



BRITISH BENEFITS *friendly* SOCIETY LIMITED

New Name Competition

We were overwhelmed by the response we received to this competition and are delighted to announce that Mr Wyn Gravelle from Carmarthen is the winner of our prize draw. The majority of those who entered said they wanted our newsletter to keep its existing name and so we will continue with, "In Touch". Congratulations to Mr Gravelle from all at BBfS.

Sickness Benefit Claim Forms

We know that when you become ill, or are suffering with an injury the last thing on your mind will be 'Have I filled in my claim form correctly?'. To make it as simple and straightforward as we can for you and your loved ones, we have detailed below all the key points to help you get your claim in correctly and on time.

In order for you to make a claim for sickness benefit you are required to complete a claim form. There are different policy requirements depending upon the number of units you hold:

- If you hold 250 units or less, a medical certificate is required from the eighth day of illness.
- If you hold over 250 units, a medical certificate is required from the fourth day of illness.

When do I need to notify the Society?

Notification must be made to the office within 14 days of the start of illness.

When does my Benefit start?

- For Holloway Members benefit is payable from day 1 of sickness*.
- For Century Members benefit is not payable until you have been unwell for 8 days; it is then backdated to day 1*.

GENERAL GUIDELINES

The easiest way for you to ensure you complete the form correctly and have all the information you need, is to ring the office directly on 0800 975 6565, extension 235. Your details will be checked and, your call will be passed through to one of our care nurses to assist you with the completion of the form. The form will then be sent to you for authorisation.

Please remember to contact the office at the beginning of your illness in order that we can instigate the claims process and send benefit to you as soon as possible.

* unless a deferred period is in place.

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SAFEGUARD YOUR CHILD'S FUTURE

With a Century Education Plan (Ages 0 to 15)

Like a rollercoaster, life has its ups and downs. By taking out a BBfS Century Education Plan for your child or grandchild, you can both enjoy the good times - safe in the knowledge that the financial and healthcare benefits of membership will help protect your child when they need it most.

Recent changes to the way higher education is funded means that many young people begin their working life saddled with huge student debts.

The plan will provide:

- A weekly benefit from the age of 5 if they are unable to attend school due to illness or accident. (This could help cover the cost of having time off work to look after them, or for a childminder).
- Maximum benefit - up to £1,300 month.
- A tax-free* Capital Account that can be used to help repay some of the child's student loans or debts. This can be accessed between the ages of 21 and 25.
- Access to our team of Registered Nurses for advice and support on the child's health.

Not only these fantastic benefits but, for a limited period only, you can both enjoy a fantastic day out at one of the UK's top theme parks, courtesy of BBfS. (This cannot be used in conjunction with any other offer.)

Premiums start from as little as £4.50 per month.

Whether you're a parent, grandparent, uncle or aunt I'm sure you would agree that a good education can safeguard a child's future. Set up a Century Education Plan today and help smooth your child's path to becoming a financially independent adult.

To find out more about a BBfS Century Education Plan - call free on 0800 975 6565. Alternatively, you can access our electronic brochure and application form on the BBfS website: www.bbfs.co.uk

* Free of personal income and capital gains tax under current legislation.

GET FREE THEME PARK
TICKETS WITH EVERY CHILD
YOU ENROL TODAY!

Offer available for a limited period.



Lesley says...

Complementary Therapies

Complementary, or alternative, therapies are a group of health related therapies that are considered to be outside of conventional medicine. Complementary medicine takes a holistic approach, focusing on the whole person, with lifestyle, environment, diet, mental, emotional and spiritual health often being considered alongside physical symptoms.

Many complementary therapies have evolved from ancient traditions and represent systems of medicine that were first practised many thousands of years ago. The five main therapies are acupuncture, osteopathy, chiropractic, homeopathy and herbal medicine, although there are many more available. Complementary medicine is used in the treatment and prevention of a wide range of ailments as well as for pain management and general health promotion. Acupuncture, for example, has long been used in pain clinics; aromatherapy and massage are commonly used in cancer care; and osteopathy and chiropractic are recognised as being beneficial treatments for back pain.

Recent surveys have suggested that one in five people in the UK has tried at least one form of complementary therapy, with women favouring treatments such as aromatherapy and massage, while men are more likely to turn to treatments for physical problems - for example sports injuries or back pain.

Complementary therapy is becoming more widely available on the NHS. At the moment availability of different therapies depends somewhat on where you live, although more hospitals, GP surgeries and community clinics are offering alternative treatments to their patients. There are five homeopathic hospitals in the UK and lots of GP's have completed further training in complementary therapies

and may be able to offer treatments directly from the surgery.

The best way to find a therapist is via personal recommendation either from a doctor, relative or friend and it is a good idea to check that anyone you consult is well qualified and a member of the appropriate professional body. The internet is also a very valuable source of information. It is advisable to consult your doctor before trying out any kind of complementary therapy, especially if you have a particular medical condition. Your doctor may advise against therapies that will interfere with your prescribed medication. For example Chinese herbalism often uses powerful ingredients that could interact with certain drugs and cause serious side effects.

The number of treatments required varies according to the type of therapy, the condition being treated and the person's general state of health. Cost also varies widely, but average costs are around £25 to £45 per session. Some practitioners offer discounts for courses of treatments, so always enquire how much the total cost is likely to be. Do not forget that some therapies are available on the NHS, so it is worth asking your doctor if he can refer you.

If you would like any further information, or would like to discuss any aspects of alternative therapies, please do not hesitate to contact me, on 0800 975 6565, extension 222, or enquiries@bbfs.co.uk, marked for my attention.

Lesley Murphy RGN
Nurse Case Manager

Useful information:
www.bbc.co.uk/health
www.nhsdirect.nhs.uk
www.i-c-m.org.uk
 (The Institute for
 Complementary Medicine)



Thank you!

Thank you for the wonderful communications we have received. We use this feedback to continually look at ways to improve the services we provide to our members and to be there when they need us.

Here are a few extracts from the many letters we have received

"I would like to thank you for your usual good service."

Jl, Sussex

"Thank you for your great services it is a rare commodity nowadays."

NAHW, Devon

"I would like to thank you all, for the prompt and courteous way in which, over the years, you have treated my claim and enquiries."

SW, Kent

"Thank you for all your help over the last few weeks, it has made all the difference to me."

SAS, Devon

AGM

In our previous newsletter we said we'd let you know the date and venue of the next Annual General Meeting. This is being held on Friday 25 May 2007 at the Bedford Swan Hotel and further details will be given nearer the time.

Loans

Why not take a loan out with your Society? You could borrow up to 85% of the cash-in value of your Capital Account.

Loans are made from the Society's General Fund and are secured against your individual capital account.

Find out how affordable a loan from the Society can be by calling the Lending Team on 0800 975 6565 extension 235 or 233. Monday to Friday 9am to 5pm.

1. Our current low rate of 7.15% is fixed until the end of the loan.

2. Flexible repayment options from 1 to 5 years.

3. Hassle-free. With no administrative fees to pay.

Data Protection statement

British Benefits *friendly* Society ("the Society") is a registered data controller under the Data Protection Act 1998 ("the Act"). The information you have previously provided including sensitive information as defined by the Act forms part of the personal data held by the Society and will be used for the provision and administration of your membership and insurance products and services. The Society will only use this data to meet legal, regulatory or other reasonable purposes it has in conducting its business as a Friendly Society. Any telephone calls made to and from the Society may

be recorded by us. Any information you have previously provided may be disclosed to, recorded by and used by other companies authorised by us for underwriting and claims handling services. You are entitled to be provided with the personal information held by us on request (a small charge may be payable). In addition we may seek information from other insurance companies or healthcare professionals to validate the information you have provided. Where fraud is suspected we may disclose information to other parties if they request information in writing from us. The Society

may also use the information you have previously provided to contact you from time to time by post, telephone, e-mail or other appropriate means of communication, with information on products or services which may be of interest to you. If you do not wish to be contacted, please let us know.

Under the Act we have an obligation to ensure that personal information remains up to date, accurate and complete. To enable us to do this, please let us know whenever any of your personal details change.

BBfS

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