



For healthy, happy employees

Advantage Corporate Health Cash Plan

For companies looking to provide their employees with a traditional health cash plan, this plan offers a range of benefits and services for employees, such as optical, dental, DoctorLine and a 24 Hour Advice and Information Line including the Wisdom app.

With an ageing workforce and people living longer than ever before, many employees are finding themselves juggling work with caring responsibilities. There's advice to help your employees make informed choices about putting in place care for themselves and their elderly relatives, as well as support services following a stay in hospital.

Key features

- Available on a corporate paid basis for companies with five or more employees
- Five levels of cover to choose from
- From just £5.67 per employee, per month
- Premiums do not increase with age
- No medical required to join
- Cover for pre-existing medical conditions (except Personal Accident cover)
- 100%, 75% or 50% reimbursement, up to set limits, on cash benefits
- Immediate cover on all benefits (except Maternity/Paternity/Adoption benefit)
- Employer Support Helpline
- Worldwide cover for emergencies
- Cover for partners and dependent children on some benefits at no extra cost
- Voluntary upgrades and partner cover via payroll deduction (different terms and available conditions apply)
- Can sit alongside our Private Health Insurance cover

Cover for employees

Level	Level 1	Level 2	Level 3	Level 4	Level 5
Price per month	£5.67	£11.24	£16.80	£23.27	£34.98

Money back on everyday health and retail discounts

Optical For the policyholder.	100 2yr	Up to £45	Up to £90	Up to £145	Up to £205	Up to £295
Dental For the policyholder.	100 1yr	Up to £33	Up to £75	Up to £120	Up to £165	Up to £245
Dental Accident For the policyholder.	100 1yr	Up to £75	Up to £165	Up to £265	Up to £350	Up to £500
Chiropody For the policyholder.	75 1yr	Up to £35	Up to £75	Up to £115	Up to £155	Up to £225
Therapy Treatments For the policyholder. Physiotherapy, Acupuncture, Chiropractic, Osteopathy, Homeopathy.	75 1yr	Up to £200	Up to £425	Up to £625	Up to £850	Up to £1,250
Prescription Charges For the policyholder.	1yr	—	—	1 item	2 items	3 items
Surgical Appliance For the policyholder.	75 1yr	Up to £55	Up to £125	Up to £175	Up to £230	Up to £335
Maternity/Paternity/Adoption For the policyholder, per child.	1yr	£55	£115	£195	£265	£385
Health Screening/Assessment For the policyholder.	50 1yr	—	—	—	Up to £200	Up to £300
Gym Discounts For the policyholder.		✓	✓	✓	✓	✓
Westfield Rewards For the policyholder.		✓	✓	✓	✓	✓

Diagnosis and treatment for body and mind

DoctorLine For the policyholder, their partner and dependent children.		✓	✓	✓	✓	✓
Specialist Consultations and Diagnostics Shared between the policyholder, their partner and dependent children.	75 1yr	Up to £70	Up to £135	Up to £290	Up to £390	Up to £575
MRI, CT & PET Scanning Service For the policyholder.		—	✓	✓	✓	✓
24 Hour Advice and Information Line including the Wisdom app For the policyholder, their partner and dependent children. - With legal and debt advice, speak to a counsellor and online resources.		✓	✓	✓	✓	✓
Including up to 6 sessions of structured counselling For the policyholder.		—	✓	✓	✓	✓

Help if you require hospital treatment

Hospital Benefit For the policyholder. Per day/night up to 14 days/nights per year.	1yr	£13	£24	£42	£61	£85
Care After Hospital Shared between the policyholder and one relative aged 65 or over (policyholder's partner or policyholder's parent). - 18 hours of home care following an overnight hospital stay. On Levels 1 and 2, Westfield Health will contribute 50% towards the cost. On Level 3, Westfield Health will contribute 75% towards the cost.	1yr	18 hours	18 hours	18 hours	18 hours	18 hours
Personal Accident/Accidental Death For the policyholder.		—	—	£10,000	£20,000	£30,000
Personal Accident/Permanent Disability For the policyholder.		—	—	Up to £10,000	Up to £20,000	Up to £30,000

Caring for your loved ones

Telephone Care Advisory Services For the policyholder and their/partner's elderly relatives aged 65 or over. - Understand your rights, navigate NHS/private residential and home care choices, resolve care issues. - Have the most appropriate care providers researched for you to make an informed choice. - Get practical and emotional support for your caring responsibilities.		✓	✓	✓	✓	✓
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Key

100 100% money back

75 75% money back

50 50% money back

2yr 2 year benefit period

1yr 1 year benefit period



Upgrade premium rates

Upgrade	Payroll deduction per week	Payroll deduction per month
Level 1 to 2	£1.28	£5.57
Level 1 to 3	£2.57	£11.13
Level 1 to 4	£4.06	£17.60
Level 1 to 5	£6.76	£29.31
Level 2 to 3	£1.29	£5.56
Level 2 to 4	£2.78	£12.03
Level 2 to 5	£5.48	£23.74
Level 3 to 4	£1.49	£6.47
Level 3 to 5	£4.19	£18.18
Level 4 to 5	£2.70	£11.71

Cover for employees' children

Level		Level 1	Level 2	Level 3	Level 4	Level 5
Money Back - Shared between dependent children						
Optical	100 2yr	Up to £45	Up to £90	Up to £145	Up to £205	Up to £295
Dental	100 1yr	Up to £33	Up to £75	Up to £120	Up to £165	Up to £245
Dental Accident	100 1yr	Up to £75	Up to £165	Up to £265	Up to £350	Up to £500
Help if you require hospital treatment						
Hospital Benefit Per day/night up to 14 days/nights per year.	1yr	£6	£10	£18	£23	£36

Making employees' salaries go further

Westfield Rewards

A great way to help policyholders save money on everyday items, this online portal allows policyholders to access offers and savings on a huge range of goods and services from hundreds of leading high street and online retailers. By connecting with the Westfield Rewards website, your employees can make use of discount codes or purchase reloadable cards. The savings they make are often on top of sale prices, money off vouchers and online promotions, so their money goes even further. It's retail therapy at its best.

Sainsbury's   



Westfield Health have worked tirelessly to ensure that every colleague knows the great services on offer to them. We have some fantastic utilisation of the scheme, this is down to the close relationship we have with Westfield Health and our shared goal of doing the best we can to help colleagues.

Jack Thompson, People Business Partner, Sofology



Employer Support

We're focused on being there for you too. That's why the Advantage Corporate Health Plan includes access to free specialist advice from our Employer Support Helpline. Through your plan you are able to take advantage of two free calls per year for HR, employment law or health and safety matters.

Our friendly Customer Care Team is here to help.



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