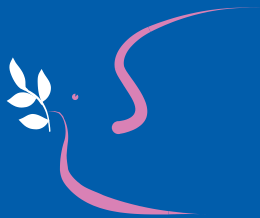


HEALTHCARE PLAN

*medical
expenses for
parent & child*

*schemes from
50p to £3
a week*



DRUIDS SHEFFIELD FRIENDLY SOCIETY

'affordable care'

Friendly help in so many ways

It would be nice if we never saw the inside of a hospital, never needed glasses for driving, and never needed a dentist or medical help with that bad back or sports injury.

But life isn't like that. Statistics show that in England there are over 6 million in-patient cases a year and nearly 50 million out-patient visits. You may be surprised to know that over the age of 16 half the population need glasses.

Peace of mind

Druids Sheffield Friendly Society, as a non-profit making organisation has been providing a valuable service to its members for over 140 years.

Now it is meeting a need that is growing more urgent as medical costs rise and the pace of modern life takes its toll.

Note: The benefits shown below are for members who pay the maximum contribution of £3 a week.

Dental

Visiting the dentist can be expensive, and with the emphasis now on preventative dental treatment, we will pay towards the cost of your dental treatment with cash grants of up to £180 for yourself and £180 for your children.

Optical

Looking after your eyesight is very important. We will pay you a cash grant of up to £180 for your new glasses, contact lenses or eyesight test. We don't forget childrens optical care. A £180 grant is available for them too.

Out-patient

Travelling to and from the hospital for necessary out-patient visits can be expensive. We pay a cash grant of £15 a day to help cover those unexpected costs.

Day Surgery

Attending hospital for day surgery is not a welcome experience. We will pay a cash grant of £60 for each day you are in Hospital for Surgery. We also pay £18 for a dependent child.

In-patient

Staying in hospital as an in-patient is not a welcome experience and can often cause loss of earnings and family expenses. We will pay a cash grant of £60 for each night you spend in hospital. Just think, for a 7 night stay in hospital you would receive a cheque for £420 tax free! We also pay £18 a night for each dependent child.

Maternity

A new baby in the family means that Mum needs to recover and there will be extra bills all round. We will pay a cash grant of £240 to spend how you wish. If both parents are members you would receive £480.

Personal Accident benefit

What would happen to your family if you had a serious accident that resulted in death? All the regular household bills would still have to be paid. We would make a cash payment of £7,500 - it may not ease the pain and anguish but it would help reduce the financial burden.

Members will be covered 24 hours a day, every day of the year, whether the accident happens at work, on the road or at home.

Don't forget our other grants

Consultation - Home help - Surgical appliance - Recuperation - Physiotherapy, Acupuncture, Osteopathy and Chiropractic Chiropody - Homeopathy - Health Screening

Turn to the middle pages for a full list of all our excellent benefits.

Easy to pay - Easy to claim

“Easy to pay” means just that. At our society we keep contribution rates well within the range of most pockets.

You can pay contributions by standing order or to your Lodge Secretary.

It is easy to claim too. Just fill in our form and we'll do the rest.

We make sure money is available **when you need it most**. Normally we pay claims promptly by sending a cheque direct to your home when we receive a claim form.

How to join

Simply fill in the application form and either hand it to your Lodge Secretary or send it direct to us if you wish to pay by standing order.

Benefit Rules

Dental - Paid for the cost of dental treatment, limited to one claim a year. The sum shown is the most we will pay in a 2 year period.

Optical - Paid for prescribed lenses and eye test - not for repairs to frames or consumables. The sum shown is the most we will pay in a 2 year period.

Out-patient - Paid for each day you go to a NHS hospital for out-patient treatment (except for ante-natal and dental treatment), when treatment involves at least 2 visits within a 13 week period. This will be paid for a maximum 10 days, in a 1 year benefit period, a total maximum of 30 days in a 5 year period.

Day surgery - Paid for each day you go to a hospital for day surgery. This will be paid for a maximum of 10 days in a 1 year benefit period. A total maximum of 30 days in a 5 year period.

In-patient - Paid to you when you receive treatment in an NHS hospital, or registered private hospital or hospice. Benefit is limited to a maximum of 50 nights in-patient treatment in a benefit year and 150 nights in 5 benefit years.

This benefit is not for maternity reasons, unless you are in hospital for more than 10 nights. In these circumstances you may claim in-patient allowance from the 11th night.

Recuperation - Paid when you leave hospital after staying there for at least 14 nights as an in-patient. This can be paid once in 2 year benefit.

Maternity - Paid at the time of each birth. This can be claimed by both parents if both are contributing members.

Consultancy - Paid when you have waited 6 weeks for a consultancy appointment at an NHS hospital, after being referred by a qualified doctor. Benefit paid only for the first appointment. The benefit will be the full cost of the consultation shown.

Surgical appliances - The benefit will be 75% of the cost of recognised appliances. The benefit shown is the most that will be paid during 2 benefit years.

Recognised appliances are surgical corsets, surgical shoes, trusses, elastic hosiery, wigs, surgical supports and other appliances we decide upon.

Home help - Paid in the cases of serious illness (not including maternity). 50% of the cost of Local Authority home helps.

The maximum shown in the tables is only available for 2 benefit years within a 5 year period.

Physiotherapy, Acupuncture, Osteopathy and Chiropractic -

We will pay 75% of the cost when your doctor recommends you should receive treatment from a practitioner with one of the following qualifications.

Physiotherapy Chartered or State Registered.

Acupuncture Member of the British Acupuncture Council, or Fully Accredited Member of the British Medical Acupuncture Society.

Osteopathy Member of the General Osteopathic Council.

Chiropractic Member of the British Chiropractors Association.

The maximum benefit represents a combined total for all the treatment types and is available over a one year benefit period.

Chiropody - We will pay 75% of the cost when you pay for and receive treatment from a Chiropodist who is a member of one of the following organisations:-

- British Chiropody and Podiatry Association
- Institute of Chiropodists and Podiatrists
- Society of Chiropodists and Podiatrists

The maximum benefit is available over a one year benefit period.

Homeopathy - We will pay 75% of the cost when your doctor recommends treatment from a practitioner with one of the following qualifications.

- Member of the Faculty of Homeopathy;
- Licenced or Registered Member of the Society of Homeopaths; or
- Registered Member of the UKHMA.

The maximum benefit is available over a one year benefit period.

Heath Screening - (This only applies to the £3.00 plan). We will pay 75% of the cost when you pay for and receive an approved health screening check carried out by medically-qualified staff. This includes well-woman and well-man screening, breast screening or heart disease screening but does not include procedures such as one off cholesterol testing. We will pay benefit for medical examinations for legal, insurance, employment or similar matters.

The maximum benefit is available over a two year benefit period.

Who may join

Anyone under 60 who is in good health and who lives in the United Kingdom may apply for membership.

You do not need to have a medical, you only need to meet the conditions detailed in the health declaration on the enrolment form. If you have a known medical condition we can consider your membership on the understanding that no benefit can be paid for conditions you already have.

Waiting period

We will not accept any claims until the end of the necessary qualifying period of membership and registration. The qualifying period is 6 months, except in the case of maternity which is 12 months. If you increase the number of units you hold, any benefit will be paid on the number of units you previously held until the qualifying period for the increase has passed.

No benefit will be paid for any illness you get before the end of the qualifying period.

Claiming benefits

You must make claims for benefit on the Society's Claim Form, which you can get from Lodge Secretaries or from the Head Office. You must send your claims not later than 3 months after you have been discharged from hospital, finished having treatment or stopped getting a supply of goods.

You must send proof of validity that the Chief Executive needs with your claim.

Benefit period

A separate benefit period applies to each grant. For in-patient recuperation and out-patient grants, the benefit begins on the first night (or day) the benefit is paid.

The maternity grant benefit period starts on the date of birth given on the birth certificate. In the case of other grants, the start date is the date we receive a report that supports the claim.

Dependents

Every member of the Medical Expenses Plan may register a child who he or she has parental responsibility for. Benefits for a registered child will be paid at the rates shown in the table.

Details of the registered child must be recorded on the application form.

Benefits for a registered child will only be paid if you and the child live at the same address.

Benefits for registered child will stop being paid when the registered child leaves full-time education or reaches the age of 18 years, whichever is earlier.

Contributions

Contributions are paid from the 1st of the month nearest the date when we accept your application. We will not pay your claims if you owe any contributions.

General conditions

Membership of the plan will be continuous once accepted. We can refuse an application for membership or decline an increase option. Membership can be terminated in the special circumstances of a member making a fraudulent claim.

From time to time we can vary the rate of contribution, the range and rates of benefit and the terms and conditions of payment of benefits.

Conditions shall not be increased or benefits decreased because of your age.

The benefit year is the calendar year after the beginning of your membership and every year after that date.

You must authorise the attending doctor to give us the relevant information about any application or future claim for benefit if we ask for such information.

Membership of the Druids Sheffield Friendly Society is governed by the Registered Rules.

| Contributions | 50p a week scheme | £1 a week scheme |
|-------------------------------------------------------------------|-------------------------|------------------------|
| Dental (Member) | up to £30 | up to £60 |
| Dental (Dependent child) | up to £30 | up to £60 |
| Optical (Member) | up to £30 | up to £60 |
| Optical (Dependent child) | up to £30 | up to £60 |
| Out-patient | £2.50 a day | £5 a day |
| Day surgery (Member) | £10 a day | £20 a day |
| Day surgery (Dependent child) | £3 a day | £6 a day |
| In-patient (Member) | £10 a night | £20 a night |
| In-patient (Dependent child) | £3 a night | £6 a night |
| Recuperation (Member) | £60 | £120 |
| Recuperation (Dependent child) | £30 | £60 |
| Maternity | £40 | £80 |
| Consultancy | up to £60 | up to £120 |
| Surgical appliances | up to £30 | up to £60 |
| Home help | up to £100 | up to £200 |
| Physiotherapy, Acupuncture Osteopathy and Chiropractic | up to £140 | up to £280 |
| Chiropody | up to £25 | up to £50 |
| Homeopathy | up to £25 | up to £50 |
| Health Screening | - | - |
| Accidental death | £1250 | £2500 |

BENEFITS FAMILY PLAN

| £1.50 a week scheme | £2 a week scheme | £2.50 a week scheme | £3 a week scheme |
|----------------------------------|-------------------------------|----------------------------------|--------------------------------------------|
| up to £90 | up to £120 | up to £150 | up to £180 |
| up to £90 | up to £120 | up to £150 | up to £180 |
| up to £90 | up to £120 | up to £150 | up to £180 |
| up to £90 | up to £120 | up to £150 | up to £180 |
| £7.50 a day | £10 a day | £12.50 a day | £15 a day |
| £30 a day | £40 a day | £50 a day | £60 a day |
| £9 a day | £12 a day | £15 a day | £18 a day |
| £30 a night | £40 a night | £50 a night | £60 a night |
| £9 a night | £12 a night | £15 a night | £18 a night |
| £180 | £240 | £300 | £360 |
| £90 | £120 | £150 | £180 |
| £120 | £160 | £200 | £240 |
| up to £180 | up to £240 | up to £300 | up to £360 |
| up to £90 | up to £120 | up to £150 | up to £180 |
| up to £300 | up to £400 | up to £500 | up to £600 |
| up to £420 | up to £560 | up to £700 | up to £840 |
| (75% PAY BACK) | | | |
| up to £75 | up to £100 | up to £125 | up to £150 |
| (75% PAY BACK) | | | |
| up to £75 | up to £100 | up to £125 | up to £150 |
| (75% PAY BACK) | | | |
| - | - | - | up to £110 (75% PAY BACK) |
| £3750 | £5000 | £6250 | £7500 |



Confidential
Priority Application Form - T40

1 Your Details - Please write in block capitals

Surname.....(Mr/Mrs/Ms)

First names.....

Address.....

.....

.....Post code.....

Date of birth.....

I want to become a member of The Health Maintenance Plan.

How much would you like to pay.

| | | | | | |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 50p a week | £1.00 a week | £1.50 a week | £2.00 a week | £2.50 a week | £3.00 a week |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Do you want to pay for your contributions

every month every 3 months

every 6 months once a year

I would like my payments to be made by Standing Order and I have filled in the Standing Order Instructions opposite.

Dependent Child

Surname.....

First names.....

Date of birth.....

2 Declaration

I am in good health, I am not, receiving or needing any form of medical treatment, and I have given you all the information which may be relevant to this application.

I understand that I cannot claim for any condition I already have and that this application is accepted on condition that my declaration is full and true.

Signed.....

Date.....

DATA PROTECTION ACT

By returning this form to the Druids Sheffield Friendly Society, you consent to our processing personal data about you in connection with your application. This information will only be used for the administration of your membership at head office and where applicable by your Lodge Secretary. If you do not want to be contacted by Druids Sheffield Friendly Society with their marketing literature, please tick this box.

You have the right to ask for a copy of the information we hold about you (for which we may charge a small fee) and to correct any inaccuracies in your information.

The Druids Sheffield Friendly Society Data Protection registration number is PZ6979728.

STANDING ORDER MANDATE

Please pay

| | |
|---------------------------------------------------|-------------------|
| YORKSHIRE BANK PLC | CODE No. 05 09 69 |
| 4 SANDYGATE, WATH-UPON-DEARNE, ROTHERHAM, S63 7LW | |

For the credit of

| | |
|---------------------------------------------------------|--------------|
| DRUIDS SHEFFIELD FRIENDLY SOCIETY HEALTHCARE PLAN | A/c 61543468 |
|---------------------------------------------------------|--------------|

the sum of _____
(amount in words)

| | |
|-----------|--------------------|
| £ : _____ | on 1st.....(Month) |
|-----------|--------------------|

and thereafter (delete not-applicable)

| |
|--------------------------------------------|
| Monthly / Quarterly / Half-Yearly / Yearly |
|--------------------------------------------|

Until you receive further notice from me/us in writing and debit my/our account accordingly.

| |
|-----------------------|
| Quoting the reference |
|-----------------------|

PLEASE LEAVE BLANK
OFFICE USE ONLY

Please cancel any previous standing order in favour of the Beneficiary named opposite.

| |
|--------------------------|
| Name of Bank and address |
|--------------------------|

Account to be debited

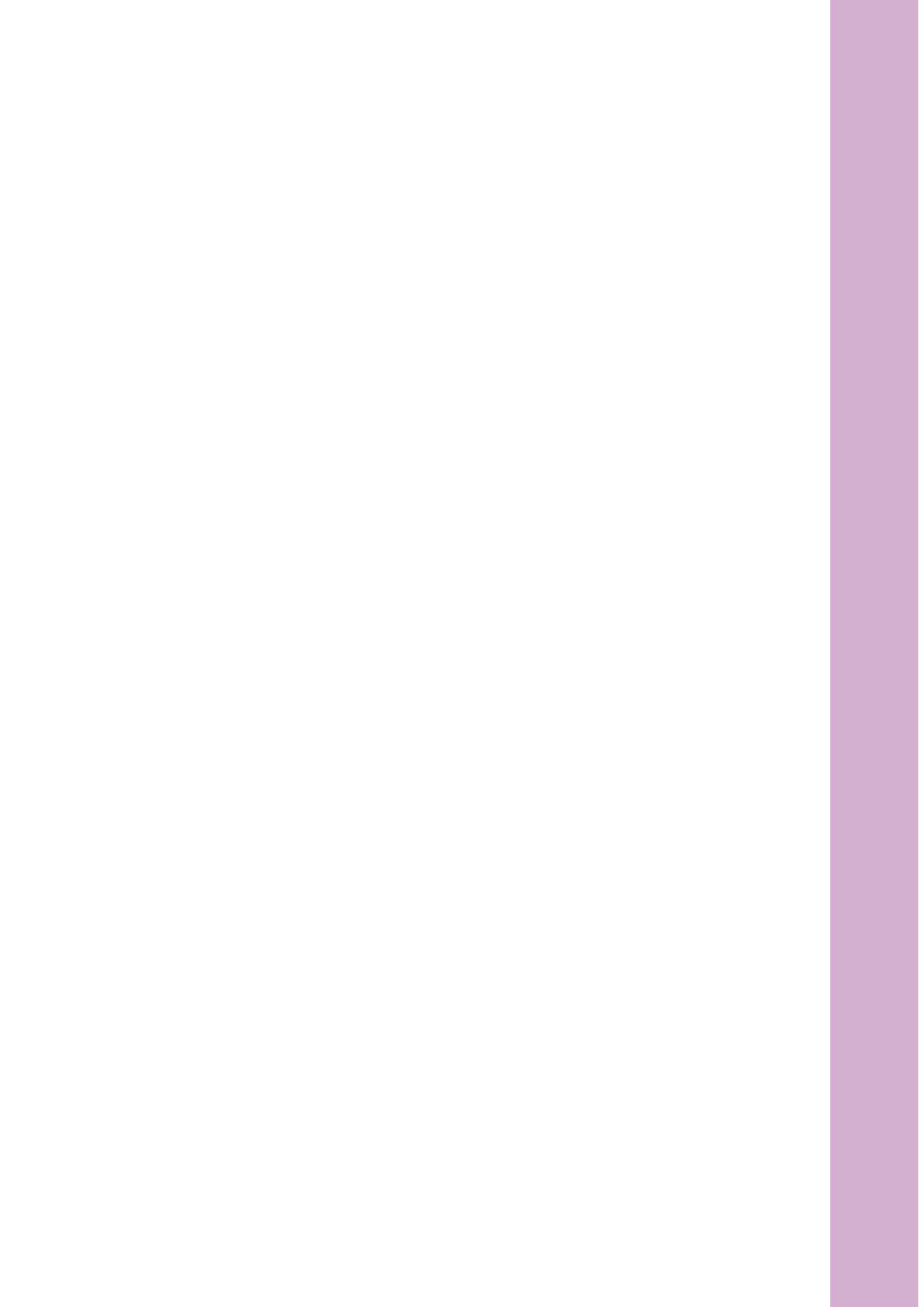
| |
|----------------|
| Account Number |
|----------------|

| | |
|-----------|----------|
| Signature | Date / / |
|-----------|----------|

| | |
|---------|-----------|
| Address | Post Code |
|---------|-----------|

Return completed form to Druids Sheffield Friendly Society with your application form please.





HOW TO JOIN THE HEALTH CARE PLAN

Fill in the application form and either hand it to your
Lodge Secretary or send direct to:



DRUIDS SHEFFIELD FRIENDLY SOCIETY
'affordable care'

Dove House, 181 Brampton Road,
Wath-upon-Dearne, Rotherham, South Yorkshire S63 6BE
Tel: 01709 876409 Fax: 01709 878045
Website: www.druidssheffieldfs.co.uk
E-mail: info@druidssheffieldfs.co.uk

Authorised in the United Kingdom under the Friendly Societies Act 1992. Reg. No. 795F
Member of the Association of Financial Mutuals.
Druids Sheffield Friendly Society was established 1858 and is authorised
and regulated by the Financial Services Authority.