

A quick guide to  
**help with health costs**  
including charges and  
optical voucher values

Effective from April 2024

**Prescriptions**

**NHS dental treatment**

**NHS wigs and fabric supports**

**Sight tests**

**Glasses or contact lenses**

**Travel to receive NHS treatment**

**The penalty charge**

## Introduction

Before you sign a declaration for help with NHS charges you must check that you are entitled.

Check if you're eligible for help with your health costs at [www.nhsbsa.nhs.uk/check](http://www.nhsbsa.nhs.uk/check)

This booklet gives you information about NHS charging arrangements in England only.

This is not a complete guide to the help available. For more detailed information read leaflet

### HC11 – Help with health costs.

Available to download from [www.nhsbsa.nhs.uk/check](http://www.nhsbsa.nhs.uk/check).

For charges and optical voucher values please see page 18.

To buy a prescription prepayment certificate visit [www.nhsbsa.nhs.uk/ppc](http://www.nhsbsa.nhs.uk/ppc) or call **0300 330 1341**.

For advice on completing HC1 or HC5 forms visit [www.nhsbsa.nhs.uk/HC1](http://www.nhsbsa.nhs.uk/HC1) or call **0300 330 1343**.

## NHS Prescriptions

You do not have to pay for prescriptions if you:

- are under 16 years old;
- are 16, 17 or 18 in full-time education;
- are 60 years of age or over;
- have a valid medical exemption certificate (see page 13);
- have a valid maternity exemption certificate (see page 14);
- have a valid War Pension or Armed Forces Compensation Scheme exemption certificate or a prescription exemption certificate issued by the Ministry of Defence and the treatment is for your accepted disablement (see page 12);
- have a valid 3 or 12 month prescription prepayment certificate (see page 15);
- have a valid HRT prescription prepayment certificate and your prescription is for items covered by the

certificate (see page 16);

- are included in the award of someone getting Pension Credit Guarantee Credit (see page 10);
- get or are included in an award of someone getting (see also page 10-11):
  - Income Support;
  - Income-based Jobseeker's Allowance;
  - Income-related Employment and Support Allowance;
  - Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 11-12);

Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to free NHS prescriptions.

- are entitled to, or are named on, a valid NHS Tax Credit Exemption Certificate (see page 10);
- are named on a valid HC2 certificate (see page 14);
- are an NHS in-patient.

### The items below are always free:

- medication given to you to take while you are in hospital or attending an NHS Walk-in Centre;
- medication administered to you personally by a GP;
- medication to treat a sexually transmissible infection (STI) supplied at an NHS trust or foundation trust, or by a service arranged by an NHS organisation or a local authority under the NHS Act 2006, or supplied under a patient group direction, or supplied on an NHS prescription form where the item has been endorsed with 'FS' for free supply by the prescriber;
- medication to treat tuberculosis supplied at an NHS trust or foundation trust, or by a service arranged by an NHS organisation or local authority under the NHS Act 2006, or supplied by a patient group direction;

- medication to treat a mental disorder supplied to a person subject to a supervised community treatment order, provided by an NHS trust or foundation trust, or a service arranged by an NHS organisation under the NHS Act 2006 or under a patient group direction;
- prescribed contraceptives.

## NHS dental treatment

### You can get free NHS dental treatment if:

#### • when the treatment starts you are:

- under 18 years old;
- 18 years old in full-time education;
- pregnant, or have had a baby in the 12 months before treatment starts;
- an NHS in-patient and the treatment is carried out by the hospital dentist\*; or
- an NHS Hospital Dental Service out-patient\*.  
\*(There may be a charge for dentures and bridges.)

#### • when the treatment starts or when the charge is made you:

- get or are included in an award of someone getting (see also page 10-11):
  - Income Support;
  - Income-based Jobseeker's Allowance;
  - Income-related Employment and Support Allowance;
  - Pension Credit Guarantee Credit;
  - Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 11-12);

Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle

you to free NHS dental treatment.

- are entitled to or named on a valid NHS Tax Credit Exemption Certificate (see page 10); or
- are named on a valid HC2 certificate (see page 14).

**Partial help:** if you are named on a valid HC3 certificate (see page 14) you might get some help towards the cost of your NHS dental treatment. The HC3 certificate will tell you how much you are required to pay.

## NHS funded sight tests

### You can get free sight tests if you:

- are under 16 years old;
- are 16, 17 or 18 in full-time education;
- are 60 years of age or over;
- are a diagnosed glaucoma patient;
- have been told by an ophthalmologist that you are at risk of glaucoma;
- are aged 40 or over and are a parent, brother, sister, son or daughter of a diagnosed glaucoma patient;
- have been diagnosed as diabetic;
- are registered as severely sight-impaired, blind, sight-impaired or partially sighted;
- need complex lenses;
- get or are included in an award of someone getting (see also page 10-11):
  - Income Support;
  - Income-based Jobseeker's Allowance;
  - Income-related Employment and Support Allowance;
  - Pension Credit Guarantee Credit;
  - Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 11-12);

Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's

Allowance on their own do not entitle you to free NHS funded sight tests.

- are entitled to or named on a valid NHS Tax Credit Exemption Certificate (see page 10); or
- are named on a valid HC2 certificate (see page 14).

In addition, you will not be charged for a sight test if you are someone whose sight test is carried out through a hospital eye department, or at the request of a hospital, as part of the management of your eye condition.

### If you qualify for a free NHS sight test it can be provided at:

**Home:** If you are unable to leave the home unaccompanied because of physical or mental illness or disability.

**A residential or care home:** If you normally live there and you are unable to leave the home unaccompanied because of physical or mental illness or disability.

**A day centre:** If you would have difficulty in obtaining sight testing services from a practice premises because of physical or mental illness or disability or because of difficulties in communicating your health needs unaided.

**Partial help:** if you are named on a valid HC3 certificate (see page 14) you might get some help towards the cost of a private sight test. Check when you make your appointment and take your certificate with you.

## NHS optical vouchers

**You can get vouchers towards the costs of glasses or contact lenses if you:**

- are under 16 years old;
- are 16, 17 or 18 in full-time education; need complex lenses;
- get or are included in an award of someone getting

(see also page 10-11):

- Income Support;
- Income-based Jobseeker's Allowance;
- Income-related Employment and Support Allowance;
- Pension Credit Guarantee Credit;
- Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 11-12);

Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to free NHS optical vouchers.

- are entitled to or named on a valid NHS Tax Credit Exemption Certificate (see page 10); or
- are named on a valid HC2 certificate (see page 14).

**Partial help:** if you are named on a valid HC3 certificate (see page 14) you might get some help towards the cost.

If your glasses or contact lenses cost more than your voucher value, you will have to pay the difference.

## NHS vouchers for repair or replacement of glasses or contact lenses

You can get vouchers for repair or replacement if you are under 16 years old. If you are 16 years of age or older, conditions apply.

For more detailed information read leaflet **HC11 – Help with health costs.**

Available to download from [www.nhsbsa.nhs.uk/check](http://www.nhsbsa.nhs.uk/check).

## NHS travel costs

**You can get help with necessary cost of travel to receive NHS treatment if you, or your dependent children are referred by a doctor, dentist or optician and you:**

- get or are included in an award of someone getting (see also page 10-11):
  - Income Support;
  - Income-based Jobseeker's Allowance;
  - Income-related Employment and Support Allowance;
  - Pension Credit Guarantee Credit;
  - Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 11-12);

Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to help with your travel costs.

- are entitled to or named on a valid NHS Tax Credit Exemption Certificate (see page 10); or
- are named on a valid HC2 certificate (see page 14)
- receive War Pension or Armed Forces Compensation Scheme payments or a prescription exemption certificate issued by the Ministry of Defence and the treatment is for a disability that the Service Personnel and Veterans Agency accepts for treatment.

**Partial help:** if you are named on a valid HC3 certificate (see page 14) you might get some help towards the cost of your travel. The HC3 certificate will tell you how much help you are entitled to.

## NHS wigs and fabric supports

**You can get free wigs and fabric supports if you:**

- are under 16 years old;
- are aged 16, 17 or 18 in full-time education;
- are a hospital in-patient;
- have a valid War Pension or Armed Forces Compensation Scheme exemption certificate or a prescription exemption certificate issued by the Ministry of Defence and the wig or fabric support is for your accepted disablement;
- get or are included in an award of someone getting (see also page 10-11):
  - Income Support;
  - Income-based Jobseeker's Allowance;
  - Income-related Employment and Support Allowance;
  - Pension Credit Guarantee Credit;
  - Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work) (see page 11-12);

Note: contribution-based Employment and Support Allowance or contribution-based Jobseeker's Allowance on their own do not entitle you to free NHS wigs and fabric supports.

- are entitled to, or named on, a valid NHS Tax Credit Exemption Certificate (see page 10); or
- are named on a valid HC2 certificate (see page 14).

**Partial help:** if you are named on a valid HC3 certificate (see page 14) you might get some help towards the cost of your wig or fabric support. The HC3 certificate will tell you how much you are required to contribute.

## If you are receiving Working Tax Credit or Child Tax Credit

If you meet the criteria below you are entitled to full help with health costs. You will automatically receive an NHS Tax Credit certificate if:

- your tax credit award notice or decision letter shows your yearly income for tax credit purposes is £15,276 or less<sup>1</sup> **and** one of the following also applies. You get:
  - both Working Tax Credit and Child Tax Credit; or
  - Working Tax Credit on its own which includes a disability element or a severe disability element; or
  - Child Tax Credit on its own because you are not eligible for Working Tax Credit.

<sup>1</sup> The £15,276 limit applies from 1 April 2024.

## What to do before your tax credit exemption certificate arrives

If you are entitled to help with NHS health costs and you need treatment before your certificate arrives, tick the box which says you are entitled to, or named on, an NHS tax credit certificate, on the NHS treatment form and sign. Take your tax credit award notice with you when you go for treatment as evidence that you are allowed full help as described on pages 2 to 9.

## People getting benefits

You can get the help listed in this leaflet if you get, or are included in an award of someone getting:

- Income Support;
- Income-based Jobseeker's Allowance;
- Income-related Employment and Support Allowance;
- Pension Credit Guarantee Credit;

- Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work);

when the benefit is paid on its own or paid with another benefit, for example, income-related Employment and Support Allowance paid with contribution-based Employment and Support Allowance.

If you are not sure, check with your Jobcentre Plus office, otherwise you could be liable for a penalty charge (see page 22).

## If you are receiving Universal Credit

If, when you need to pay an NHS charge or health cost, you meet the criteria below you are entitled to full help with health costs.

- If you get Universal Credit and had no earnings or net earnings of £435 or less during the most recent Universal Credit assessment period
- If you get Universal Credit which includes an element for a child and/or limited capability for work or limited capability for work related activity, and had no earnings or net earnings of £935 or less during the most recent Universal Credit assessment period

Your Universal Credit assessment period will run for a calendar month from the date of your claim for Universal Credit (which will be shown on your award notice), and between the same dates each month after that. The earnings thresholds described above are based on the combined income of a couple and not individual incomes. However, this may change – see [www.nhsbsa.nhs.uk/uc](http://www.nhsbsa.nhs.uk/uc) for the latest position.

Most forms will have a box for Universal Credit. If it does not, you should tick the box for Income-related Jobseeker's Allowance.

If you are unsure whether you are entitled to help with health costs, you should pay the relevant charge and ask for a refund form at the same time. For prescription charges, you will not be able to get the refund form (FP57) at a later stage. If you later find out that you did meet the qualifying conditions at the time you paid the charge you may then claim a refund.

## People who receive War Pension or Armed Forces Compensation Scheme payments

War pensioners get free NHS prescriptions and NHS wigs and fabric supports at the point of treatment if they have a valid War Pension or Armed Forces Compensation Scheme exemption certificate or a prescription exemption certificate issued by the Ministry of Defence and the treatment is for the accepted disablement.

The cost of NHS dental treatment, travel, sight tests, glasses or contact lenses can be claimed back if it arises from the accepted disablement. Write to The Treatment Group, Veterans UK, Norcross, Blackpool, FY5 3WP.

## People with certain medical conditions

If you have one of the following medical conditions, you can apply for an NHS medical exemption certificate that will entitle you to receive NHS prescriptions free of charge:

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A permanent fistula (for example, caecostomy, colostomy, laryngostomy or ileostomy) which needs continuous surgical dressing or an appliance;

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A form of hypoadrenalism (for example, Addison's Disease) for which specific substitution therapy is essential;

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Diabetes insipidus and other forms of hypopituitarism (where the body does not produce enough of one or more pituitary hormones)

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Diabetes mellitus, except where treatment is by diet alone;

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Hypoparathyroidism (where the body does not produce enough parathyroid hormone);

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Myasthenia gravis (a rare muscle weakness disorder);

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Myxoedema (that is, hypothyroidism which needs thyroid hormone replacement);

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Epilepsy which needs continuous anti-convulsive therapy;

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A continuing physical disability which means you cannot go out without the help of another person;

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If you are undergoing treatment for cancer, including treatment for the effects of cancer or the effects of previous or current cancer treatment.

To apply for a medical exemption certificate, ask your doctor for form FP92A. Your GP, hospital or service doctor (or, if the GP chooses, a member of the GP's practice who can access your medical records) will sign the form to confirm your statement.

## Women who are pregnant or who have had a baby in the last 12 months

You are entitled to receive:

- free NHS prescriptions - but only if you have a valid NHS maternity exemption certificate; and
- free NHS dental treatment if, when you are accepted for a course of treatment, you are pregnant or have had a baby in the previous 12 months. You may be required to provide evidence.

To apply for an NHS maternity exemption certificate contact your doctor, nurse, midwife or health visitor.

## NHS Low Income Scheme

If you are not in any of the previously mentioned groups in this leaflet, but you have difficulties paying NHS charges, you may qualify for help under the NHS Low Income Scheme. This is an income related scheme which looks at your (and your partner's) weekly requirements and income to work out how much, if anything, you should pay towards your and your family's health costs.

If you want to claim help under the NHS Low Income Scheme visit [www.nhsbsa.nhs.uk/HC1](http://www.nhsbsa.nhs.uk/HC1) or call the helpline on **0300 330 1343**. They can provide information and advice, send you a claim form HC1, and help with filling it in.

If you qualify for help you will be sent an NHS HC2 certificate for full help or an NHS HC3 certificate for partial help with health costs. The certificate will tell you who it covers, what help it provides and how long it lasts.

## People who need lots of prescriptions but have to pay charges – prescription prepayment certificates

If you are not entitled to free prescriptions and you think you will have to pay for more than three items in three months or more than 11 items in 12 months, you may find it cheaper to buy a prescription prepayment certificate (PPC). A valid PPC can be used for all your prescriptions.

You can also choose to pay for a 12-month prescription prepayment certificate by 10 monthly direct debit instalments.

You can buy a 3 or 12 month PPC in the following ways:

1. Visit [www.nhsbsa.nhs.uk/ppc](http://www.nhsbsa.nhs.uk/ppc). You can choose to pay:
  - for a 3 or 12 month PPC in one single payment using a debit or credit card; or
  - for a 12 month PPC by 10 monthly direct debit instalments
2. By calling **0300 330 1341**. You can choose to pay:
  - for a 3 or 12 month PPC in one single payment using a debit or credit card; or
  - for a 12 month PPC by 10 monthly direct debit instalments
3. At some pharmacies, ask your pharmacist about this service.
  - If you buy a 3 or 12 month PPC from a pharmacy, you cannot pay for it by the direct debit instalment option.



## People who pay for hormone replacement therapy (HRT) prescriptions - HRT prescription prepayment certificates

If you are not entitled to free prescriptions and you think you will have to pay for more than two HRT prescription charges within 12 months, you may find it cheaper to buy an HRT prescription prepayment certificate (HRT PPC).

A valid certificate can be used for listed HRT items. Items covered by the HRT PPC are listed at [www.nhsbsa.nhs.uk/hrt-ppc-medicines](http://www.nhsbsa.nhs.uk/hrt-ppc-medicines).

You can buy an HRT PPC in one single payment in the following ways:

1. Visit [www.nhsbsa.nhs.uk/hrt-ppc](http://www.nhsbsa.nhs.uk/hrt-ppc)
2. At some pharmacies - ask your pharmacist about this service.

If you need help call **0300 330 2089**.

## Refunds

If you have already paid NHS charges and you think you may have been entitled to exemption at the time you paid, you might be able to get some or all of your money back. You must claim your refund within three months of the date you paid the charge.

### NHS Prescriptions

If you are paying prescription charges and you think that you might want to claim a refund, ask the pharmacist, hospital, or doctor for an NHS receipt form FP57 when you pay the charge. You can only get the receipt form at the time you pay the charge. The receipt form tells you what you need to do to claim a refund.

### Other NHS Charges

To claim a refund you will need form:

- HC5(D) for NHS dental treatment;
- HC5(O) for a sight test, glasses or contact lenses;
- HC5(T) for travel costs to receive NHS treatment if you have been referred by a doctor or dentist;
- HC5(W) for an NHS wig or fabric support.

You can get all of the HC5 forms from [www.nhsbsa.nhs.uk/HC5](http://www.nhsbsa.nhs.uk/HC5) or by calling **0300 123 0849** - the form you request will be posted to you.

You may be able to get an HC5 form from:

- your local Jobcentre Plus office;
- your local hospital;
- some dentists and opticians.

Ask for the version of the HC5 form that you need.

## Rates of charges and optical voucher values from 1 April 2024

### NHS prescription charges

Charge for each prescribed item	£9.65
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For items that come in combination (duo) packs, there is a prescription charge for each different drug in the pack.

Support stockings – each	£9.65
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Support tights – per pair (available from hospitals only)	£19.30
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### Prescription prepayment certificates (PPCs)

HRT PPC	£19.30
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3-month PPC	£31.25
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12-month PPC	£111.60
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### NHS wigs and fabric supports

Stock modacrylic wig	£78.15
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Partial wig – human hair	£207.00
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Full made-to-order wig – human hair	£302.70
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Abdominal support	£47.80
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Spinal support	£47.80
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Surgical bra	£31.70
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### Isles of Scilly Travel Costs

If you live in the Scilly Isles, the most you will have to pay to travel to hospital is £5.00

## Dental treatment

When you go for treatment check if it will be NHS or Private treatment.

If you are not exempt from NHS charges (see page 4) there are three standard charges for NHS dental treatment.

The amount you pay will depend on the sort of treatment you need to keep your teeth and gums healthy.

### Rates of dental treatment charges from 1 April 2024.

You will pay one of the three charges below.

This charge will include an examination, diagnosis and care to prevent problems. If necessary this will include X-rays, scale and polish and planning for more treatment. Urgent and out-of-hours care will also cost £26.80.	£26.80
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This charge includes all necessary treatment covered by the £26.80 charge plus other treatment such as fillings, root canal treatments or extractions (having teeth taken out).	£73.50
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This charge includes all necessary treatment covered by the £26.80 and £73.50 charges plus more complicated procedures such as crowns, dentures or bridges.	£319.10
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You will only pay one charge even if you need to go to the dentist more than once to complete a course of treatment, but your dentist may collect this charge in instalments.

If you are referred to another dentist, you will still pay one charge (to the dentist who refers you).

If you need more treatment at the same charge level (for example another filling) within two months of seeing your dentist, this will be free of charge.

You should ask your dentist how much your individual treatment plan will cost. The dental practice may ask you to pay before beginning your treatment.

There will be no charge if the dentist decides that you only need a prescription, or if he or she just removes stitches from a previous procedure. The normal charging arrangements will apply when you get the prescription dispensed.

Your dentist should display a poster about NHS charges in the waiting room.

## Sight tests

If you meet the criteria described on page 5 you will be entitled to a free NHS funded sight test.

## NHS voucher values for glasses and contact lenses

### Optical vouchers

#### Maximum value for each pair of glasses or contact lenses

Single vision	A	£42.40
	B	£64.26
	C	£94.14
	D	£212.40
Bifocal	E	£73.10
	F	£92.72
	G	£120.48
	H	£233.56
Hospital Eye department	I	£217.58
	J	£61.77
Complex lens – single vision		£15.81
Complex lens – bifocal		£40.57

### Supplements to vouchers

Where necessary.

		for each lens
Prism	Single vision	£13.67
	Bifocal	£16.67
Tint	Single vision	£4.77
	Bifocal	£5.28
Photochromic	Single vision	£4.77
	Other lenses	£5.28
Supplement for small glasses/special facial characteristics		up to £69.60

## Repairing or replacing glasses or replacing contact lenses

If you are entitled to an NHS optical voucher (see page 6) and are eligible for help with the cost of repairing or replacing glasses or replacing contact lenses (**conditions apply**), the value of the voucher will be up to the figures shown in this leaflet, depending on the part which needs replacing or repairing.

## The penalty charge

If you claim help with health costs which you are not entitled to you may have to, you may have to pay a penalty charge. The penalty charge is five times the amount you should have paid, up to £100. You must pay the original charge as well as the penalty charge.

### Example: Prescriptions penalty charge

A patient who claims two free prescription items when the charge is £19.30, will have to pay:

the original charge of	£19.30
plus a penalty charge of	£96.50
<b>Total</b>	<b>£115.80</b>

You must check that you are entitled to help with the cost of health costs before you sign any declaration stating that you are entitled.

For more information about penalty charges, go to [www.nhsbsa.nhs.uk/nhs-penalty-charges](http://www.nhsbsa.nhs.uk/nhs-penalty-charges)

## Contact details

### Advice lines

#### Health cost advice lines

For more information about anything in this booklet, visit [www.nhsbsa.nhs.uk/nhs-help-health-costs](http://www.nhsbsa.nhs.uk/nhs-help-health-costs).

You can contact us at [www.nhsbsa.nhs.uk/contact-us](http://www.nhsbsa.nhs.uk/contact-us) or call 0300 330 1343.

#### Medical and maternity exemption certificates

[www.nhsbsa.nhs.uk/contact-us](http://www.nhsbsa.nhs.uk/contact-us)

0300 330 1341

#### 3 or 12 month prescription prepayment certificates

[www.nhsbsa.nhs.uk/contact-us](http://www.nhsbsa.nhs.uk/contact-us)

For price, phone orders and enquiries: 0300 330 1341

#### HRT prescription prepayment certificates

[www.nhsbsa.nhs.uk/contact-us](http://www.nhsbsa.nhs.uk/contact-us)

0300 330 2089

#### NHS Tax Credit Exemption Certificates

[www.nhsbsa.nhs.uk/contact-us](http://www.nhsbsa.nhs.uk/contact-us)

Call 0300 330 1347 (please have your Tax Credit award notice ready to answer questions about it).

For questions about applying for tax credit or entitlement to an award notice, ring the HM Revenue & Customs Tax Credit helpline on the number shown below.

#### HM Revenue & Customs – Tax Credit Helpline

0345 300 3900

If you have hearing or speech difficulties, call 0345 300 3909.

#### Health advice

24-hour, non-urgent confidential healthcare advice and information service call 111.

## Information about help with health costs in the rest of the UK

To get information about help with health costs if you do not live in England, please see below.

If you live in Scotland, contact the Scottish Government Health and Social Care Directorates on 0300 244 4000 or check online at: [www.scotland.gov.uk](http://www.scotland.gov.uk).

If you live in Wales, contact the form suppliers on 0345 603 1108 and ask for the form you need. Or check online at: [www.gov.wales/help-with-health-costs](http://www.gov.wales/help-with-health-costs).

If you live in Northern Ireland, contact your local Social Security Office. Or check online at: [www.nidirect.gov.uk](http://www.nidirect.gov.uk).

## Interpretation services

If English is not your first language, we will provide a phone interpreting service on all of the phone numbers shown in this leaflet. When you phone us, tell us in English, or ask a friend to tell us, your preferred language and we will provide an interpreter.

This normally takes between 30 seconds and one minute.

## Other special needs

If you ask us, we can send you this leaflet in Braille, on compact disc or in large print.

All phone numbers in this leaflet accept Typetalk for people who are hard of hearing.



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