to the plan, your children can be added to both policies but please note that individual treatments cannot be claimed on both policies. If the claim is more than your annual limit, you can claim the remainder against the other policy.

Do I have to use specific practitioners?
No, you are entitled to see any relevant dentist, optician or therapy practitioner provided they have the recognised qualifications and insurance for the treatments covered. Please see your Terms and Conditions booklet for more details.

If I pay for contact lenses or my dentist by monthly direct debit how do I claim?
The best advice is to obtain a quarterly receipt to allow you to claim every 3 months or so, up to your maximum benefit. Unfortunately, Medicash cannot accept bank statements as proof of purchase. Remember, you have 26 weeks to submit a claim, any monthly payments outside of this will not be paid.

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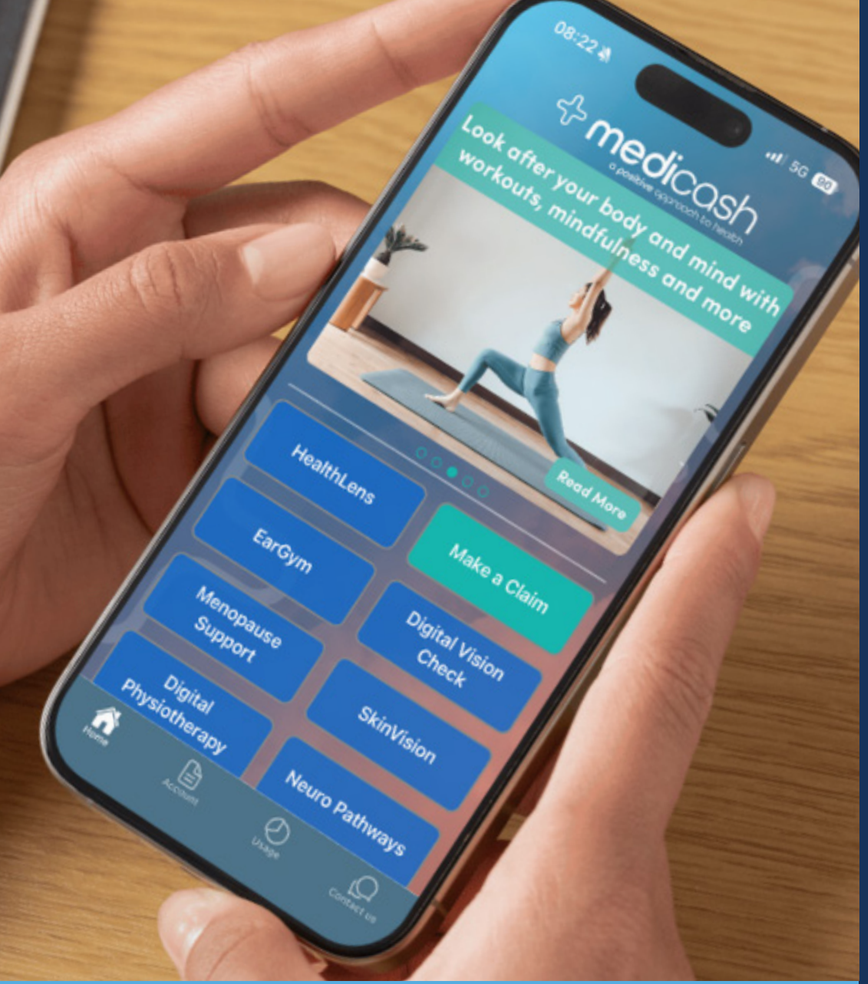
Baily Thomas
PROVIDENT FUND
A helping hand



DON'T MISS OUT ON GREAT HEALTH COVER



medicash
a positive approach to health



Who are Medicash?

Medicash is the oldest health cash plan provider in the UK. What's more, they're also the largest provider of corporate cash plans, helping over 750,000 policyholders across the country to improve their access to great healthcare and better wellbeing.

Get the most out of your health plan with the My Medicash app

To get the most out of your Medicash plan, make sure to download the My Medicash app for free when your policy starts via the App Store or Google Play – just scan the QR code to head straight there.

SCAN TO DOWNLOAD THE APP TODAY

From here, you can access your digital benefits and claim in seconds. Simply take a picture of your receipt and answer a few quick questions. The first time you make a claim, you'll be prompted to enter your bank details so your claim can be paid directly into your bank account – meaning you'll get your money back even quicker!

1 KEEP A COPY OF YOUR RECEIPT

2 TAKE A PHOTO OF YOUR RECEIPT AND UPLOAD

3 SUBMIT YOUR CLAIM, SIT BACK AND RELAX

A wide range of digital health tools at your finger tips

With your Medicash health plan, you'll also get free access to a range of digital health tools and apps to help you look after your health and that of your family. These include:

SkinVision – a cutting-edge skin assessment tool to assess your skin spots and moles for the earliest signs of skin cancer, as well as offer regular check-ins to assess changes.

Phio – the clinically-led physiotherapy app, assessing and managing your physiotherapy needs from the palm of your hand from diagnosis through to treatment.

mProve YOURSELF – the ultimate self-care and personal wellbeing app, featuring a wide range of exercise and yoga videos, guided meditations and self-help guides.

Baily Thomas PROVIDENT FUND
A helping hand

medicash
a positive approach to health

Full Access to the 'My Medicash App' Submit claims on the go, view and manage your policy, and quickly access your other benefits		✓
Routine Dental Treatment yearly maximum [1] Half of the annual limit can be claimed towards dental care plan fees	per adult per child	£300 £150
Optical yearly maximum	per adult per child	£250 £125
Specialist Consultations, Diagnostic Tests & Scans yearly maximum Including CT, MRI and PET scans	per adult per child	£550 £275
Complementary Therapies yearly maximum [2] Covering physiotherapy, acupuncture, osteopathy and chiropractic assessment	per adult per child	£450 £225
Alternative Therapies yearly maximum [2] Covering reflexology, reiki, Indian head massage, Bowen and Alexander technique, homeopathy, allergy testing and hypnotherapy	per adult per child	£100 £50
Chiropody yearly maximum [2]	per adult	£50
Prescriptions, Inoculations & Flu Jabs yearly maximum	per adult	£20
Health Screening yearly maximum [2]	per adult	£150
Birth of a Child per baby [3]	per baby	£750
Inpatient Stay per night [4] Up to a maximum of 25 nights per annum, excludes first night and single night stays	per adult per child	£50 £50
Hospital Daycase per day [5] Up to a maximum of 10 daycase visits per year	per adult per child	£50 £50
Personal Accident Cover max sum covered For a full breakdown of cover see the Personal Accident Group Policy document available on request or via the Medicash App. Cover ceases on your 66th birthday	per adult per child	£45,000 £45,000
SkinVision per adult Check your skin spots and moles regularly for the early signs of skin cancer. Simply access via the My Medicash App		✓
Digital Physiotherapy by Phio per adult Triage and tailored self-management programmes designed to optimise your recovery journey. Find out more and access via the My Medicash App		✓
Best Doctors InterConsultation Programme [6] Access Best Doctors via the My Medicash App, call 0345 565 1852 or visit www.medicash.org/bestdoctors		✓
mProve YOURSELF Improve your body & mind with physical exercises, guided meditations & self-help courses. Simply access via the My Medicash App		✓
Discounted Health Club Membership Access via the My Medicash App or visit www.medicash.org/gymdiscount		✓
Virtual GP & Prescription Service unlimited access [7] Access to virtual GP appointments and a prescription service for any adults covered under the policy. Access this benefit via the My Medicash App		✓
Medicash Extras Discounts Access via the My Medicash App or visit www.medicash.org/extras to start saving		✓

FREE COVER FOR UP TO 4 CHILDREN: Up to 4 dependent children can be covered at no extra cost, up to their 24th birthday if in full time education. Each child has their own individual entitlement and their claims do not affect any other individuals covered on the policy.

1) Medicash will only pay for dental care premiums where paid for by the individual.

2) Medicash do not cover treatments for these benefits which are arranged, paid for or facilitated through the Baily Thomas Provident Fund.

3) Any new policyholders will not be covered for the Birth of a Child benefit during the first 12 months of their policy.

4) Any new policyholders will not be covered for any Inpatient Stays relating to a pre-existing condition within 12 months of their plan start date.

5) Any new policyholders will not be covered for any Hospital Daycase appointments relating to a pre-existing condition within 12 months of their plan start date.

6) Calls to 03 numbers are no more expensive than calling numbers starting with 01 or 02 and are included in free call packages from landlines or mobiles.

7) Children under 16 for which you have parental responsibility and are covered under your policy can access this benefit with you.