



Andy Robinson  
Membership Services Manager

## Welcome to your October Newsletter

### Survey Summary:

We are delighted at the response to the Questionnaire we issued earlier this year when we asked members to let us have their views and opinions on various aspects of membership. We had over 2000 responses and your answers will help us in our continued efforts to improve our service. Here's a summary of the main findings from the survey:

#### **General Information**

- 90% of those who sent back Questionnaires have been with us for more than ten years. We're very pleased that so many of our members stay with us for so long – in fact over 70% of our members have been with us for at least ten years.
- Of the 60% of members who have phoned Head Office and spoken with our Membership Services Team:-
  - 90% said we handled their enquiry very well
  - 90% felt our staff were very polite.

59% of respondents have internet access and 55% of them have a personal email address. This is, perhaps, a sign of how internet communications are becoming increasingly important. We already send over 1000 newsletters to members by email instead of by post, and the savings we make on paper and postage help boost the profits for all members to share in.

#### **Keeping in touch**

We wanted to know how our members felt about our communications. Your responses told us that:

- For most of you we've got the number of communications about right.
- 90% of you are happy with the type of contact and most find our newsletters interesting
- A similar number find the statements we issue easy to understand.

#### **Complaints**

What we found was that:

- Only 3% said they had ever contemplated making a complaint, and
- Most of those didn't actually complain because they felt the cause was too small to bother about.

#### **Level of benefits**

Circumstances change very quickly these days so it's always good to check the level of cover you have is right for you. What we found out was that some of our members are not sure how well protected they are.

- Only 60% of members are sure of the amount they would receive in the event of a claim, and
- Only 40% of those are confident this would be sufficient for their needs.

So, one important message we have gained from this survey is that we need to do all we can to ensure our members are fully aware of their entitlements. If you are one of those who would like clarification on this, please call the Membership Services Team who are always happy to assist.

Thank you for all your help. We hope this shows how keen we are to know what you want from us and how we can best be of assistance to you.

# Lesley says...

## “HOW CAN I HELP YOU?”

If you have recently been unwell and called us for a sickness benefit claim form, you will have noticed that we have changed the procedure. Previously, you would have been sent a blank form for your completion but now you have the opportunity to speak to me so that I can complete the form with you over the telephone. This has proved to be a very popular step with our members for several reasons:

- Ease of completion with help from appropriately trained staff.
- An explanation of your policy conditions, including any special terms associated with your membership.
- A quicker process.

Since the introduction of this process we have noticed a reduction in the number of claims forms that have been returned to members due to insufficient information being disclosed, thereby speeding up the whole claims process.

During your initial call to request your claim form, you will have the opportunity to discuss any health matters or concerns you may have. I will always have the time to discuss your health needs and will do my best to support you and your family during your illness. I can offer practical advice, or simply be a friend on the phone. I have access to the Internet and can carry out research on your behalf. Some of you will already have received information from me about your illness/accident or general health matters.

If you are waiting for medical investigations, I may be able to help you find a quicker alternative or, if you



Lesley Murphy  
Nurse Case Manager

would like a second opinion, I can point you in the right direction. If you, or a relative, have long term health needs, again, I can support you with information and my experience as a community care manager. Very often, there is help available if you know where to turn to.

If you do not have time to go through the form over the telephone at the time, I will arrange a mutually convenient time to call back, or if you have already returned to work I will put a blank form in the post.

Please don't forget, the sooner you inform us of your illness, the sooner we can begin to support you.

You can contact me directly on 0800 975 6565 extension 222, or by e-mail: [l.murphy@bbfs.co.uk](mailto:l.murphy@bbfs.co.uk).

Lesley Murphy RGN

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## Helen's Wedding:

It's always nice to report happy news about a member of staff. That's why we're particularly pleased to inform members about a happy event for Helen King, our Membership Services Administrator. On 5 September, Helen married Andy to become Mrs Bristow. After a wedding/honeymoon in the Caribbean, Helen has now settled into her married life with Andy.

We are sure you will join us all at BBfS in wishing Helen and Andy joy and happiness for their future.



# OPTIONS AVAILABLE AT VARIOUS AGES FROM BIRTH TO 60

## BIRTH

- Eligibility for membership commences.
- The maximum unit holding is 100 for Holloway and 500 for Century until age 16.
- No sickness cover.
- Enhanced Apportionment rate and from 1st year for new members.
- Paperwork regarding payments goes to the Sponsor, but membership information goes to the parent/guardian - it can be sent to Sponsor.

## AGE 5

- Eligibility for sickness benefit commences if the member is unable to attend school due to illness.
- Eligibility for a deferment period in respect of sickness cover commences.
- Apportionment rate reduces to that applicable to full members - those aged between 5 and 60.

## AGE 10

- Members joining between the ages of 10 and 55 receive Apportionment from the thirteenth month of membership.

## AGE 16

- Eligible to apply for membership themselves.
- Limitation of 100 units for Holloway and 500 units for Century ceases and maximum shareholding applies - currently 600 for Holloway and 1000 for Century.
- Eligibility to apply for an increase in units commences.
- Sickness benefit cover remains in place, and eligibility to submit a claim themselves commences.
- If the member has an excessive sickness record, the Committee of Management has the power to refuse continued membership. If this were done, the member's capital account would be paid out in full without penalty.
- Eligibility to complete a Nomination Form and be named as a beneficiary on a Nomination Form commences.
- Eligible to apply to withdraw up to £800 from their capital account for optical, dental, surgical treatment, subject to usual criteria.
- Sample signature required for our records.
- Paperwork regarding membership can go direct to the member.

## AGE 18

- A member is now able to vote, hold office in the Society, nominate someone for election to the Committee of Management.
- Eligible to apply for a loan from the Society, subject to the usual criteria.

## AGE 21 - 25

- A member is able to withdraw any of his/her funds to repay a student loan or related debt, without penalty and may continue or terminate membership - again without penalty.

## AGE 31

- Premium rates increase every four years up to age 60 for Holloway members. For Century member it increases at different ages for males & females.

## AGE 55

- Eligibility to apply for additional units ceases for Holloway members.

## AGE 60

- Eligibility to claim sickness benefit ceases.
- Members can remain in the Society as Commuted Members. Apportionment rate increases, and they can make partial withdrawals from their capital account, without penalty.
- Continue to pay same level of premium, which has the effect of increasing your units.
- Members can stop paying contributions and receive their capital sum in full and without penalty.
- Century Over 60 plan is available.
- Eligibility to apply for additional units ceases for Century members at age 60.

## 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 19 May 2006 at the Bedford Swan Hotel and we hope you can join us.

## Loans:

**Great news**, current loan rate is 6.90%. You can borrow up to 85% of your Capital Account with a flexible repayment term of 1 to 5 years, no administration fee to pay and a member of staff is always willing to help with your query. To find out more you can phone in or e-mail.

## Useful information:

We are very aware that members may not always understand the meaning of some words and phrases used in our literature. As much as we try to make sure our documentation is user-friendly, there is certain terminology we have to use. We are also aware of the fact that it's not easy to remember what is available to you at various stages of your membership and this is shown overleaf. We suggest you may like to keep this newsletter handy as it does contain quite a lot of useful information for you.

Explanation of various words/phrases: -

Apportionment	- The surplus of funds divided amongst the Members at the end of each financial year, in accordance with the number of units held, after all expenses have been met.
Capital Account	- The amount standing to the credit of a Member from time to time.
Interest	- Interest added to the Members' Capital Accounts at the end of each financial year.
Premiums	- Amount payable by members.
Sick pay	- The benefit payable to members in times of sickness or accident.
Underwriting	- The assessment of risk (for example obtaining Medical Reports) when considering applications for Membership or additional cover.
Units	- Measure that determines level of cover.

## Contact us:

Contact details of the Membership Services Team:

Loans	Sue Bell/Brenda Petersen
Claims	Sue Bell/Nathan Jarrett/Lesley Murphy/Debbie Elms
Customer Services	Lorraine Donald/Brenda Petersen/Helen Bristow
Underwriting	Debbie Elms/Nathan White
New Business	Nathan White/Nathan Jarrett/Helen Bristow
Care Hub	Lesley Murphy

Address:	BBfS, No.1 Trevor Street, Bedford, MK40 2AB.
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Website:	www.bbfs.co.uk
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### 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.



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