

POLICY SUMMARY

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The Chamber Primary Health Plan provides cover towards the costs associated with routine healthcare such as new prescription glasses, dental treatment and therapy treatments. This plan also includes access to diagnostic scanning facilities and consultations for quick access to diagnosis, as well as up to 6 face-to-face counselling sessions. It is designed to ease your daily life and support your overall well-being.

This Health Cash Plan is underwritten by Westfield Contributory Health Scheme Limited.

The Personal Accident cover provided by the plan is underwritten by ACE European Group Limited (ACE).

Key features of your Health Cash Plan

- **Three levels of cover to choose from**
- **A total of 10 healthcare benefits and services**
- **100% reimbursement for a range of routine healthcare expenses, up to set limits**
- **Access to MRI, CT and PET Scanning Facilities**
- **Freephone 24 Hour Counselling and Advice Line for you and your resident family**
- **Access for you, the policyholder, to have up to 6 face-to-face counselling sessions**
- **Concessionary deals for you on health and fitness annual membership**
- **GP telephone consultation service available 24 hours a day, every day for you and your resident family**

- **Access for you and your resident family to our comprehensive online A-Z Health Site**
- **Worldwide cover is available on most benefits**
- **Personal Accident cover**
- **Employees who are eligible for corporate paid cover do not have to wait for a qualifying period before making a claim, except when choosing an upgrade option**
- **For eligible employees, all pre-existing medical conditions are covered except for Personal Accident cover**
- **Additional value-added benefits can also be provided to eligible employees, at the discretion of your employer**



Key limitations and exclusions

- **This plan is not available to purchase directly from Westfield Health. It is primarily available on a corporate paid basis** (Section 1, General Terms and Conditions)
- **To be eligible to apply to upgrade your policy, or to apply for partner cover, you must be aged under 66 years of age** (Section 1, General Terms and Conditions)
- **Professional and semi-professional sports people are not eligible for cover** (Section 1, General Terms and Conditions)
- **Policyholders must permanently live in the UK, Channel Islands or Isle of Man** (Section 1, General Terms and Conditions)
- **Qualifying periods may apply to some benefits** (Section 4, General Terms and Conditions)
- **For partners of eligible employees who are registered on this plan, pre-existing medical conditions are not covered for any benefit other than for Optical and Dental** (Section 1, General Terms and Conditions)
- **Policyholders are not covered for pre-existing medical conditions for Personal Accident cover** (Section 1, General Terms and Conditions; Benefit Rules – Personal Accident)
- **There is a 3 month qualifying period for partner cover applications** (Section 4, General Terms and Conditions)
- **All policyholders choosing to upgrade their cover will have to wait a qualifying period of 3 months in order to claim at the higher level** (Section 4, General Terms and Conditions)
- **Employee upgrade options and partner cover are not available to residents of Guernsey, Alderney or Sark** (Section 1, General Terms and Conditions)
- **Value-added benefits are only available when your employer decides to provide them as part of your corporate paid cover. They are not available to purchase by an employee or their partner** (Section 1, General Terms and Conditions)

Duration of cover and cancellation rights

If you upgrade your cover from the company provision or are purchasing partner cover, your policy will be renewed automatically on a monthly basis unless your cover is cancelled or lapses. Employees have the right to cancel an upgrade option and partners with cover have the right to cancel their policy.

Your policy contains a 14-day cooling off period from the date we accept your application. If you decide to change your mind during this cooling off period you should contact us. Providing that you have not made, or intend to make a claim, we will refund your full premium. After the expiry of the cooling off period you can still cancel your cover at any time. However, you will not be entitled to a refund, except for any premiums paid beyond the date your cover ceased. Please refer to sections 1 and 2, General Terms and Conditions.

Making a claim

Detailed information on qualifying periods and how to claim are found in sections 4 and 7, General Terms and Conditions.

Westfield Health will provide you with a claim form when we welcome you as a new policyholder. Further claim forms can be ordered online at www.westfieldhealth.com or by calling our Customer Helpline on **0114 250 2000**.

Once completed, please send your claim form with the required supporting information to Westfield Health, Westfield House, 87 Division Street, Sheffield S1 1HT. We will pay your claims by Direct Credit into your bank account.

Westfield Health will arrange for a Personal Accident claim form to be sent to you if required. After completion, this should be sent to Westfield Health at the address above.

If you wish to complain

We are committed to providing the highest possible level of service to our customers. However, if the services provided do not meet your expectations then you may contact us at; Customer Services Department, Westfield Health, Westfield House, 87 Division Street, Sheffield S1 1HT. In the event that you are not satisfied with our response, please ask for your complaint to be reviewed by an Executive Director. If you remain dissatisfied with our final response you can write to the Financial Ombudsman Service. The Ombudsman will only consider your complaint after you have written confirmation from us that our internal complaints procedure has been applied in full.

Compensation

Westfield Health and ACE are members of the Financial Services Compensation Scheme. In the unlikely event that we are unable to meet our obligations you may be able to claim compensation. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of any claim. Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsocken Street, London E1 8BN.

This Policy Summary provides only an outline of the main features of the plan and should be read in conjunction with the full Terms and Conditions and Benefit Rules featured at the back of this leaflet.

YOUR COVER: BENEFIT RULES

Full details of each benefit are listed on the following pages. At the discretion of **your** employer a range of value-added benefits may also be provided to eligible employees, as part of **your** corporate paid cover. If **your** cover includes additional benefits, details of these can be found in **your** Welcome Pack. Employees who have been provided with some benefits for their **dependent child(ren)** should read the Chamber For Kids leaflet in conjunction with the benefit rules, below. Cover is subject to the General Terms and Conditions specified.

Where words or phrases appear in **bold type**, they have the special meaning for the purposes of the **plan** as detailed in the Definitions section. Information on how to claim benefits is given in section 7 and **benefit periods** in section 6 of the General Terms and Conditions.

If there is anything about these benefit rules that you don't understand please contact **our** Customer Helpline on **0114 250 2000** and **we** will be happy to help.

DENTAL

When...

- **you** pay a **Dentist** and
- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- 100% of the cost, up to the maximum for **your plan** level, see Table of Benefits
- dental treatment, full or partial dentures and dental check-ups

We will not cover...

- insurance or dental care scheme premiums, registration or administration fees
- teeth whitening
- prescription charges
- sundry items
- missed appointment fees
- exclusions (see section 5, General Terms and Conditions)

OPTICAL

When...

- **you** pay an **Optician** and
- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- 100% of the cost, up to the maximum for **your plan** level, see Table of Benefits
- eyesight tests
- prescription spectacles, sunglasses and/or contact lenses
- prescription lenses to an existing frame
- payments that **you** make for prescription contact lenses supplied under a monthly scheme, when **you** obtain an itemised receipt

We will not cover...

- repairs to frames
- frames purchased without prescription lenses
- non-prescription spectacles or sunglasses or contact lenses
- solutions for contact lenses
- any insurance or peace of mind guarantee
- sundry items
- missed appointment fees
- exclusions (see section 5, General Terms and Conditions)

THERAPY TREATMENTS Physiotherapy, Acupuncture, Osteopathy, Chiropractic and Homeopathy

Your maximum benefit allowance represents the total for any one or combination of treatment types.

When...

- your **GP** or **Consultant Physician/Consultant Surgeon** recommends that you receive treatment. If requested at any time, **you** must provide **us** with written evidence of this recommendation at **your** own expense and
- you receive and pay for treatment from a registered **Physiotherapist, Chiropractor or Osteopath**, or an **Acupuncturist or Homeopath** who is a member of an approved professional organisation. Registration/membership must be relevant to the treatment that they are providing (see Definitions section) and
- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- 100% of the cost up to the maximum for **your plan** level, see Table of Benefits
- physiotherapy, acupuncture, chiropractic, osteopathy, homeopathy treatment
- homeopathic prescriptions supplied by a **Homeopath** as part of a consultation

We will not cover...

- any treatment that is not physiotherapy, acupuncture, chiropractic, osteopathy or homeopathy
- scans e.g. MRI, ultrasound (see Scanning Facilities and/or Consultation benefit)
- sundry items
- missed appointment fees
- herbs, herbal remedies, supplements or vitamins even if these have been recommended or supplied by your **Physiotherapist, Acupuncturist, Chiropractor, Osteopath or Homeopath**
- exclusions (see section 5, General Terms and Conditions)

CONSULTATION

When...

- your **GP** recommends referral to a **Consultant Physician** or **Consultant Surgeon** and
- you pay a registered **Consultant Physician** or **Consultant Surgeon**, who holds an appropriate qualification (see Definitions section) and
- you submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- 100% of the cost up to the maximum for **your plan** level, see Table of Benefits
- diagnostic consultations

We will not cover...

- treatment
- the **policyholder** for MRI, CT or PET scans or the associated Radiologist's/Nuclear Medicine Consultant's report* (see Scanning Facilities)
- consultations relating to vasectomy or sterilisation (including reversal)
- consultations relating to cosmetic surgery
- medical examinations, consultations or reports for the purpose of **your** employment, legal, or insurance reasons
- room fees, prescription items/charges or sundry items
- missed appointment fees
- exclusions (see section 5, General Terms and Conditions)

* Except see section 8 – Worldwide cover, General Terms and Conditions.

MRI, CT AND PET SCANNING FACILITIES

For the **policyholder** only.

Scanning Facilities are provided on behalf of Westfield Health by Alliance Medical, Home Farm Drive, Upton, Banbury, Oxfordshire OX15 6HU a **UK** based provider of managed imaging services for MRI, CT and PET scanning.

In order to access this facility **you** will first need to see **your** consultant in order to gain a referral for a scan. Once **you** have this referral please contact the **Scanning Helpline** on **0845 345 4556**, available Monday to Friday 8.00am-8.00pm.

For the scan to be covered by **your plan you**, the **policyholder**, must contact the Scanning Helpline and allow them to arrange the scan on **your** behalf. Costs towards scans arranged in any other way cannot be claimed (except see Worldwide cover, General Terms and Conditions).

Helpline staff will explain the process for booking **your** scan and will require written confirmation from **your** consultant confirming **your** validity in order that all necessary arrangements can be made. Under the **plan** appointments can be quickly arranged and often take place within 2 weeks of initial contact. **You** will be required to complete a full safety questionnaire prior to scanning. Following **your** scan a report will be sent to **your** consultant, usually within 10 days.

Patients will need to travel, at their own expense, to access the nearest available Scanning Facility.

MRI and CT Scanning If an eligible **policyholder*** is referred by a registered **Consultant Physician/Consultant Surgeon** for an MRI or CT scan this, and the associated Radiologist's report, will be provided under the **plan** at no charge to the **policyholder**.

For all MRI scans a Consultant Radiologist will check the appropriateness of your scan before it is arranged. For MRI scans, **policyholders** who have certain conditions will not be able to be scanned e.g. cardiac pacemaker; heart valves; metallic objects in eyes and metallic implants. **Policyholders** who are pregnant or who are over 21 stone in weight will not be able to be scanned.

Certain types of complex MRI scans or scans which involve contrast or specific x-rays are excluded e.g. those requiring general anaesthetic; for an in-patient; cardiac scans interventional MRI; including MRI athrography; contrast enhanced angiography; Oncology patients; Liver imaging with ferrous contrast agents (e.g. Endorem).

For all CT scans, the regulations relating to x-rays means that a Consultant Radiologist will have to authorise the scan for additional patient safety. For CT scans, **policyholders** who have certain conditions will not be able to be scanned e.g. diabetics taking metformin. Certain types of complex CT scans are excluded e.g. those requiring general anaesthetic; for an in-patient; virtual colonoscopy or angiography which requires the on site assistance of a Radiologist. **Policyholders** who are pregnant or who are over 21 stone in weight will not be able to be scanned.

PET Scanning If an MRI or CT scan indicates that a PET scan is necessary then a maximum of one PET scan and report, during a 12 months period, will be provided under the **plan** at no charge to the eligible **policyholder***. For all PET scans a referral will be required from a Consultant Oncologist or Surgeon. All PET Scans will also require authorisation from a Consultant Nuclear Medicine Consultant to comply with ARSAC and IRMER medical regulations, since the scan involves radiation. For PET scans, **policyholders** who have certain conditions e.g. diabetics taking metformin will not be able to be scanned. **Policyholders** who are pregnant or who are over 21 stone in weight will not be able to be scanned.

If **you** need a scan when **you** are temporarily travelling outside the **UK**, Channel Islands and Isle of Man please refer to section 8 – Worldwide cover, General Terms and Conditions and Consultation benefit in the Benefit Rules section.

* Please refer to section 5 – Exclusions, in the General Terms and Conditions.

24 HOUR COUNSELLING AND ADVICE LINE Including face-to-face counselling sessions*

The 24 Hour Counselling and Advice Line is provided on behalf of Westfield Health by FirstAssist Services Ltd., Wheatfield Way, Hinckley, Leicestershire LE10 1YG.

The Counselling and Advice Line provides round the clock access for **you** and **your** immediate family normally resident with **you**, to specialist teams of qualified and experienced counsellors, lawyers and medical staff.

A serious accident or ill health can result in problems such as stress, absence from work, debt, relationship difficulties, bereavement or coming to terms with a continuing disability.

The teams of counsellors, lawyers and medical staff are on hand to help you address both the emotional implications of such matters and also to advise you on any legal remedies you may have following an accident and any welfare benefits you may be entitled to. In addition, the medical team can provide help and advice on a wide range of medical issues, problems or queries. Whatever the problem, you are free to talk to a counsellor, lawyer or a medical advisor at any time of the day or night in complete confidence. No information relating to your call is released to your employer or any other person and if you wish you can remain anonymous when using the service. By prior arrangement the same counsellor, lawyer or medical advisor will speak with you on any subsequent occasion.

The service also provides that if, in the judgement of your telephone counsellor, **you**, the **policyholder** would benefit from face-to-face counselling, he or she will arrange up to six sessions for **you** close to **your** home or place of work, the cost of which will be covered by **your plan**. Face-to-face counselling sessions are only available for the **policyholder***.

Please note, the Medical Helpline provides general guidance only and does not intend to detract from or substitute your normal personal medical care. This is not an emergency service and will not provide diagnosis or prescribe treatments.

If you wish to speak to a counsellor, lawyer or medical advisor simply Freephone** **0800 092 0987**. You will need to quote the special Scheme number supplied in the **policyholder's** Welcome Pack, or that can be obtained from the Westfield Customer Helpline. This number confirms your eligibility to use the service and does not in any way identify you as an individual.

**Call charges may apply from some networks.

GP TELEPHONE CONSULTATION

The GP Telephone Consultation service is provided on behalf of Westfield Health by Medical Solutions UK Ltd., 44 Finchampstead Road, Wokingham, Berkshire RG40 2NN.

The GP Telephone Consultation service provides **you** and family members normally resident with **you**, with access to telephone consultations with a **GP**, 24 Hours a day – every day. By arrangement you will be telephoned by a qualified practising **GP**, at a time convenient to you. There is no limit to the duration of the telephone consultation or number of times that you can use the service.

The service gives you the reassurance of speedy access to completely confidential telephone advice from a **GP** whenever you need it. Because the consultation is carried out by a fully qualified **GP**, who will take into account your personal medical history, the Doctor will in many cases be able to provide a diagnosis of your symptoms and recommend an appropriate course of action. With your consent a report of the telephone consultation can be forwarded to your **GP** within 2 working days, if required. If you wish to seek further information about a medical condition or proposed course of treatment the **GP** can discuss all areas relating to health from surgical procedures, diseases, injuries and prescription medicines to new treatments, foreign travel, exercise and nutrition.

If you would like to arrange a telephone consultation, simply call the GP Telephone Consultation service on **08456 123 861*** from the **UK**, Channel Islands or Isle of Man, or if calling from overseas on **44 (0) 118 936 5633***. To confirm your eligibility to use the service you will be asked for the **policyholder's** Westfield account number. An experienced healthcare operator will request some preliminary information regarding the nature of your enquiry before booking an appointment for a **GP** to call you back, even if you are temporarily outside the **UK**, Channel Islands or Isle of Man. You will only pay the cost of the initial telephone call to book the consultation**.

This is not an emergency service. The GP Telephone Consultation service is not intended to replace the personal care offered by your own Doctor and cannot be used to obtain a referral for treatment that can be claimed under the **plan**.

* For your protection calls will be recorded. Please be assured that all consultations remain confidential.

Your network provider may charge for a call received to your mobile telephone while you are outside the **United Kingdom.

HEALTH CLUB CONCESSION

For the **policyholder** only.

This service is provided on behalf of Westfield Health by roadtohealth Ltd., PO Box 2877, Eastbourne, East Sussex BN22 0WD.

We believe in the importance of promoting good health and wellbeing. This service provides access to a national network of health clubs who will offer **you** membership at a concessionary rate. By constantly updating the offers available the service aims to find **you** the very best health club membership deal in **your** area. Even if there are presently no health clubs within 15 miles of **your** home or workplace able to offer **you** a concession, the service will endeavour to locate a club willing to participate in the scheme.

For information on the range of health club deals currently available to **you** log on to www.westfieldhealth.com and go to the Policyholders' section then simply follow the instructions on the screen. Alternatively **you** can telephone **0845 123 5327***.

Once **you** have selected **your** preferred deal a voucher, that contains all the necessary information for **you** to present to the health club of **your** choice, will be emailed to **you** immediately. If **you** choose to register by telephone the voucher will be posted to **you**.

*Available Monday to Friday 9.00am-5.30pm (except public holidays).

A-Z HEALTH SITE

The A-Z Health Site is provided on behalf of Westfield Health by FirstAssist Services Ltd., Wheatfield Way, Hinckley, Leicestershire LE10 1YG.

You, and **your** family normally resident with **you**, can access a wide range of health information at our A-Z Health Site by logging on to www.westfieldhealth.com First go to the Policyholders' section and simply click on A-Z Health Site, **you** will be asked to enter **your** name and Westfield Health account number. You can then browse through our essential guide to everything you need to know about your health; topics include an A-Z of medical conditions, first aid, diet and nutrition, health while travelling abroad and much more. We even publish the latest health news to keep you up to date with any health warnings and developments.

PERSONAL ACCIDENT COVER

For the **policyholder** only.

For the Personal Accident cover, Westfield Contributory Health Scheme Ltd., Westfield House, 87 Division Street, Sheffield S1 1HT is an intermediary acting on **your** behalf dealing exclusively with ACE European Group Limited (ACE) – a provider of Accident and Health insurance, whose registered office is at ACE Building, 100 Leadenhall Street, London EC3A 3BP. Authorised and regulated

by the Financial Services Authority (FSA). Registration number FRN202803. Full details can be found on the FSA's Register by visiting <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

If **you** suffer **Bodily Injury** as a direct result of an **Accident** which within twenty four months of the **Accident** results in death or disablement, benefit will be paid in accordance with the scale outlined below.

	LEVEL 3	LEVEL 2	LEVEL 1
1 Death as a result of an Accident	£15,000	£10,000	£5,000
2 Permanent Total Disablement	£15,000	£10,000	£5,000
3 Permanent and incurable paralysis of all limbs	£15,000	£10,000	£5,000
4 Permanent and incurable insanity	£15,000	£10,000	£5,000
5 Total Loss of Sight in both eyes	£15,000	£10,000	£5,000
6 The permanent and total Loss of both hands or feet	£15,000	£10,000	£5,000
7 Total Loss of Sight in one eye	£7,500	£5,000	£2,500
8 Permanent and total Loss of one hand or one foot	£7,500	£5,000	£2,500
9 Permanent and total loss of hearing in:			
both ears	£7,500	£5,000	£2,500
one ear	£2,250	£1,500	£750
10 Permanent and total loss of the lens of one eye	£3,750	£2,500	£1,250
11 Permanent and total Loss of four fingers and thumb of either hand	£6,000	£4,000	£2,000
12 Permanent and total Loss of four fingers of either hand	£3,000	£2,000	£1,000
13 Permanent and total Loss of one thumb of either hand:			
both joints	£3,000	£2,000	£1,000
one joint	£1,500	£1,000	£500
14 Permanent and total Loss of fingers on either hand:			
three joints	£750	£500	£250
two joints	£525	£350	£175
one joint	£300	£200	£100
15 Permanent and total Loss of toes:			
all – one foot	£2,250	£1,500	£750
big – both joints	£750	£500	£250
big – one joint	£300	£200	£100
other than big, each toe	£300	£200	£100
16 Established non-union of fractured leg or kneecap	£1,500	£1,000	£500
17 Shortening of leg by at least 5cm in full	£1,125	£750	£375

Note

1. ACE will not pay **you** more than the amounts shown in the table for **Permanent Total Disablement** as a result of any one **Accident**.
2. If ACE pay **you** compensation for permanent total **Loss** of use of a whole limb, then **you** cannot claim for parts of that limb.
3. ACE will not pay the **Permanent Total Disablement** benefit if **you** are 75 or over.
4. ACE will take account of any disability or condition **you** already had when they assess the amount of disablement benefit they will pay as a result of a subsequent **Accident**.
5. ACE will only pay the Personal Accident Benefit if at the time of the **Accident you** were registered as a current **policyholder** on the Chamber Primary Health Cash **Plan**.
6. Payment for any **Permanent Disability** not shown in the table will be based on a medical assessment of **your** disability in relation to the table and not in relation to **your** ability to work.
7. This benefit does not apply to **dependent children**.

Exclusions

ACE shall not be liable in respect of **Bodily Injury** resulting directly or indirectly from or contributed to by:

1. War, whether declared or not, between any of the following countries - France, **United Kingdom**, Peoples Republic of China, Former Constituents of the Union of Soviet Socialist Republics, and the United States of America, or war in Europe, whether declared or not (other than civil war, but including any enforcement action by or on behalf of the United Nations), in which any of those countries or armed forces thereof are engaged. This exclusion shall be inoperative in the event of war being declared whilst **you** are actually engaged on a journey outside **your** country of residence. ACE may cancel insurance hereunder in respect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection, military or usurped power by sending 48 hours' notice to Westfield at their last known address. Insurance in respect of a journey involving travel outside **your** country of residence which had been commenced before the expiry of such notice shall not be affected thereby.

2. Intentional self-injury, suicide or any attempt thereat.
3. **Your** engaging in any form of aerial flight other than as a passenger.
4. **Your** suffering from sickness or disease not resulting from **Bodily Injury**.

Termination of Cover

The Personal Accident Cover shall terminate immediately on the earliest of the following dates:

- a) the date payment of benefit is made to **you** or **your** personal representative under any one of injuries 1 to 6 of the scale of benefits outlined.
- b) the date **you** cease to be a current **policyholder** on the Chamber Primary Health Cash Plan.

GENERAL TERMS AND CONDITIONS

Where words or phrases appear in **bold type**, they have the special meaning for the purposes of the **plan** as detailed in the Definitions section.

If there is anything about these general terms and conditions that **you** don't understand please contact **our** Customer Helpline on **0114 250 2000** and **we** will be happy to help.

1. Who can have cover

This **plan** is not available to purchase directly from Westfield Health. It is primarily available on a corporate paid basis; therefore an employer must pay premiums for an eligible employee - for one level of the **plan**.

Your cover will cease if the agreement between **your** employer and Westfield Health comes to an end.

You must reside in the **United Kingdom**, Channel Islands or Isle of Man for a minimum of six months each year to be a Chamber Primary Health Cash Plan **policyholder**. **We** do not accept professional and semi-professional sports people for cover on the **plan**.

Like any responsible insurer **we** reserve the right to decline an application, for cover or to upgrade **your** policy, when **we** believe that this would be detrimental to the Scheme and/or a significant number of **our policyholders**.

You can only hold one Chamber Primary Health Cash Plan policy at one time.

Corporate Paid Cover

An employer will pay premiums for an eligible employee's cover. There is no restriction regarding the age of an eligible employee taking out cover on the **plan** at the level provided by **your** employer. **You** do not need a medical before **you** are accepted for cover. **Pre-existing medical conditions** will be covered for an employee receiving corporate paid cover, except for Personal Accident Cover, (and for **your dependent child(ren)** when **you** are provided with Chamber For Kids value-added benefit).

Value-added benefits

In addition to the Chamber Health Cash Plan an employer can, at their discretion, provide their employees with a range of value-added benefits. Details of any value-added benefits that apply to **your** cover are included in **your** Welcome Pack. These benefits are only available to employees when your employer decides to provide them as part of **your** corporate paid cover and are not available for an employee or their **partner** to purchase.

Employee Upgrade Options and Partner Cover

If the employer has agreed to provide a facility for deducting premiums through wages/salary, employees eligible for corporate paid cover can choose to upgrade* their level of cover, where applicable, and/or pay premiums for their **partner***. Applications can only be made within one month of the employee's date of

registration for corporate paid cover on this **plan**, or when further opportunities are offered at **our** discretion. These would usually be on or near the start of a **benefit period**. **Partners** choosing to have cover on the **plan** will hold a separate policy.

You must satisfy yourself that this **plan** and the level of cover **you** decide to apply for are right for **you**. Neither Westfield Health nor ACE will provide any advice in this regard but **you** are of course free to seek information or advice from a professional advisor.

Employees applying for an upgrade option, **partners** applying for cover and all existing **policyholders** applying to transfer to a higher level of the **plan**, must be under 66 years of age. However, **policyholders** are not required to leave the **plan** once they become 66 and can transfer to a lower **plan** level at any age.

You do not need a medical before **you** apply for cover. **Pre-existing medical conditions** will be covered for an employee receiving corporate paid cover (and any **dependent child(ren)** covered on **your** policy), on all levels of the **plan** including any chosen upgrade option (except for Personal Accident cover). **Partners** of eligible employees will not be entitled to benefits for any illness, injury or condition that existed before the application is made to cover them on the **plan**, or transfer them to a higher level of the **plan**. This exclusion does not apply to Optical or Dental Benefit.

The Application Form includes a declaration that must be signed by the employee when applying for an upgrade option and/or **partner** cover. If the employee's **partner** is unable to satisfy the health requirements written details must be sent with the Application Form, direct to **us**. The Application Form, together with any information that **you** give, forms part of the contract of insurance. **Partner** cover can be arranged subject to a proviso that the **pre-existing medical condition(s)** will not be covered on the policy. When the application is to increase the level of **partner** cover **pre-existing medical condition(s)** will not be covered from the date **you** qualify for benefit at the higher level of the **plan**.

*Employee upgrade options and partner cover are not available for residents of Guernsey, Alderney or Sark.

Cooling Off Period – if you change your mind

If **you** apply for an upgrade option or **partner** cover **your** policy contains a 14-day cooling off period from the date **we** accept **your** application. If **you** decide to change **your** mind during this cooling off period the **policyholder** should contact **us**. Providing that **you** have not made, or intend to make a claim, **we** will refund **your** full premium.

2. The contract between Westfield Health and you

For employees who have chosen an upgrade option and **partners** with cover, **your** Health Cash **Plan** policy

operates on the basis that each calendar month a new contract is formed between Westfield Health and **you**. **We** do not issue monthly reminder notices. **Your** policy will be automatically renewed each month providing **you** pay **your** premium and abide by the terms and conditions of the **plan**, unless **we** receive notice from **you** that **you** do not wish to continue **your** cover, or **we** give **you** notice that **we** are not willing to accept **your** monthly renewal.

Your Cancellation Rights

Employees have the right to cancel an upgrade option and **partners** with cover have the right to cancel their policy:-

If **we** receive notice that **you** wish to cancel before the 15th day in any month **we** will cancel **your** monthly contract for that month and refund **your** premium for that month. If **we** receive notice of cancellation on or after the 15th day of the month, then **we** will not refund **your** premium for that month but any further premiums will not be payable. Any premium paid, in advance or that is not due following cancellation, will be refunded to **you**. **We** will not pay a claim for any benefit beyond the date that **you** have paid up to.

If **you** cancel **your** policy and then decide to re-apply for cover with **us** **you** will be subject to the **qualifying periods** for a new applicant to the plan **you** apply for. **You** will also need to sign a new declaration on the Application Form.

To cancel **your** policy please contact **our** Customer Helpline, email **us** or write to **our** Membership Team at **our** address, detailed on the back cover.

Terminating your cover

We reserve the right to cancel **your** cover at any time, (with retrospective effect where appropriate), if:-

- Under the terms and conditions of the **plan** **you** are not eligible for cover.
- **You** provided false information and/or failed to disclose all the relevant required information when **you** applied for cover or applied to increase **your** plan level.
- **You** submit a claim that is fraudulent or that **we** reasonably believe to be intentionally false and/or exaggerated.
- **You** (or anyone covered on **your** policy) act in a threatening or abusive manner, e.g. violent behaviour; verbal abuse; sexual or racial harassment, towards a member of **our** organisation, or one of **our** suppliers.
- **You** fail to abide by the terms and conditions of this **plan**.

Should **we** cancel **your** cover **you** will not have any right to make any further claim on the **plan**. In addition, **we** may also seek to recover any monies from **you** that have been paid to **you** that **you** were not due to under the Terms and Conditions of this **plan**.

If premiums for **your** cover have been paid in advance **we** may refund premiums paid beyond the date for which **you** have had the benefit of cover. However, **we** retain the right to withhold such premiums if **you** owe **us** money.

We will notify **you** in writing **our** reason for cancelling **your** cover and **you** have the right to appeal to **us** through **our** published Complaints Procedure.

The above does not affect **your** statutory rights.

3. Premiums

Corporate Paid Cover

Cover for eligible employees will continue, at the level provided by **your** employer, on condition that the premium due each month is paid. **We** will not pay **your** claim if premiums have not been paid to cover the date(s) for which **you** are claiming.

Employee Upgrade Options and Partner Cover

We implement stringent credit control procedures for employers operating payroll deduction facilities, however if **you** are an eligible employee with an upgrade option or an employee's **partner** with cover, it ultimately remains **your** responsibility to ensure that **your** premiums are remitted to **us**. Employees' upgraded level of cover will cease and **partners** will cease to be **policyholders**, when **your** premiums are more than three months in arrears.

If when **we** receive your claim **your** premiums are not paid up to date for any reason, **we** will not process your claim at that time. If **you** remain in the **plan**, claims will be held until a payment is made to cover the date(s) for which **you** are claiming. If **you** do not continue to pay **your** premiums for an upgrade option benefits will cease at the higher **plan** level, on the date that **you** have paid up to. All benefit will cease on the date **you** are paid up to, if **your** premiums for cover as a **partner** of an eligible employee are not paid.

We will not accept payment for more than 13 months cover in advance.

Premiums include Insurance Premium Tax at the current rate and are subject to review in respect of any changes in taxation.

Where a benefit included in the **plan** is underwritten by another insurer, **our** agency agreements with insurers allow **us** to hold the premiums **you** pay in respect of these elements of the product as agent of the insurer and therefore payment to **us** means the same as if **you** have paid that insurer direct. This does not affect elements that **we** underwrite.

Change of employer or retirement

When an employee retires or leaves their employment they should ask their employer to notify Westfield.

Policyholders, who wish to continue to have cover with **us**, must transfer to an alternative plan. **We** will send **you** details but if **you** have not received this information within one month of **your** premiums ceasing **you** should contact **our** Customer Helpline.

4. Qualifying Period

Corporate Paid Cover

Eligible employees qualify for all benefits at the corporate paid level, from their date of **registration**, at that **plan** level, except when an employee has previously declined to accept the cover offered by their employer.

Employee Upgrade Options and Partner Cover

Employees applying for an upgrade option, **partners** applying for cover and all existing **policyholders** transferring to a higher level of the **plan**, will have to wait a **qualifying period** before they are eligible for some benefits. Following **your** date of **registration**, at that **plan** level, **you** must renew **your** monthly contract with

us for the required minimum number of consecutive months, detailed below, to qualify for each benefit.

Available from the date of **registration**:-

MRI, CT and PET Scanning Facilities; GP Telephone Consultation; Health Club Concession; 24 Hour Counselling and Advice Line including face-to-face counselling sessions; A-Z Health Site; Personal Accident

3 months qualifying period:-

Dental; Optical; Therapy Treatments; Consultation

Changes to your level of cover

We will usually only accept applications to increase **your** level of cover at the start of a **benefit period**. If **you** transfer to a higher level of the **plan** until **you** have completed the **qualifying period** **we** will pay benefit at the lower **plan** level, if **you** have benefit available.

If **your** level of cover is reduced during a **benefit period**, **we** will pay benefits at the lower **plan** level from the **registration** date of the transfer, if **you** have benefit available. Benefits paid at the higher **plan** level will be taken into account when assessing your entitlement to benefit at the lower level.

Former Policyholders

In addition to the above, if **you** were previously covered on the **plan** and **your** policy lapsed or was cancelled, **we** may take into account claims paid under **your** previous cover when assessing entitlement to benefit on **your** new policy. This will depend upon:-

- the **plan** level for **your** new policy
- the level of the **plan** **you** were previously covered on
- the date **your** new policy commences
- the start date of the **benefit period**

Our Helpline staff can explain the **qualifying period** and benefit entitlement that will apply to **you**, following a lapse in **your** cover.

5. Exclusions

The list of exclusions below, should be read in conjunction with the Benefit Rules section before receiving treatment or paying for goods and services for which **you** intend to claim.

We will not cover:

- any claim that arises as a result of a **pre-existing medical condition** for eligible employees' **partners** who take out cover (with the exception of Optical and Dental benefit);
- any charges that a practitioner or any other organisation makes for filling in a claim form or providing any information **we** ask for relating to a claim;
- benefit for treatment, goods or services within **your qualifying period**. If **you** transfer to a higher level of the **plan** a new **qualifying period** will apply. Until **you** have completed the new **qualifying period** **we** will pay you benefit at **your** previous **plan** level, provided that you have entitlement to that benefit;
- any claim or expense of any kind arising as a direct consequence of any criminal proceedings brought against you;
- any claim or expense of any kind caused directly or indirectly by ionising radiation or contamination by any

nuclear fuel, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear machinery or part of it;

- any claim or expense of any kind directly or indirectly arising as a result of war, invasion, rebellion or revolution.

6. Benefit Period

The maximum allowance for each benefit is available over a 12 months **benefit period**. The **benefit period** will start on the same date each year and applies to all **policyholders** whose premiums are paid by or through each specific employer.

If an employee becomes eligible for corporate paid cover during a **benefit period** they, and their **partner** if they choose to have cover, can claim up to the full benefit allowances during the remainder of the **benefit period**.

During each **benefit period** **you** can submit more than one claim under each benefit, however **we** will not pay more than the maximum allowance for **your plan** level. You must have benefit available for the date(s) on which you pay for treatment, goods or services. The date of your payment also determines the **benefit period** that each claim falls into.

7. How to claim

Claims must be submitted on one of **our** claim forms.

We will not pay your claim unless it is received within 13 weeks of the date of each payment made for treatment, goods or services.

You must send **us** a full receipt detailing the payment **you** have made. This must include the supplier's or practitioner's name and address and for Consultation or Therapy Treatments your receipt must also specify the practitioner's qualification (see Definitions section). The receipt must also name the person who has received the treatment, goods or service.

We do not accept the following:-

- photocopies of receipts, invoices without a supporting receipt or credit/debit card receipts without an accompanying itemised receipt
- receipts where only a part payment or deposit has been paid, including receipts showing a balance outstanding for payment
- claims for payment(s) made in advance, unless the receipt also confirms that the treatment, goods or service has been received, and on what date(s).
[**We** must receive your claim within 13 weeks of the payment date – see above].

If **you** can claim part or all of your costs under another Westfield plan, or from any other source, you are not entitled to receive more than the total amount that you have paid. If **you** are claiming from another insurer **we** will pay **our** proportionate share of the cost, subject to benefit being available and the terms and conditions of **your plan**.

You should only submit a claim if the person who has received the treatment, goods or service is eligible to claim under that specific benefit. If the claim is for **your dependent child** **we** may require proof of **your** relationship with them. It is **your** responsibility to

provide complete and accurate information with the claim. For audit purposes **we** will carry out checks on the information **you** and practitioners provide to **us**. If **you** submit a claim that is false **we** will terminate **your** policy and **your** benefits as a **policyholder** will end immediately. **We** will not refund premiums paid for the **plan** and always take legal action for fraudulent claims.

How we pay you

We will pay **your** claims by Direct Credit into **your** bank account and send **you** a remittance advice as confirmation. Alternatively **we** can pay **your** claims by cheque.

Scanning Facilities

To access Scanning Facilities please refer to the Benefit Rules section.

GP Telephone Consultation, Health Club Concession, 24 Hour Counselling and Advice Line and A-Z Health Site

For information on how to access these services please refer to the Benefit Rules section.

How to claim Personal Accident

Please contact the Westfield Customer Helpline and **we** will arrange for a claim form to be sent to **you** or the person acting on **your** behalf. Once a claim has been submitted you will deal directly with ACE in connection with that claim. Any document or evidence reasonably required by ACE to verify the claim shall be provided by **you** or on **your** behalf at **your** own expense. Any medical examination required by ACE to verify the claim will be at ACE's expense. Any receipt which **you** or anyone acting on **your** behalf may give to ACE for benefits payable shall be deemed a final and complete discharge of all liability of ACE in respect of such benefit.

8. Worldwide cover

If a claim arises when you are temporarily travelling away from home anywhere in the World, on business or for pleasure, **you** can still make a claim. **You** (and if the claim relates to them **your dependent child**) must be resident in the **UK**, Channel Islands or Isle of Man for a minimum of six months each year to be eligible for cover. When **you** submit a receipt for money that **you** have paid, **we** will use the currency exchange sell rate, supplied by **our** bank, on the date **we** process the claim.

Policyholders can use their Consultation benefit towards the cost of MRI, CT or PET Scanning outside the **UK**, Channel Islands or Isle of Man subject to pre-authorisation by Westfield Health.

The GP Telephone Consultation Service is available worldwide.

This **plan** is not a travel insurance policy.

9. General Conditions

Changes to this Contract

From time to time upon renewal it may be necessary for **us** to increase the amount of the premium for the **plan**, alter the benefits payable under the terms of the **plan** or amend the rules relating to the **plan**. If **we** decide to make any such changes **we** will give **you** reasonable notice to enable **you** to decide if **you** do not wish to continue **your** policy, except when it is not possible for **us** to do this, for example changes required by law. Any

revisions will not extend the **benefit period** relating to each separate benefit.

A person who is not a party to this agreement shall not have any rights under or in connection with it by virtue of the Contracts (Rights of Third Parties) Act 1999 except where such rights are expressly granted in these terms and conditions but this does not affect any right or remedy of a third party which exists, or is available, apart from that Act. The rights of the parties to terminate, rescind or agree any variation, waiver or settlement under this agreement is not subject to the consent of any person that is not a party to this agreement.

We reserve the right to cancel the **plan**. If **we** intend to completely withdraw the **plan**, **we** shall provide **you** with reasonable notice. Where possible, **we** will try to offer **you** an alternative Westfield plan.

Data Protection Act

The information **you** provide together with any further information concerning **your plan** will be used by Westfield Health or ACE to provide **you** with the benefits for which **you** apply and for maintaining **your** records. This information may be passed to selected third parties for underwriting and claims handling procedures and to prevent and detect fraud. For a small fee **you** are entitled to a copy of the details and information which **we** hold about **you** if **you** apply, in writing, to the Data Subject Rights Officer, Westfield Contributory Health Scheme Ltd., 87 Division Street, Sheffield S1 1HT. **We** may share **your** details with other selected organisations to send **you** information about other products and services. If **you** do not wish **us** to do so, please tick the box on the application form or advise **us** in writing to the Data Subject Rights Officer at the above address.

In the interest of continuously improving our service to customers and for training purposes telephone calls to Westfield Health will be recorded and will be monitored. This will include the recording and monitoring of Sensitive Personal Data such as data relating to health and medical conditions.

Governing Law

Once **your** application to register for the **plan** has been accepted by **us**, the contract between us will be governed by the General Terms and Conditions and Benefit Rules of the **plan**. That contract will also be subject to the powers of the English Courts and those of no other state.

Language

We will always communicate with **you** using the English language.

The information contained within this leaflet is effective from 1st February 2008 and replaces all previously published information.

DEFINITIONS

Wherever the following words or phrases appear in this document in **bold type**, they have the special meaning for the purposes of the **plan**, as detailed below.

Accident (Personal Accident cover)	Means a sudden unforeseen and fortuitous identifiable event and the word Accidental shall be construed accordingly.
Acupuncturist	A fully qualified practitioner who is a Member of the British Acupuncture Council or Fully Accredited Member of the British Medical Acupuncture Society. The Acupuncturist must not be you, your partner or a member of your family.
Benefit Period	The period of time over which your maximum allowance for each benefit is available to claim. See section 6, General Terms and Conditions.
Bodily Injury (Personal Accident cover)	Means injury which is caused (solely and independently of any other cause) by Accidental means and which, within 24 calendar months from the date of the Accident , results in your death or disablement. Bodily Injury does not include any condition that results due to any gradually operating cause or degenerative process.
Chiropractor	A fully qualified practitioner who is registered with the General Chiropractic Council. The Chiropractor must not be you, your partner or a member of your family.
Consultant Physician/ Consultant Surgeon	A registered Consultant Physician or Consultant Surgeon , including any individual holding an appropriate consultant position within a private or registered hospital, or registered treatment centre. The Consultant must not be you, your partner or a member of your family.
Dentist	A fully qualified dental practitioner holding current registration with the General Dental Council, who works in a general dental practice. The Dentist must not be you, your partner or a member of your family.
Dependent Child	A child who is:- <ul style="list-style-type: none">• your child, your partner's child, a child that you/your partner have legally adopted or have legal guardianship of and• is under 18 years old and unmarried and• lives with you or is financially dependent on you
GP	General Practitioner i.e. a physician registered with the General Medical Council, who is currently in general practice. The GP must not be you, your partner or a member of your family.
Homeopath	A fully qualified Homeopath who is a member of one of the following professional bodies:- <ul style="list-style-type: none">• Member of the Faculty of Homeopathy• Licensed or Registered Member of the Society of Homeopaths• Registered Member of the UKHMA• Member of the Alliance of Registered Homeopaths The Homeopath must not be you, your partner or a member of your family.

Loss used with reference to hand, foot, thumb, finger or toe (Personal Accident cover)	Means the loss by physical severance or the total and permanent loss of use of said member.
Optician	A fully qualified Optician who is registered with the General Optical Council. The Optician must not be you, your partner or a member of your family.
Osteopath	A fully qualified practitioner who is registered with the General Osteopathic Council. The Osteopath must not be you, your partner or a member of your family.
Partner	<ul style="list-style-type: none"> • A person you live with that you are married to, or a person that you permanently live with as if you are married to them. or • A person you live with in a civil partnership or a person that you permanently live with as if you are in a civil partnership.
Permanent Disability (Personal Accident cover)	Means disablement that has lasted for at least 12 months and from which it is believed you will never recover.
Permanent Total Disablement (Personal Accident cover)	Means disablement caused other than by injuries specified in 3 to 17 of the scale of benefits which, having lasted for at least 12 months, will in all probability entirely prevent you from engaging in or giving attention to gainful occupation of any and every kind for the remainder of your life.
Physiotherapist	A fully qualified practitioner who is registered with the Health Professions Council (HPC). The Physiotherapist must not be you, your partner or a member of your family.
Plan	The Chamber Primary Health Cash Plan.
Policyholder	The person in whose name the plan is held.
Pre-existing Medical Condition	Any medical condition whether fully diagnosed or not that should be declared if you are applying for partner cover and are unable to satisfy the Application Form declaration. See section 1, General Terms and Conditions.
Qualifying Period	The period that you must wait when you register for the plan , or register for a higher level of cover, before you can claim benefits. The qualifying periods are detailed in section 4, General Terms and Conditions.
Registration	<ul style="list-style-type: none"> • For corporate paid cover – your date of registration is the date that your employer elects to pay premiums from, for you as an eligible employee • For upgrade options/partner cover – your registration date is the start of the pay period covered by your first/revised premium deduction
Total Loss of Sight (Personal Accident cover)	Means total and irrecoverable loss of sight .
UK/United Kingdom	The United Kingdom of Great Britain and Northern Ireland i.e. England, Scotland, Wales and Northern Ireland.
We/us/our	Westfield Contributory Health Scheme Ltd., or something belonging to us .
You/your	The named Westfield policyholder or something belonging to you .