

intouch



Welcome to your March Newsletter

This is our first newsletter for 2006 and now is a good time to remind you of the financial benefits you have with BBfS. Check your sickness benefit levels by using the table inside to satisfy yourself that you have enough cover.

Also contained in this edition is information on our loan facilities - which could help you get away for a summer holiday; Lesley Murphy gives some tips and guidance in managing men's health and, once again, we are asking for your help and involvement to grow our membership. Attracting new members is vital in order that we can contain operational costs for the benefit of all members.

Member Get Member (MGM)

Just a reminder - when you introduce a new member to BBfS you will receive a £25 gift voucher or a cheque to treat yourself.

Great benefits

Write your name, membership number, reference : IN TOUCH 26, and your friend's contact details on a piece of paper. Send it to us at our FREEPOST address: British Benefits *friendly* Society Limited, FREEPOST BF57, Bedford, MK40 2BR, or you can download a Member Recommendation form at www.bbfs.co.uk and send it to the FREEPOST address. Alternatively why not e-mail us on enquiries@bbfs.co.uk.

Double vouchers for the 3rd, 4th & 5th friends

You'll receive a £25 gift voucher or cheque for each of the first two members you bring to the Society within a calendar year. For the third, fourth and fifth members introduced within the same year you get double, with £50 in vouchers or cheque.

Reminder about our website

Don't forget to go on our website - www.bbfs.co.uk, which is easy to use and provides you with useful information.

You can use it to:

- Find out more about the Society.
- Find out more about the Century Plan and request a product brochure.
- Get in touch with us by email for assistance or guidance.
- Download your Member Recommendation form on-line.
- Download Holloway claim and increase forms or Century applications for speed and convenience.
- Request a copy of your next In Touch newsletter via email.

This is just a start; the internet offers you new ways of doing things.

Lesley says...

Men's Health

A Sensitive Subject

There has been a significant increase in the number of reported cases of men who are suffering with prostate problems. This could be due to increased awareness and modern testing methods rather than an actual increase in occurrence. Many men feel very embarrassed by their symptoms and think that they have no option but to suffer their distress in silence. The prostate is a small gland which sits at the base of the bladder around the urethra (the tube that urine flows through). Once men reach the age of 40 the prostate gland starts to enlarge - although the reason for this is not known - causing some to have difficulty in the flow of urine. It is estimated that 25% of men in their 50's and 50% of men over 60 will be troubled to some degree by this enlargement.

Symptoms include:

- Difficulty in passing urine - a weak stream which stops and starts.
- Increased frequency of urine during the night.
- A sensation that the bladder is not emptying properly.
- Dribbling after passing urine.

For some men the above symptoms can be an inconvenience, for others they can cause extreme distress. Treatment for the most common cause of this problem (benign prostatic hyperplasia or BPH) is available and does not always involve an operation. The important thing to remember is that you do not have to put up with these symptoms; there are many treatments available so it is a good idea to see your doctor to establish a diagnosis. The tests that you will have depend on what your doctor thinks is necessary.

An enlarged prostate can lead to urine infections and, rarely, a complete bladder blockage.

Prostate cancer is rarely found in men under the age of 50, but becomes increasingly more common with age. It is often slow growing, so in some older men no treatment is necessary. In others it can be successfully treated with surgery, radiotherapy, hormone therapy



or medication. There is widespread medical debate about the value of routine screening for all men over the age of 45, but current scientific evidence is open to interpretation.

In addition, men are encouraged to examine their testicles on a monthly basis, to identify any changes promptly and to seek medical advice. If you would like an information sheet on how to check and what to look for, please do not hesitate to contact me.

If you are worried about anything in this article or you would like to discuss any health issues, you can call me directly and in confidence on 0800 975 6565.

Lesley Murphy RGN

Useful information:

www.nhsdirect.nhs.uk

www.bbc.co.uk/health

www.bupa.co.uk

www.prostate-cancer.org.uk

Don't forget you can
also contact Lesley
by email at
l.murphy@bbfs.co.uk.

Telephone: 01234 358344

Reviewing your cover:

New Year is always thought of as a good time to review your cover. This year dust down your Holloway or Century Plan to check the level of sick pay cover that you have selected. If you are under 60, ask yourself whether your existing units will provide enough to cover your current outgoings should you be ill and unable to work.

With the Century Plan you can even apply to automatically increase your units by 5% each year to keep up with inflation without form filling. You can apply to increase your units at any time, right up to age 55 on Holloway and up to 60 on Century.

Sick pay benefits up to age 60:

Whether you're with Holloway or Century, each unit is worth 60p per week. Sickness benefit is payable from ages 5 to 60. You can use the table below to see how much sick pay you would receive if your units match one of these typical amounts. If the number of units you hold isn't shown on the table below, you can work out your cover yourself by using the cover calculator. Just multiply your number of units by 0.6 to work out how much sick pay you'll receive per week.

Your units	Initial sick pay per week	Notes:
30	£18.00	Minimum Holloway & Century is 30 units.
100	£60.00	Maximum Holloway is 600 units (100 units for members under age 16).
250	£150.00	Maximum Century is 1000 units (500 units for members under age 16).
400	£240.00	Benefit reduces after six months of sickness to 50% and after a year to 30%.
600	£360.00	
1,000	£600.00	

Cover Calculator:

Your units x 0.6 = £ sickness benefit per week.

Example: Based on a member with 300 units, their entitlement would be: 300 x 0.6 = £180 a week.

More benefits from more units:

The greater the number of units you hold, the greater the Interest and Apportionment that will be added to your Capital Account when we calculate our annual surplus.

What to do to increase your units:

All you need to do is complete a form. You can even download one from our website www.bbfs.co.uk. Once you are on our homepage, move the mouse cursor to useful documents, then a list will drop down, from the list click downloads and then scroll down to the download item you need. Subject to underwriting you'll be covered for the extra amount. It's that simple.

If you have a Holloway Plan and are aged between 55-59 you can apply to transfer to the Century Plan which gives you the opportunity of increasing your units.

ACT NOW!

Call 0800 975 6565 today or drop us an email with your request quoting reference IN TOUCH 26.

Email: enquiries@bbfs.co.uk

Thank you

Thank you from all of us at the Society for the wonderful communications we have received. The Society uses the feedback to continually look at ways to improve the service 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.

'Thank you for your kindness during my recent illness, I feel a lot better now and appreciate your phone calls. What an excellent service.'

AMW, Northampton

'I think it's a marvellous scheme, a marvellous way of supporting youngsters and those of working age. I would recommend Century to anyone, it has been very beneficial to me and my family.'

VMF, Kent

'Thank you for your fast, kind, professional and efficient help.'

APB, Lancashire

Loans

As a member of BBfS, did you know that you are currently entitled to borrow at an exclusively low rate of just 6.9%?

We can provide you with up to 85% of the surrender value of your Capital Account. With interest rates this low, it certainly is a good time to borrow if you wish to treat yourself to something special, or to help with any unexpected expenses.

Why borrow from your Society?

- A fixed interest rate of 6.9% until the end of the loan.
- Hassle-free, with no administrative fees to pay.
- Flexible repayment options of 1-5 years.
- A fast, efficient approval process. No credit check required.
- A swift dispatch of the cheque; your fund remains untouched and continues to grow as usual.

Applying couldn't be easier. Simply contact the Lending team today to confirm how much you can borrow by calling 01234 358344, Monday to Friday 9am to 5pm.

Contact us:

Contact details of the Membership Services Team:

Lending	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.
Tel: 01234 358344
Fax: 01234 327879
Free phone: 0800 9756565
Website: www.bbfs.co.uk
e-mail: enquiries@bbfs.co.uk

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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