



University College of Osteopathy

Members enjoy discounts on UCO clinic appointment fees, providing access to high quality osteopathic care at an affordable rate at the largest osteopathic teaching clinic in Europe based in London.

Home, car and travel insurance*

Members get an exclusive 5% discount with LV= on car, electric vehicle or home insurance (vs. general prices on LV.com and through the call centre). Existing LV= Car Insurance customers will receive an extra 5% discount* applied to their premium. Combine your home and cars together into one policy, and get a total discount of 14.5%* for being a member of Prospect/Bectu.

**Discount applies to home and all cars, including electric cars, registered at the same address. Excludes optional add-ons*

Some of our services, such as our benevolent fund and death benefit scheme, are provided by Prospect itself – visit members.prospect.org.uk/member-benefits/

Income from members' use of some of the services is used to finance the union's benevolent fund.

Financial

Financial advice

An annual review with a financial adviser from Quilter Financial Advisers could help you ensure that your finances are on track. Talking things through with one of their professional financial advisers can help set your mind at ease.

Free wills

Prospect/Bectu's solicitors will provide a straightforward will at no charge for members and their partners. A straightforward will is defined as one where personal assets (as opposed to business) are left to a spouse, partner, children, relative or friend.

Debt advice

Payplan provide free confidential expert advice by phone or online. Receive tailored debt solutions to suit your circumstances including a specialist service for the self-employed.

Services marked with an asterisk are where Prospect acts as an Introducer Appointed Representative for Parliament Hill Ltd.*

Services without an asterisk are delivered by third parties on the union's behalf.

Health

Eye care*

Vision Express provides savings for you and your family's eye care and discounts on your glasses, sunglasses and contact lenses[†]. This service can be accessed through Prospect Plus.

† Terms and conditions apply

Health plan

Save money on on-going medical expenses not covered by the NHS, such as trips to the dentist, optician, physiotherapist and much more. Individual and Family Plans start at just £12.50 a month.

Dental plan

Save money on costly trips to the dentist – whether you have an NHS or private dentist. NHS plans start at £12.50 a month and private plans at £20 a month.



Find out more and how to access these services at:
bectu.org.uk/member-benefits/

GET MORE

with our great benefits and services





GET MORE

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Public and personal liability insurance

Bectu has teamed up with industry specialists, Hencilla Canworth Ltd, to administer our bespoke public and personal liability policy which aims to get our members in the creative industries the best deal on high-quality insurance.

BFI membership

BFI Members are at the front of the queue for the hottest film tickets in London, and enjoy a great package of other film benefits. Bectu members can save £5 on the usual direct debit price.

Careers

Career and personal development

Prospect and Bectu offer a range of free and low-cost personal and career development resources, including access to careersmart.org.uk which offers impartial information on a range of subjects, including career progression, pensions, self-employment and CV writing. The site also includes a skills career audit, salary calculator and checker and career development podcasts.

Higher education discounts

A number of universities and colleges offer course discounts for union members. These include Birkbeck, University of London and the National Extension College.

Legal services

...at work

Prospect and Bectu members have access to a range of legal services for work and non-work-related issues.

The union offers advice and assistance on issues like: contracts of employment, discrimination, family rights, unfair dismissal and redundancy. All workplace and other legal assistance is offered at the union's discretion, and decided on the facts/merits of each case.

If appropriate, Prospect and Bectu will represent members in legal cases in employment tribunals or the courts.

Our personal injury scheme provides high-quality legal advice if you're injured or fall ill because of the negligence of a third party.

...outside work

Prospect and Bectu also offer:

- a **24-hour legal helpline** on non-work matters
- **clinical negligence advice** – initial advice on claims from our solicitors
- **advice on defamation** – initial advice from our solicitors
- **welfare benefits advice** – and representation at tribunals, where appropriate
- a **range of other discounted legal services**.

...for your family

Most non-work related benefits, including the **personal injury scheme** and the **Legal helpline** advice service, are also available to the member's partner, spouse or children under the age of 19.

Prospect Plus*

Get money saving offers with Prospect Plus* – find great deals on wellbeing, leisure, shopping, motor-ing, travel, insurance, and business.

See the full range of current savings and special, time-limited offers at prospectplus.net.

Here is a small sample of what's available to Bectu members:

Cinema tickets*

We're delighted to offer you up to 40% off your cinema tickets. You can use this discount at major cinema chains and local picture houses including Vue and Odeon. You can take advantage of this discount as often as you want.

Discounts vary between venues, please check when purchasing vouchers. You must register with The Cinema Society for this discount.

Shopping discount card*

Get 15-months TOTUM Professionals Membership for the price of 12-months. Access fantastic discounts on 350 brands online and on the high street, such as 10% off at the Co-op, ASOS, and many more. Receive a free

tastecard as part of your TOTUM Professionals membership.

MyGym discounts*

Save on membership fees at more than 3,600 gyms, health clubs and leisure centres – including Fitness First, PureGym and Virgin Active. You are also entitled to a guest pass or free trial at the club of your choice before joining.

Apple*

Enjoy great savings on a range of Apple products including iPhone, MacBook, iPad, iPod, all Apple accessories and Beats by Dre. You get free shipping on all orders or you can order online and collect from your chosen Apple retail store.

Annual purchase limits and exclusions apply. Discounts are subject to availability.

Personal or vehicle breakdown cover*

Benefit from peace of mind with breakdown cover from startrescue.co.uk. Just select the cover that suits you and use your Prospect/Bectu discount for 10% off.

Terms and conditions apply, see website for details. Insurance is subject to underwriting. Your vehicle must be registered to, and ordinarily kept, at an address within the territorial limits (UK). Personal breakdown cover allows the policy holder to be covered in any vehicle (some exclusions may apply). Vehicle breakdown cover only covers the vehicle specified in the policy.

Columbus Direct travel insurance*

Save 20% on all Columbus Direct travel insurance policies. There are a wide range of cover options and you can get free lounge access if your flight is delayed by more than one hour.

Free lounge access requires registration and applies to selected scheduled flights and airports.

Reward Mobile*

Reward Mobile is an award winning EE partner. Enjoy great savings and offers which are also available to your partners and family. You can save on average 26% over the lifetime of your contract on the latest phones, compared to EE direct and benefit from six months Apple Music, BT Sport and data giftings.


Benefits vary depending on tariff and phone selected.

** Prospect is acting as an Introducer Appointed Representative of Parliament Hill Ltd for the benefits in this leaflet marked with an asterisk*. Parliament Hill Ltd are authorised and regulated by the Financial Conduct Authority for non-investment insurance mediation under registration number 308448.*

You can check the details on the FCA's website at: fca.org.uk/register.

Neither Prospect nor Parliament Hill are part of the same group as the providers.

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