



BAWA
leisure

Healthcare Table of Cover

Table of Benefits and limits

This table of benefits and limits outlines what is available on your BAWA healthcare plan. Simply refer to the benefits listed down the side of the table, then across each row to find out the amount you can claim under your membership scheme per benefit year which is a twelve-month rolling period.

Pre-existing conditions are covered for all benefits.

You will be required to provide information of proof to support your claim.

| | Cover in any 52-week period | % of cost claimable |
|---|-----------------------------|---------------------|
| Dental <i>[FM only]</i> | Up to £150 | 100% |
| Optical <i>[FM only]</i> | Up to £150 | 100% |
| Medical Fees <i>[FM, QR and QC]</i> | Up to £290 | |
| Physiotherapy | | 100% |
| Chiropractic | | 100% |
| Chiropody | | 100% |
| Podiatry | | 100% |
| Osteopathy | | 100% |
| Cranial Osteopathy | | 100% |
| Professional consultations | | 100% |
| Diagnostic tests | | 100% |
| Sports massage | | 100% |
| Deep tissue massage | | 100% |
| Hypnotherapy | | 100% |
| Acupuncture | | 100% |
| Vasectomy | | 100% |
| Heath screenings and assessments | | 100% |
| Laser eye surgery | | 100% |
| Orthodontist | | 100% |
| Dental surgery | | 100% |
| Ear wax removal | | 100% |
| Speech therapy | | 100% |
| Stress counselling | | 100% |
| Bereavement counselling | | 100% |
| Physiotherapy | | 100% |
| Cognitive behavioural therapy | | 100% |
| <i>When supported by a doctor's note or proof of medical condition:</i> | | |
| Aromatherapy massage | | 100% |
| Reflexology | | 100% |
| Hydrotherapy | | 100% |
| Hair removal [Electrolysis] | | 100% |
| Prepayment certificates <i>[FM only]</i> | | 50% |
| Health administration charges <i>[FM & QR]</i> | | 50% |
| Surgical & Medical appliances <i>[FM, QR and QC]</i> | | 50% |

FM = Full Member QR = Qualifying Relative QC = Qualifying Child

Benefit descriptions

This section of the document provides helpful descriptions to some of the benefits listed under the table of cover.

This will help you understand in more detail the benefits covered and what BAWA will pay/not pay under the scheme.

Dental BAWA will reimburse 100% of costs up to £150 in any 52-week period for dental treatment provided by a dental professional. A dental professional means anyone that is registered with the General Dental Council [GDC] and practices in the UK. You can contact the GDC to see if your dental professional is registered.

Sundries purchased from a dental professional such as toothbrushes and electric toothbrushes or home use materials and kits purchased independently are not covered.

Optical BAWA will reimburse 100% of costs up to £150 in any 52-week period for glasses with prescribed lenses, prescribed contact lenses and routine sight tests when provided by a qualified ophthalmic practitioner.

Where prescribed glasses or contact lenses are purchased outside the UK you must be invoiced in pounds sterling.

BAWA will not reimburse items including [but not limited to] solutions, chains, and cases.

Physiotherapy BAWA will reimburse 100% of costs up to £290 in any 52-week period for treatment provided by a physiotherapist. They must be registered with the Health and Care Professions Council [HCPC] at the time you receive the treatment or recognised as qualified by BAWA.

Treatment must have been carried out in the UK.

Chiropractic BAWA will reimburse 100% of costs up to £290 in any 52-week period for treatment or services provided by a chiropractor. They must be registered with the Health and Care Professions Council [HCPC] at the time you receive the treatment or recognised as qualified by BAWA.

Treatment must have been carried out in the UK.

Chiropody & Podiatry BAWA will reimburse 100% of costs up to £290 in any 52-week period for treatment or services provided by a chiropodist and/or podiatrist. For items prescribed or recommended, BAWA will reimburse 50% of the cost and may require written confirmation from the chiropodist and/or podiatrist to pay the claim.

They must be registered with the Health and Care Professions Council [HCPC] at the time you receive the treatment or recognised as qualified by BAWA and treatment must have been carried out in the UK.

BAWA will not pay for sundry items such as insoles that are not recommended or prescribed.

| | |
|---|---|
| Osteopathy | <p>BAWA will reimburse 100% of costs up to £290 in any 52-week period for treatment or services carried out by an osteopath.</p> <p>They must be registered with the General Osteopathic Council [GOC] at the time you receive the treatment or recognised as qualified by BAWA.</p> <p>Treatment must have been carried out in the UK.</p> |
| Professional consultations and Diagnostic testing | <p>BAWA will reimburse 100% of costs up to £290 in any 52-week period for treatment or services carried out by a professional consultant. This means a specialist licenced and registered with the General Medical Council [GMC] or General Dental Council [GDC].</p> <p>A consultation is a meeting with a consultant, dietician or occupational therapist to assess health and carried out treatment.</p> <p>Along with your claim form, BAWA may require a letter from your consultant stating that the test or consultation is to determine or assess your condition as part of an investigation.</p> |
| Acupuncture | <p>BAWA will reimburse 100% of costs up to £290 in any 52-week period for treatment or services carried out by an acupuncturist, recognised by BAWA or registered as a Member of Fellow of the British Acupuncture Council [MBAcC or FBAC], British Medical Acupuncture Society [BMAS] or Acupuncture Association of Chartered Physiotherapists [AACP], at the time you receive treatment.</p> |
| Counselling | <p>BAWA will reimburse 100% of costs up to £290 in any 52-week period for a stress or bereavement counsellor employed or recognised by BAWA and registered with the British Psychological Society [BPS], the British Association for Counselling and Psychotherapy [BACP] or the UK Council for Psychotherapists [UKCP].</p> |
| Prescription Prepayment Certificates | <p>BAWA will reimburse 50% of costs up to £290 in any 52-week period for prescription prepayment certificates but not the costs paid for individual prescriptions provided by a general practitioner, dental professional or consultant.</p> |

Membership terms and definitions

Qualifying Relative: is the spouse or live-in partner. Partner is defined as a person who lives with the member in an enduring relationship. For single members the qualifying relative is the sole surviving parent. Single members with both or neither parent alive do not have a qualifying relative.

Qualifying Child: is a member's child under the age of 18 years at the time of treatment.

Upper age limit: There is no upper age limit in membership categories. Age is not a barrier to membership in the BAWA scheme.

There is an initial Qualifying Period of 13 weeks from commencement or recommencement of membership subscriptions, during which time claims cannot be paid or accrued.

The Qualifying Period is waived following a break in membership of less than 26 weeks, but a member's claim history will still be considered.

Valid claims must be completed on the current application form available from BAWA Leisure and can be downloaded from www.bawa.biz.

A printed receipt of payment showing the full names of the recipient of the treatment and the practitioner together with the date and type of treatment should accompany the claim form. Any handwritten receipt should bear the practitioner's company stamp.

Claims can only be considered if the date of treatment is within 52 weeks of receipt of the completed claim form.

Benefits expressed as an annual amount [i.e., in any 52-week period] are calculated on a rolling year basis. Amounts claimed in the 52-week period leading up to and including the date of treatment that is being claimed can not exceed the benefit levels quoted on the benefit list.

The date of treatment will be primarily used to calculate the amount due based on the details quoted on the receipt. Delayed submission or payment will not increase the amount payable by BAWA Leisure.

Your membership will not continue if we do not receive your premium on or before it is due each month. Eligible claims for the period until your membership ends will be honoured.

BAWA Leisure reserves the right to alter the range and/or the amounts available within the scheme. If you do not accept any of the changes made to the scheme, you can cancel your membership by contacting BAWA Leisure by the date the changes take place of within 30 days of being notified of the changes, whichever is later.

BAWA Leisure reserves the right to check the details of any claim submitted and will take action against members considered to be attempting to make a fraudulent claim.

It is the responsibility of the member to inform BAWA Leisure of any changes to employment, address or personal details.

Payment of claims

We will pay all eligible claims to the members nominated bank account. All claims will only be paid to the main member and not to any named dependants.

Once we have received your claim, providing we have all the correct information we will aim to pay the claim as soon as possible but within 30 days of receiving the claim form for processing.

If we reject your claim, we will contact you as soon as possible and explain why we have rejected the claim.

We will only be able to assess, process and pay your claim if we have all the required information. We will contact you to advise the reason[s] why we cannot do so and what information we require.

Statement of demands and needs

BAWA Leisure has not provided you with any advice regarding its benefit scheme and how it meets your individual needs, this product is generally suitable for members who are looking to cover the cost of a selected range of everyday healthcare expenses.

Privacy Notice

BAWA Leisure will protect your privacy when dealing with your personal information. We collect personal information from you and from time to time from certain other organisations acting on your behalf such as health care providers. If you give BAWA information about other people, please make sure that they are aware of our privacy notice and that they have given you their permission to do so.

We process standard personal information about you and, if it applies, your qualifying relatives, for example information we use to contact you, identify you or manage your membership with BAWA Leisure.

We process your personal information for the purposes set out in our full privacy notice including the management of your membership with BAWA Leisure including the processing of claims and to protect our rights, property or safety of that of our members or others.

The legal reason we process personal information depends on the category of personal information we process. BAWA Leisure normally process standard information on the basis that it is necessary so we can process benefit claims or allowed by law.

BAWA Leisure will only use your personal information to send you marketing by email [if an email address was provided] relating to events and services provided by BAWA Leisure. If you do not want to receive this information, please contact us at benefits@bawaleisure.co.uk or write to us at BAWA Leisure, 589 Southmead Road, Filton, Bristol BS34 7RG.

BAWA Leisure will not share your information with any other group of companies, or third parties and we will keep your personal information in line with the periods in our full privacy notice.

You have the right to have access to your information and ask us to correct, amend, erase or restrict use of the information. You also have the right to object to your information being used and withdraw your permission for us to use your information. Please contact us if you wish to exercise any of your rights.

A full copy of the privacy notice is available by contacting us at benefits@bawaleisure.co.uk or write to us at BAWA Leisure, 589 Southmead Road, Filton, Bristol BS34 7RG.

Complaints

We hope that you are happy with the membership product and services provided by BAWA Leisure, however if you need to make a complaint, we will do our utmost to understand the complaint and put things right for you.

- You can call us on 0117 976 8064
- You can email us at benefits@bawaleisure.co.uk
- Or you can write to us: BAWA Leisure, 589 Southmead Road, Filton, Bristol BS34 7RG

We will investigate your complaint thoroughly and ensure that we resolve it as quickly as possible. If we are not able to resolve it straight away, we will contact you within five working days to explain the situation and what will happen next.

We will continue to keep you updated once one we have fully investigated your complaint; we will contact you to explain our decision.

If we have not resolved your complaint within eight weeks, we will contact you to explain why this is the case.

If we have not resolved your complaint within eight weeks or not happy with the outcome you maybe able to refer your complaint to the Financial Ombudsman Service for an independent review. The service they provide is free and impartial. You can visit their website, financial-ombudsman.org.uk.

If you refer your complaint to the FOS, they will ask for your permission to access your information about you and your complaint. BAWA Leisure will only give them information which is necessary to investigate your complaint, and this may include medical information.