

# WESTFIELD MOSAIC: COVER FOR YOUR ESSENTIAL HEALTH COSTS

making a healthy difference



# BENEFITS AT A GLANCE

Westfield Mosaic is an innovative, flexible quoting system that enables you to create your own bespoke health cash plan, tailored specifically to your needs.

From just **£1 per employee, per week** there is a wide variety of benefits to choose from, including essential healthcare treatments such as optical and dental, right through to cover for non-urgent surgical procedures with our **Westfield Surgery Choices** option. You can choose how much cover to provide for each benefit, so you can be confident that the benefits and price fit the bill.

- Available for companies with 20 or more employees
- Corporate paid cover starts at just £1 per employee, per week
- 19 benefits and services to choose from
- One year benefit period and 100% reimbursement on cash benefits, up to set limits
- No medical required to join
- Cover for pre-existing medical conditions (except Personal Accident cover and Westfield Surgery Choices, if selected)
- Immediate cover on all benefits (except Maternity/Paternity/Adoption benefit, if selected)
- Worldwide cover available on most benefits
- Dependent children are covered on core benefits, at no extra cost
- Employee upgrades and partner cover available via direct debit
- Complimentary A-Z Health website
- Complimentary BusinessCare

## HEALTHY STAFF FOR A HEALTHY BUSINESS

What Westfield Mosaic could do for you:

- Help reduce absenteeism and the related costs
- Provide a valuable employee benefit package
- Improve staff morale, motivation and productivity
- Encourage proactive employee healthcare
- Help recruit and retain talented staff
- Become an integral part of your Health and Safety policy
- Cost may be offset against corporation tax

## EMPLOYEE UPGRADES AND PARTNER COVER

Employee upgrades and partner cover can now be selected as an option at no cost to you, the employer. Partner cover will mirror the benefits within your employees' cover, including Surgery Choices (this will be the voluntary version, on Moratorium terms), if chosen. Voluntary upgrade and partner premiums will be collected by Direct Debit.

If selected by you as an option, employees will be invited to upgrade their cover or join their partners in their Welcome Letter, which will outline premiums and benefit amounts. To upgrade or cover their partners, employees must complete the application form enclosed within their Welcome Pack.

# THE BENEFITS EXPLAINED

## CORE BENEFITS

**A minimum of two core benefits must be selected when creating your bespoke Westfield Mosaic Health Cash Plan.**

### **OPTICAL from £30 up to £250**

The Optical benefit helps towards the cost of glasses, contact lenses and sight tests, which could help minimise cases of eyestrain, headaches and accidents. Eyesight tests also check a person's overall general health, helping to detect early signs of eye conditions such as glaucoma, diabetes and high blood pressure.

This benefit may help your business to meet its obligations under the Health & Safety (Display Screen Equipment) Regulations 1992.

### **CONSULTATION from £100 up to £750**

Not knowing the exact nature of a medical problem can be stressful and distracting. The Consultation benefit gives policyholders access to appointments with a qualified Consultant within days, rather than weeks. It covers both Specialist and Diagnostic visits and enables them to be fast-tracked for the appropriate treatment. Also, for those who have existing PMI cover, this benefit can be used to cover PMI excess for treatment done by a consultant, as well as diagnostics.

### **THERAPY TREATMENTS from £100 up to £750**

#### **(Physiotherapy, Acupuncture, Chiropractic, Homeopathy and Osteopathy)**

Musculoskeletal disorders are one of the most commonly reported illness types. The average days lost per case is 16.9 days per employee, per year\*. It is possible to wait weeks or even months to receive NHS therapy treatment, which can have serious consequences for anyone suffering from musculoskeletal problems. The therapy benefit will provide employees with the means to seek treatment quickly, which may significantly reduce the length of time taken off work through sickness absence.

\*[www.hse.gov.uk/statistics](http://www.hse.gov.uk/statistics)

### **DENTAL from £30 up to £250**

Increasing privatisation of Britain's dental health system and rising NHS dental charges are forcing the public to spend more on essential dental treatment, or to forego treatment altogether. A basic private dental examination can cost up to £43, while a large filling, done privately, could cost a further £101\*.

The Dental benefit helps policyholders to cover the cost of dental treatment including check-ups, fillings, a scale & polish and technicians' fees.

\*[www.whatprice.co.uk/dentist/nhs-private-prices.htm](http://www.whatprice.co.uk/dentist/nhs-private-prices.htm); published Dec 2010.

## ADDITIONAL BENEFITS

### **DENTAL TRAUMA from £60 up to £500**

The Dental Trauma benefit covers policyholders for dental treatment carried out as a result of accidental injury. Dental Trauma can only be selected if Dental has been chosen as a core benefit. The benefit amount will be double the benefit amount chosen for Dental.

### **IN-PATIENT from £10 up to £80 per night**

Should policyholders ever have to stay in hospital, they will receive a nightly allowance, up to a maximum of 30 nights. This benefit covers NHS, private hospitals and registered treatments centres.

### **DAY SURGERY from £10 up to £80 per day**

If a policyholder should have a surgical procedure at a hospital or registered treatment centre as a day case patient, they will receive a daily allowance up to a maximum of ten days.

### **MATERNITY/PATERNITY/ADOPTION from £50 up to £400**

There is an allowance payable for each child born to an employee or employee's partner. This benefit is also payable in respect of adopted children up to sixteen years of age.

### **CHIROPODY from £35 up to £250**

Whether policyholders suffer from foot problems due to lengthy periods on their feet, badly-fitting shoes or because of an illness, the Chiropody benefit provides cash towards the cost of treatment and advice provided by a qualified Chiropodist/Podiatrist.

### **HEALTH SCREENING from £100 up to £250**

Policyholders can claim money back when they pay for and receive an approved health screening check carried out by medically qualified staff. This includes well woman and well man screening, breast screening, bone density screening or heart disease screening.

### **PERSONAL HEALTH RISK ASSESSMENT**

The online Personal Health Risk Assessment, provided by **roadtohealth**, can help safeguard the health and wellbeing of both your workforce and your business.

Based on the unique **Q-Score™** the assessment gives policyholders an easy to understand and visual representation of their current health status by demonstrating a person's place in a queue of 100 people representing their health risk.

This unique system allows policyholders to find out what the risks are to their health (including heart disease, diabetes and six types of cancer), understand the impact of their lifestyle on their health, identify the steps that can be taken to improve their

health and track their progress along the way – as well as ongoing support from our online **healthcoach** service to help them meet their health objectives.

Upgrade options are available. Please refer to the Personal Health Risk Assessment and Upgrade Options product sheet for full details.

### **MRI, CT AND PET SCANNING**

NHS patients can wait up to 13 weeks for an MRI or CT scan (Civitas 2008), while the cost of a private scan can range from £350 to £2,500. This benefit provides, at no cost to the policyholder, fast access to some of the most advanced medical technology available for the early diagnosis of serious illnesses such as heart disease, brain disorders and cancer. These state of the art machines provide pinpoint diagnosis and can detect conditions early and at a treatable stage.

All scanning arrangements are made for us by Alliance Medical Limited, who are leading specialists in this field. MRI and CT scanning are available upon referral by a Registered Consultant Physician or Surgeon. PET Scanning is available if an MRI or CT scan indicates that it is necessary and an Oncologist requests a referral.

### **WESTFIELD SURGERY CHOICES**

The innovative Westfield Surgery Choices provides quick access to private treatment for 60 non-urgent surgical procedures such as hip replacements, hernias, knee problems, cataracts and slipped discs to name a few. Should the employee prefer NHS treatment or if they are assessed as being unsuitable for a private treatment package, you, the employer receives an Employer NHS Benefit as a cash lump sum to help mitigate the cost of the employee's potentially longer absence from work.

There are several options available when purchasing Westfield Surgery Choices, so you can ensure you are getting the right type of cover for you and your staff. Please refer to the Westfield Surgery Choices product sheet for full details.

## **HEALTH AND WELLBEING SERVICES**

### **WELLBEING & ALTERNATIVE THERAPIES from £75 up to £200**

(Acupuncture, Allergy/Food Intolerance Testing, Aromatherapy, Hypnotherapy, Indian Head Massage, Nutritional Therapy, Reflexology, Reiki and Sports Massage)

Complementary to conventional medicine and treatment, wellbeing and alternative therapies are increasingly popular and can be used to help relieve symptoms of a medical condition or aid recovery from an illness or injury, alleviate stress or just simply improve overall wellbeing.

Based on feedback from our customers we have chosen a range of sought after therapies that will be highly valued by your employees.

### **24HR FREEPHONE COUNSELLING AND ADVICE LINE (LEGAL, HEALTH AND WELLBEING ADVICE)**

Stress is an increasingly apparent risk for employers today. According to the CBI Absence Survey 2010, 530,000 individuals in Britain believed they were suffering from stress, depression or anxiety that was caused or made worse by their current or past work.

The 24hr Freephone Counselling and Advice Line gives policyholders and their resident families access to a team of fully qualified and experienced counsellors, lawyers and medical staff.

All counselling, medical and legal advice is provided by FirstAssist Services Limited.

### **FACE TO FACE COUNSELLING / COGNITIVE BEHAVIOURAL THERAPY (CBT)**

To enhance the 24hr Freephone Counselling and Advice Line, this benefit gives policyholders access to up to six face to face counselling or CBT sessions, when recommended by their telephone counsellor. CBT is an effective therapy technique specifically recommended for the treatment of depression, obsessive compulsive disorder (OCD), post traumatic stress disorder and anxiety.

### **DOCTORLINE™**

DoctorLine™ provides policyholders and their resident family with access to confidential telephone advice from a GP when they need it – 24 hours a day, every day. All areas relating to health can be discussed from surgical procedures, diseases, injuries and prescription medicines to new treatments, foreign travel, exercise and nutrition. Policyholders simply call the local rate number and a fully qualified GP will call back at the arranged convenient time.

This service is provided by Medical Solutions UK Ltd.

### **HEALTH CLUB CONCESSION**

This service provides access to concessionary rates at a national network of health clubs. If there are no health clubs currently participating within 15 miles of the policyholder's home or workplace, the service will endeavour to locate a club willing to participate. Access is simple. Policyholders simply log on to our website or call a dedicated helpline number to obtain a voucher.

This service is provided by **roadtohealth** Ltd.

### **PERSONAL ACCIDENT £10k, £20k, £30k, £40k or £50k**

Although preventative measures must always be taken, the Personal Accident benefit in a Westfield Plan provides generous cover for cases of Accidental Death and Permanent Disability, thus providing peace of mind for the policyholder and their family that financial support is available should such an incident occur.

**For all the listed benefits please refer to the policyholder leaflet for the full Benefit Rules and Terms and Conditions.**

# EMPLOYER SERVICES

When you purchase this plan for your staff you may also receive a range of valuable employer services, designed to support your business and give you overall peace of mind.

## **BusinessCare**

Dealing with the many legalities of running a business can be time consuming, expensive and stressful. BusinessCare provides instant access, 24hrs a day, to a range of professional services designed to save you time and money, as well as giving you peace of mind.

You'll have access to expert telephone advice as well as online information on a range of legal issues concerning employment, health and safety, property, debts and much more. The comprehensive package of professional services includes:

- Monthly email bulletins
- Comprehensive online law guide
- Legal documentation review
- 24 hour business helpline
- Rapidocs
- Online document management

**BusinessCare is provided as a complimentary benefit when purchasing the Westfield Mosaic Plan.**

## **HR Helpline**

Designed to support those in your business involved in People Management, the HR Helpline provides 24hrs a day telephone access to free and confidential advice from a team of qualified Counsellors, Medical Advisors and Lawyers.

**HR Helpline is provided when the 24hr Counselling and Advice Line is selected as an employee benefit.**

## **Company Health Report**

The aggregated and anonymised results for all of your employees' Personal Health Risk Assessments, along with participation rates, will be presented to you in an electronic Company Health Report.

The clear design and presentation of your report enables you to gain a better understanding of your workforce's overall health and wellbeing

You can re-run the report as frequently as you like and use this tool to track your workforce's overall health improvement.

By benchmarking your workforce in this way not only will your company's health report enable you to take a preventative approach to employee health, it will also give you the reassurance that you are investing your health promotion and occupational health budgets exactly where they are needed.

**Company Health Report is provided when the Personal Health Risk Assessment is selected as an employee benefit.**

# DON'T JUST TAKE OUR WORD FOR IT...



“We chose Mosaic because its flexibility really appealed, allowing us to pick and choose from a suite of benefits.

We required a plan that employees could really see was genuinely beneficial to them and that offered them additional support with everyday healthcare needs like optical and dental.

The feedback we have received from staff shows that they are happy with the benefits and also pleased with Westfield’s response times in terms of claiming money back.”

ANITA MARA  
Gaz de France ESS



“We have had nothing but positive feedback on the plan and everyone is very happy with it – it’s a glowing reference from us!

I have personally used the plan for optical and dental treatments and found the speed of the claims process absolutely brilliant – I send off my claim form and within five working days the payment is in my account, and I receive a confirmation letter too.

We’ve never had a single complaint about any aspect of Westfield’s service and from an administration point of view, things are very simple. If we need to alter details or make adjustments to staff information it’s always dealt with quickly and efficiently.

Everyone I’ve ever dealt with at Westfield has been very pleasant, very helpful and very accurate.”

DENISE BOOTH  
Ipswich Town Football Club



## MAKE YOUR BUSINESS BETTER TODAY

Find out more about how Westfield Mosaic can benefit your business.

**Call: 0845 602 1629**

**Email: [businessenquiries@westfieldhealth.com](mailto:businessenquiries@westfieldhealth.com)**

**Or visit us at: [westfieldhealth.com](http://westfieldhealth.com)**

