

## Local Support, Nationwide Reach

Healthcare for Less: Impacting Ireland, One Area at a Time



## Your Questions Answered

### HSF Health Plan FAQs

#### Joining HSF Health Plan

**Q: Can I join at any age?**

**A:** Yes, anyone aged 18 or over is welcome to join.

**Q: Can I include family members?**

**A:** Absolutely. You can include your spouse, adult dependents, and children on your application form under our Family Schemes that live at the same address.

**Q: Can I upgrade to a higher scheme?**

**A:** Yes, you have the flexibility to upgrade to a higher scheme, subject to terms and conditions.

**Q: Do I need to have a medical to join?**

**A:** No medical examination is required. You only need to complete and sign the health declaration on the application form.

#### Understanding Your Health Cover

**Q: Do premium rates increase with age?**

**A:** No, all ages pay the same rates.

**Q: Why do we need medical information?**

**A:** We request medical information to tailor the cover you'll receive and explain any restrictions that may apply.

**Q: How do I pay?**

**A:** You can conveniently make payments through a payroll deduction facility operated by your employer.

**Q: Are benefits taxable?**

**A:** Benefits from HSF Health Plan are not subject to taxation; you retain all you receive.

#### Making Claims and Receiving Benefits

**Q: When can I make a claim?**

**A:** For most benefits, claims will be accepted after 3 months; any exceptions are detailed in the brochure.

**Q: How do I make a claim?**

**A:** You can obtain claim forms by contacting the phone number provided on the back of your certificate of cover or by visiting our website.

**Q: How will I receive my funds?**

**A:** Your money will be deposited directly into your bank account.

**Q: When does my cover begin?**

**A:** Your cover begins on the date printed on your certificate of cover.

To delve into our plans further or for personalised guidance, get in touch with your local Account Executive or ring HSF Health Plan at 0818 473 473.

For national or corporate enquiries, please contact our National Sales Manager for Ireland at 087 769 0732.

#### North West

Account Executive

Contact: 087 755 5966

#### South

Account Executive

Contact: 087 261 0282

#### West

Account Executive

Contact: 087 273 1306

#### Dublin & Midland

Account Executive

Contact: 087 676 5171

#### South East & Dublin South

Account Executive

Contact: 087 000 0451

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# Better Benefits

Make The Healthy Choice

#### Wide Coverage: Dental, Optical, 24/7 Advice - All in One Plan

- ✓ Dental Treatments
- ✓ Optical Care
- ✓ General Practitioner
- ✓ Consultations
- ✓ Medical Tests
- ✓ Virtual Doctor
- ✓ Perkbox
- ✓ Counselling Service
- ✓ Birth & Adoption Grant
- ✓ and much more!

For more information contact your Account Executive **Roy Leahy** on 087 261 0282 or [roy.leahy@hsf.ie](mailto:roy.leahy@hsf.ie)

# Our Benefits

## At a Glance

Your dental check-ups, vision tests, glasses, and contact lenses – the everyday essentials that could strain your annual budget.


But here's the exciting part: HSF Health Plan not only safeguards your family's health but also champions your budget. With our cashback benefits, it's a double win.




**Dental Delights**  
Enjoy dental care, including cosmetic dentistry.



**Wellness Support**  
Access stress counselling, and legal helplines.



**Unlock Perks**  
Perkbox is your go-to platform for exclusive discounts at global stores.



**Body Maintenance**  
Benefit from practitioners like physiotherapy, chiropractic care, and reflexology.

## How to Join



### 1. Choose Your Scheme

Select the scheme that best suits your needs.

### 2. Request a Brochure

Contact your Account Executive to obtain a brochure.

### 3. Complete Your Application

Fill out the application form in the brochure, providing all necessary medical information about yourself and your family, and complete the payroll deduction form.

# Family Scheme

## Company & Group Benefit Summary

	Primary Plans							Extra Cover Plans		
	FC1	FC2	FC3	FC4	FC5	FC6	FC7	FCA	FCB	FCC
<b>Weekly premium</b>	€2.60	€3.93	€5.55	€7.24	€9.66	€12.38	€15.09	€14.49	€18.11	€22.33
<b>Monthly premium</b>	€11.27	€17.03	€24.06	€31.39	€41.85	€53.65	€65.39	€62.78	€78.47	€96.78
<b>Dental &amp; Optical</b>	€80	€160	€260	€290	€360	€450	€550	€500	€650	€800
<b>General Practitioner &amp; Emergency Department</b>	Not included	Not included	Not included	€13	€19	€25	€32	€19	€25	€32
<b>Prescription (Amount per script)</b>	Not included	Not included	Not included	€7	€10	€13	€16	€10	€13	€16
<b>Practitioner (Physiotherapy, Physical Therapy, Osteopathy &amp; Chiropractic)</b>	€65	€130	€195	€215	€260	€325	€390	€350	€500	€650
<b>Wellbeing &amp; Alternative Treatments (Acupuncture, Homeopathy, Chiroprody/Podiatry, Reflexology)</b>	€65	€130	€195	€215	€260	€325	€390	€350	€500	€650
<b>Consultations</b>	€170	€330	€490	€510	€550	€640	€730	€680	€860	€1,040
<b>Medical Tests (Including Allergy Testing &amp; Health Screening)</b>	€100	€200	€300	€340	€360	€420	€480	€440	€560	€680
<b>Birth &amp; Adoption Grant (Per child)</b>	€125	€250	€400	€440	€500	€650	€800	€700	€850	€1,000
<b>Hospital</b>	€20	€40	€64	€71	€84	€100	€120	€80	€100	€120
<b>Recuperation</b>	€50	€100	€125	€140	€155	€190	€230	€155	€190	€230
<b>Day Case Surgery &amp; Treatment</b>	€20	€40	€64	€71	€84	€100	€120	€80	€100	€120
<b>Surgical Appliances &amp; Hearing Aids</b>	€95	€150	€285	€330	€380	€475	€570	€550	€700	€850
<b>Personal Accident</b>										
Permanent Disability	€2,500	€5,000	€6,500	€7,000	€8,250	€10,000	€12,000	€15,000	€20,000	€25,000
Accidental Death	€1,250	€2,500	€3,250	€3,500	€4,125	€5,000	€6,000	€7,500	€10,000	€12,500
Dental Trauma	€125	€250	€325	€350	€420	€500	€600	€750	€1,000	€1,250
<b>HSF Assist</b>	GP Advice Line, Virtual Doctor, Prescription Service, Counselling Service, and Legal Advice.									
<b>HSF Perkbox</b>	Introducing Perkbox: Your Go-To Online Platform for Exclusive Retail Discounts, Entertainment Deals, Travel Savings and more to enhance your well-being.									

At no additional cost, your partner and dependent children (under 21) can be included.

\*Please Note HSF Perkbox is only available to company funded or payroll deduction schemes.

# Individual Scheme

## One Scheme Benefit Summary

	Primary Plans			
	OS1	OS2	OS3	OS4
<b>Weekly premium</b>	€3.62	€7.24	€10.87	€14.49
<b>Monthly premium</b>	€15.69	€31.39	€47.08	€62.78
<b>Dental &amp; Optical</b>	€125	€300	€450	€600
<b>General Practitioner, Prescription &amp; Emergency Department</b>	€8	€15	€20	€25
<b>Practitioner (Physiotherapy, Physical Therapy, Osteopathy &amp; Chiropractic)</b>	€100	€200	€300	€400
<b>Wellbeing &amp; Alternative Treatments (Acupuncture, Homeopathy, Chiroprody/Podiatry &amp; Reflexology)</b>	€100	€200	€300	€400
<b>Consultations</b>	€130	€250	€370	€490
<b>Medical Tests (Allergy Testing &amp; Health Screening)</b>	€80	€160	€240	€320
<b>Birth &amp; Adoption Grant (Per child)</b>	€200	€400	€600	€800
<b>Hospital</b>	€25	€50	€75	€100
<b>Recuperation</b>	€85	€170	€250	€330
<b>Day Case Surgery &amp; Treatment</b>	€25	€50	€75	€100
<b>Personal Accident</b>				
Permanent Disability	€5,000	€7,500	€11,250	€15,000
Accidental Death	€2,500	€3,750	€5,625	€7,500
Dental Trauma	€250	€375	€565	€750
<b>HSF Assist</b>	GP Advice Line, Virtual Doctor, Prescription Service, Counselling Service, and Legal Advice.			
<b>HSF Perkbox</b>	Introducing Perkbox: Your Go-To Online Platform for Exclusive Retail Discounts, Entertainment Deals, Travel Savings and more to enhance your well-being.			

This policy offers coverage solely for the policy holder.

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