

## YOUR HEALTH



Among the many benefits of TBF membership is the range of medical help which is available.

We do not aim to replace the NHS or meet costs which should be met by the State (we are not allowed to and for the weekly contribution of just £1 could not afford to anyway). But there are many treatments which are simply not available through the State system or where delays can jeopardize your livelihood and this is where TBF is able to offer help.

We can pay up to £250 within a twelve-month period towards the cost of almost any complementary treatment - including acupuncture, osteopathy, homeopathy, reflexology, counselling, hypnotherapy (subject to certain restrictions - please see the separate page), chiropractic treatment and Chinese medicine. Like most of our benefits we treat each family member individually so, unlike some other schemes, this is not a family total. Once we have paid this sum we will be able to provide further help with this treatment provided the total repaid within any twelve-month period does not exceed the £250.

We operate a rolling twelve-month cycle rather than a fixed calendar year. Thus the 12-month repayment period ends one year after the first payment whenever that is during the year concerned. So, if the first payment date for your claim is 20 June, for example, we will cover further repayments until the total reaches £250 or until 19 June the following year, whichever is reached sooner. If another member of your family claims for a similar benefit and the date of their first payment is 25 July, we will cover their repayments also up to £250 or until 24 July the following year whichever is reached sooner.

In exceptional cases, where the member's livelihood would be at risk were treatment not continued, we may be able to extend the help we offer.

Payment of the £250 for one type of treatment does not prevent application being made for help towards costs for other treatments. Generally we treat each separately, though we cannot allow a beneficiary to have too many benefits open at once. Two is normally the maximum.

We can provide working beneficiaries with physiotherapy where they need this but cannot obtain it in time through the State system. We can also pay for prescription season tickets and (for working beneficiaries) we will also help with the cost of chiropody.

We are able to offer an excellent referral service where beneficiaries are unhappy with the advice they are being given by their doctor or specialist and cannot obtain a satisfactory second opinion through the State. We cannot meet the cost of any subsequent treatment, but it is sometimes possible to obtain the required diagnosis or identify the correct treatment and put minds at rest. We have a separate arrangement with a hearing expert who can often help those who are being asked to pay large sums for hearing aids.

Where a member's livelihood is at risk because of inability to obtain the necessary consultation, tests or scans through the NHS in a reasonable timescale, the Trustees will consider meeting the costs. In exceptional circumstances, they may even authorize a contribution towards treatment costs. We are sorry that such a contribution cannot in any way meet a significant part of the costs involved.

## **How to obtain treatment**

Our aim is to ensure that our procedures are as simple as possible; however, we may need a recommendation from your GP for any treatment offered. When you contact us, we shall send you a form on which you agree to our recording details of the treatment sought; this is a necessary precaution for you under the Data Protection Act. This form also ensures that you understand that you seek treatment without any liability falling on TBF should this be ineffective or damaging.

As soon as we receive this form, we shall normally authorize you to seek help yourself or to use one of our service partners. If you use our service partner we will normally be able to meet the costs directly (please see the final paragraph on this page). If you make your own arrangements for treatment, you will need to send us the original receipts (which we will keep) within one month of the end of the treatment. In an emergency you may obtain these treatments without asking us first, but we will never backdate payments more than six months and there is always the risk that - for some reason - we are unable to help; we shall also require the form mentioned earlier. For these reasons you should always contact us first so we can set money aside.

We would prefer you to meet the costs of the treatment yourself and then seek a single repayment from us, unless your money is very short or you are able to use one of our service partners. We are always happy to discuss this with you, though, if you would otherwise have a problem. Your practitioner may also agree to invoice us direct.

We ask you to ensure that your practitioner is registered with the appropriate regulatory or representative body.

At present our service partners offer osteopathy in London NW1 and SE1, acupuncture in London SE1, hearing assessments in London SW19, second opinions in London W1 and telephone legal advice throughout Great Britain. Others will be added in areas where we have large numbers of members and any proposals from members will be carefully considered.