

westfield  health

making a healthy difference

 **SURGERY
CHOICES**

SURGERY CHOICES: ACCESS TO SURGERY QUICKLY

Waiting for non-urgent operations and surgical procedures can be a long and stressful process, which is why your employer is providing you with cover on Surgery Choices*. Your Surgery Choices cover gives you the reassurance that if you are unable to obtain speedy access to treatment through the NHS, you can access private treatment quickly.

Surgery Choices aims to get you treated quickly and in complete comfort taking into account your needs and preferences, to get you on the road to recovery.

It's different from Private Medical Insurance. Surgery Choices gives you access to a fixed price treatment package**. It is designed to enhance and complement your Westfield Health Cash Plan by providing additional cover for 60 non-urgent procedures for conditions such as:

- Gall stones
- Varicose veins
- Slipped discs
- Hip replacement
- Prostate problems
- Gynaecological problems

... and much more (see the full list starting on page 9).

As a Surgery Choices policyholder, your cover for treatment of a **new** condition is available immediately and you won't even need to have a medical before you can be accepted for cover.

Inside we tell you everything you'll need to know about your cover – so keep this leaflet safe and handy!

*As a benefit in kind, your Surgery Choices cover may be subject to appropriate taxation. The Terms and Conditions of Surgery Choices cover differs from your corporate paid Westfield Health Cash Plan. Please refer to the Terms and Conditions in this plan leaflet.

** Please refer to section 3, Private Treatment – How does a fixed price treatment package work?



PEACE OF MIND

We will arrange your private treatment package direct with you, including where and when you undergo your procedure. If you prefer to undergo treatment on the NHS, you will be asked by your employer to complete a claim form.

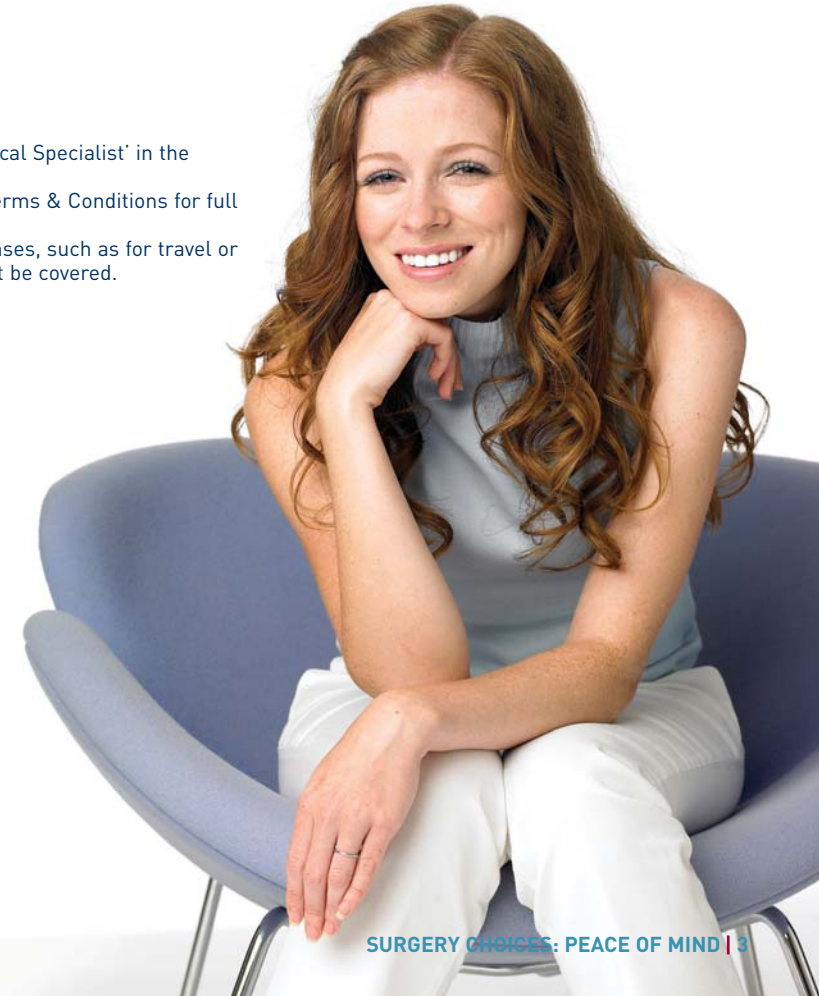
Take it easy!

With Surgery Choices you can sit back and relax whilst we manage every step of your care. Following referral from a Consultant*, you will be allocated a case manager who will source and arrange a private treatment package to suit your needs**. This means that you don't have to be concerned about the cost of treatment because it is all taken care of***.

*See definition of 'Medical Specialist' in the Definitions Section.

**Please refer to the Terms & Conditions for full details of how to claim.

***Out-of-pocket expenses, such as for travel or telephone calls, will not be covered.



PUT YOURSELF IN THE PICTURE...



Here is a taste of how cover on Surgery Choices can put you in control of your treatment.

Judith, a receptionist and mother of three, was referred by her GP to a Gynaecologist. She was advised that she needed a hysterectomy. Luckily, Judith's employer had provided her with a Westfield Health Cash Plan, which paid for the appointment with her Consultant*. With her additional cover on Surgery Choices, Judith had the reassurance that were she not able to access treatment quickly through the NHS, there was the option of her Surgery Choices private treatment package.

A successful hysterectomy was performed within a few weeks of diagnosis and Judith is now back at home enjoying the company of her family and will shortly be able to resume her normal working life.

Jack twisted his knee whilst playing rugby, but was still experiencing pain weeks after the game. His GP referred him to a Specialist Consultant. Jack required an MRI scan to determine the extent of the damage and was able to access his scan and receive his results within three weeks. The MRI scan showed that Jack needed keyhole surgery to repair his internal knee ligaments. Both the diagnostic Consultation and the scan were covered by his Westfield Health Cash Plan.

Thanks to Jack's additional Surgery Choices cover, arranging treatment was one less thing to worry about. Jack could sit back and relax while his case manager organised his care. This treatment was provided quickly and in the comfort of a local, private hospital. He was soon on the road to recovery and back playing for his rugby team!



A PERSONAL SERVICE

Listening to you and looking after your needs has always been at the heart of everything we do. Whether you have an enquiry about your account or need to obtain a claim form our friendly customer service team is here to help.

Confidentiality assured

Due to the Data Protection Act 1998, we will not discuss policy details with anyone other than the policyholder, unless you have given us consent for a relative or friend to obtain account information on your behalf.

Customer Helpline* - 0114 250 2000

Our lines are open from 8am to 6pm, Monday to Friday (except for Christmas Eve and Public Holidays).

Customers with hearing or speech difficulties may contact us by **text phone – 0114 250 2020** (operating hours as above).

* In the interest of continuously improving our service to customers and for training purposes your call will be recorded and will be monitored.



POLICY SUMMARY

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Surgery Choices is primarily designed to give you the reassurance that if you cannot obtain speedy access to non-urgent operations and surgical procedures through the NHS, you can access private treatment quickly. Alternatively, if you prefer to have NHS treatment, or a private treatment package is not suitable, then your employer who has purchased this cover on your behalf will receive a cash benefit.

Surgery Choices is underwritten by Great Lakes Reinsurance (UK) PLC.

Key Features of Surgery Choices

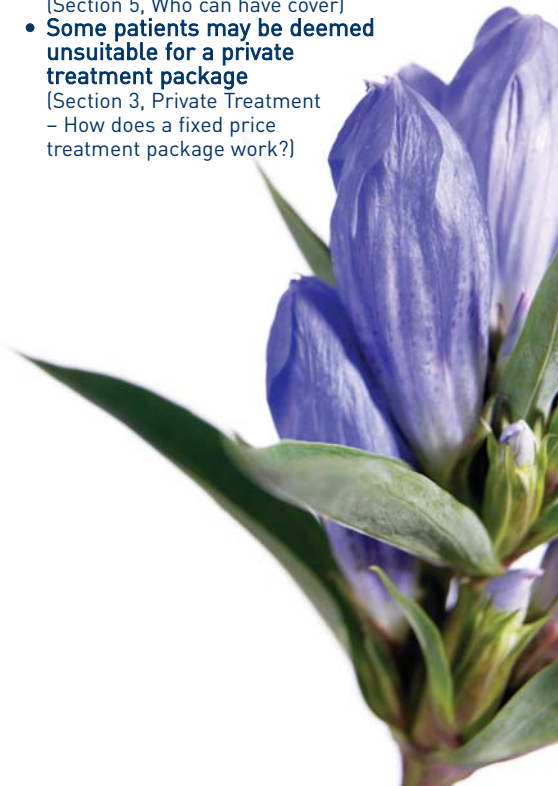
- Cover for 60 common surgical procedures
- Access for you to receive a private treatment package for eligible procedures, up to maximum monetary limits, that will be arranged on your behalf
- Cover for a new medical condition is available immediately. You will not have to wait a qualifying period
- No medical is required before you are accepted for cover
- If you have NHS treatment for an eligible procedure your employer will receive a cash benefit

Key Limitations and Exclusions

- Surgery Choices is only available when your employer decides to provide it as part of your corporate paid cover. It is not available to purchase by an employee or their partner
(Section 5, Who can have cover)
- Cover under Surgery Choices is limited to a specified range of surgical procedures
(Section 1, Operations covered)
- There is a monetary limit available for the provision of a private treatment package,

according to the surgical procedure required (Section 1, Operations covered)

- You can claim for up to three operations in any consecutive 12-month period
(Section 1, Operations covered)
- Benefit is restricted to a maximum of £100,000 throughout the life-time of your cover (Section 1, Operations covered)
- Pre-existing medical conditions are not covered until you have had no symptoms, advice or treatment for two consecutive years from the date cover commenced
(Section 5, Who can have cover)
- Treatment that arises as a result of certain circumstances will not be covered
(Section 7, Exclusions)
- To be eligible for cover you must be resident in the United Kingdom
(Section 5, Who can have cover)
- Some patients may be deemed unsuitable for a private treatment package
(Section 3, Private Treatment – How does a fixed price treatment package work?)



Duration of cover and cancellation rights

Provided that your employer continues to remit the premium for Surgery Choices to Westfield Health your cover will remain in force. Your cover will cease when your employer cancels or terminates this insurance or when you cease to be employed by them. It is only your employer that can cancel your cover as they have purchased it on your behalf. Please refer to sections 5 and 6, within this leaflet.

Making a claim

Detailed information on how to claim can be found in sections 2, 3 and 4 of this leaflet. Please telephone the Westfield Health Customer Helpline on **0114 250 2000** to arrange for a Surgery Choices claim form to be sent to you.

Claims are administered by PatientChoice Limited, 83 Victoria Street, London SW1H 0HW. Completed claim forms should be sent to PatientChoice and once a claim has been submitted you will deal directly with them in connection with that claim.

If you wish to complain

We are committed to providing the highest possible level of service to our customers. However, if the service provided in respect of Surgery Choices cover does not meet your expectations then you may contact us at; Customer Services Department, Westfield Health, Westfield House, 87 Division Street, Sheffield S1 1HT, telephone number **0114 250 2000**.

If you are not happy with our response, please ask for your complaint to be referred to an Executive Director, who will review your complaint in conjunction with the Compliance Officer at Great Lakes Reinsurance (UK) PLC.

Should you remain dissatisfied with the final response received you can write to the Financial Ombudsman Service, Insurance Enquiries Division, South Quay Plaza, 183 Marsh Wall, London E14 9SR. The Ombudsman will only consider your complaint after you have written confirmation that the internal complaints procedure has been applied in full.

Compensation

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme. In the unlikely event that they are unable to meet their 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, Portoken Street, London E1 8BN.

This Policy Summary provides only an outline of the main features of your cover and should be read in conjunction with the full terms and conditions featured in this leaflet.

YOUR COVER

This leaflet details **your** Surgery Choices cover. Where words or phrases appear in **bold type**, they have the special meaning for the purposes of Surgery Choices, as detailed in the Definitions section within this leaflet.

If there is anything about your cover that you do not understand please contact **our** Customer Helpline on **0114 250 2000** and **we** will be happy to help.

For Surgery Choices cover, Westfield Contributory Health Scheme Ltd., Westfield House, 87 Division Street, Sheffield S1 1HT is an intermediary acting on **your** behalf dealing exclusively with Great Lakes Reinsurance (UK) PLC – a provider of general insurance, whose registered office is at Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Great Lakes Reinsurance (UK) PLC are authorised and regulated by the Financial Services Authority (FSA). Registration number 2189462. Full details can be found on the FSA's Register by visiting www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Surgery Choices is administered on behalf of Great Lakes Reinsurance (UK) PLC by Westfield Health and PatientChoice Limited. PatientChoice's registered office is at 83 Victoria Street, London SW1H 0HW. Authorised and regulated by the Financial Services Authority (FSA), Registration Number 309977. You can check this at www.fsa.gov.uk/register or telephone them on 0845 606 1234.



1. Operations covered

Surgery Choices covers **you** for the 60 common **surgical procedures** listed in the table on pages 9 to 13.

You can claim for up to three operations in any consecutive 12-month period, with a maximum lifetime benefit of £100,000 throughout the time that **you** have Surgery Choices cover. If **you** undergo more than one **surgical procedure** at the same time then cover will be provided up to one band higher than the highest banded individual procedure being conducted (except when the highest band procedure is the maximum Band C).

Each **surgical procedure** is classified into one of three bands according to its medical complexity. Band A are the least complicated procedures and Band C the most.

The amount shown under Private Treatment Package, below, is the maximum monetary limit made available to the administrator for the provision of **your private treatment** package.

Surgical Procedure Classification	Private Treatment Package
Band A	Up to £3,000
Band B	Up to £6,000
Band C	Up to £10,000

If **you** have **NHS** treatment for an eligible **surgical procedure**, the band for that procedure determines the NHS Benefit that **your** employer will be entitled to.

	NAME AND DESCRIPTION OF SURGICAL PROCEDURE	BAND
Cataracts	Operations in this section are aimed at improving vision when the lens in the eye has become cloudy (a cataract).	
1	Phakoemulsification of lens without implant - unilateral The removal of the eye lens using ultrasonic vibrations.	A
2	Phakoemulsification of lens without implant - bilateral The removal of the eye lens on both sides using ultrasonic vibrations.	A
3	Phakoemulsification of lens with implant - unilateral The removal of the eye lens using ultrasonic vibrations then replacing the lens with an implant.	A
4	Phakoemulsification of lens with implant - bilateral The removal of the eye lens on both sides using ultrasonic vibrations, then replacing the lens with an implant.	A
5	Extracapsular extraction with an implant - unilateral The removal of the eye lens as well as the front portion of the lens capsule, normally replacing the lens with an implant.	A
6	Extracapsular extraction with an implant - bilateral As above except that both eyes are treated.	B
7	Lens implant/exchange The removal and replacement of an older implant.	B
Ears	Operations in this section are aimed at improving ear pain or hearing problems related to infections.	
8	Combined approach tympanoplasty - intact canal wall tympanoplasty The repair of a hole or perforation in the eardrum.	B
9	Myringotomy and the insertion of a tube through the tympanic membrane (one ear or both) The insertion of a small tube in the eardrum(s) to assist drainage of secretions.	A
Sinus Problems	Operations in this section are aimed at treating sinus problems. When sinuses become blocked or inflamed they can cause severe headaches.	
10	Caldwell-Luc Procedure The emptying and cleaning of the sinus in the cheek.	A
11	Trephining of the frontal sinus Creating a hole in the forehead sinus to allow drainage.	A
12	Operation(s) on the sphenoid sinus including those done by keyhole surgery Draining, cleaning or emptying the sphenoid sinus in the head.	A
Tonsils	Operations in this section are aimed at treating tonsil problems. When tonsils become inflamed they can cause sore throats and make swallowing difficult.	
13	Tonsillectomy - adult (on one or both sides) The removal of the tonsil(s).	A

	NAME AND DESCRIPTION OF SURGICAL PROCEDURE	BAND
Abdominal Hernias	Operations in this section are aimed at treating abdominal hernia problems. Hernias represent a weakness in the muscle wall through which bowel or other tissue pushes through under the skin. The weaknesses are often exacerbated by heavy lifting or other physical activity.	
14	Primary repair of an inguinal hernia Strengthening of the lower abdominal/groin muscle wall.	A
15	Repair of recurrent inguinal hernia Repeat strengthening of the lower abdominal/groin muscle wall.	A
16	Repair of a primary femoral hernia Strengthening of the upper leg/groin muscle wall.	A
17	Repair of a primary incisional hernia Strengthening of the abdominal wall at the site of a previous operation.	A
18	Repair of an umbilical hernia Strengthening of the lower abdominal muscle wall around the belly button.	A
19	Transthoracic repair of diaphragmatic hernia (acquired) The closure of a hole in and strengthening of the diaphragm muscle in the chest through a cut in the chest. Diaphragm hernias present from birth are excluded.	B
Gall Bladder and Gallstones	Operations in this section are primarily aimed at treating gallstone problems, which can cause abdominal pain.	
20	Cholecystectomy (including mini-cholecystectomy) The removal of all or part of the gall bladder by either using keyhole surgery or a cut in the abdomen.	B
21	Excision of a lesion of the bile duct The removal of a section of the bile duct.	B
22	Therapeutic ERCP (including insertion of biliary or pancreatic prosthesis, sphincterotomy and stone extraction) The insertion of a fibre-optic camera down the gullet and into the bile duct/pancreas area to treat a variety of conditions.	A
Heart Blood Vessels	Operations in this section are aimed at treating and opening up narrowed blood vessels in the heart, thus avoiding a heart attack.	
23	Percutaneous transluminal angioplasty of coronary artery(ies) (including laser) The insertion of a wire into the heart arteries and using a balloon or laser to reduce any blockage.	C
24	Percutaneous transluminal angioplasty of coronary artery(ies) with stent insertion The insertion of a wire into the heart arteries, using a small pipe to keep any blockage open.	C

	NAME AND DESCRIPTION OF SURGICAL PROCEDURE	BAND
Veins in the Legs	Operations in this section are aimed at treating poorly functioning veins in the leg. Varicose veins cause ankle swelling, leg aching and sometimes leg ulcers.	
25	Ligation/stripping of long and short saphenous veins (including local excision/multiple phlebectomy) Tying off and removing weakened veins in the legs.	A
26	Operations for recurrent varicose veins with re-exploration of groin - unilateral Repeat tying off and removing of weakened veins in one leg.	A
Bladder	Operations in this section are aimed at either treating abnormalities of the bladder itself or improving the functioning of the bladder such as leaking/incontinence.	
27	Endoscopic resection of lesion of bladder (including cystoscopy) The insertion of a fibre-optic camera into the bladder and the removal of an abnormality of the bladder wall.	A
28	Combined abdominal and vaginal operations to support outlet of female bladder (including sling procedures) The strengthening of the tissue around the bladder to prevent leaking.	B
29	Combined abdominal and vaginal operations to support outlet of female bladder (including sling procedures) - redo operation A revision of the above procedure involving different techniques.	B
30	Retropubic suspension of neck of bladder (including colposuspension) An alternative method for strengthening the tissue around the bladder to prevent leaking.	B
Men's Health	Operations in this section are aimed at treating prostate problems.	
31	Open excision of prostatic adenoma The removal of a prostate lesion through a cut in the abdominal wall.	B
32	Radical prostatectomy, reconstruction of bladder neck including bilateral pelvic lymphadenectomy The complete removal of the prostate gland and surrounding tissue, including lymph nodes, and the strengthening of the tissue around the bladder to prevent leaking.	C
33	Endoscopic biopsy of the prostate The insertion of a fibre-optic camera down the penis and removal of a sample of the prostate gland.	A
34	Transurethral microwave therapy The insertion of a fibre-optic camera down the penis and the treatment of an abnormality of the prostate gland using heat treatment.	A
Women's Health	Operations in the section cover a wide range of common gynaecological problems.	
35	Excision of lesion of vulva The removal of pre-cancerous lesions on the outside of the vagina.	A

	NAME AND DESCRIPTION OF SURGICAL PROCEDURE	BAND
36	Anterior +/- posterior colporrhaphy and amputation of the cervix uteri (including primary repair of enterocele) Tightening of the front and back of the vaginal wall with removal of the cervix.	B
37	Anterior +/- posterior colporrhaphy (including primary repair of enterocele) Tightening of the front and back of the vaginal wall.	B
38	Posterior colporrhaphy Tightening of the back of the vaginal wall.	A
39	Total abdominal hysterectomy (+/- oophorectomy) The removal of the womb, with or without the removal of the tubes and ovaries, by making a cut through the abdomen.	B
40	Subtotal abdominal hysterectomy (+/- oophorectomy) The removal of most of the womb, with or without the removal of the tubes but leaving the cervix, by making a cut through the abdomen.	B
41	Vaginal hysterectomy (including laparoscopically assisted) The removal of the womb through the vagina with or without the assistance of keyhole surgery techniques.	B
42	Myomectomy (including laparoscopically) The removal of fibroids embedded in the wall of the womb either by a cut in the abdomen or using keyhole surgery techniques.	B
43	Therapeutic endoscopic operations on uterus (including endometrial ablation) The insertion of a fibre-optic camera through the cervix into the womb and the treatment of a variety of conditions.	B
44	Oophorectomy and salpingectomy as sole procedure (one or both sides) The removal of both ovaries and tubes on one or both sides but leaving the womb intact.	B
45	Laparoscopy and therapeutic procedures including laser, diathermy and destruction e.g. endometriosis, adhesiolysis, tubal surgery) The insertion of a fibre-optic camera through the abdominal wall ('keyhole surgery') and the treatment of a variety of conditions.	B
46	Ovarian cystectomy as sole procedure (one or both sides) The removal of a cyst or cysts on one or both ovaries where not conducted as part of a larger procedure.	B
Spine/ Slipped Disc	Operations in this section are aimed at improving neck/back stiffness or pain often resulting from physical activity such as lifting or poor posture while sitting at a desk.	
47	Posterior decompression +/- foraminotomy (cervical region) Relieving pressure on the spine in the neck by moving and stabilising a slipped disc.	C
48	Revisional posterior decompression +/- foraminotomy (cervical region) A revision of the first posterior decompression in the neck.	C
49	Posterior decompression (thoracic region) Relieving pressure on the spine in the upper back by moving and stabilising a slipped disc.	C

	NAME AND DESCRIPTION OF SURGICAL PROCEDURE	BAND
50	Revisional posterior decompression with fusion (thoracic region) A revision of the first posterior decompression in the upper back.	C
51	Primary anterior discectomy, decompression and anterior fusion (lumbar region) Relieving pressure on the spine in the lower back by moving and stabilising a slipped disc.	C
52	Anterior discectomy (cervical region) Removal of a part or all of a disc from the neck.	C
53	Revisional anterior discectomy (cervical region) Further removal of a part or the remainder of a disc in the neck.	C
54	Posterior excision of disc prolapse including microdiscectomy (lumbar region) Removal of a disc from the lower back using a variety of different approaches.	B
55	Revision of posterior excision of disc prolapse with undercutting facetectomy (lumbar region) A revision of the first posterior excision in the lower back.	C
Joints	Operations in this section cover the major joint replacements as well as keyhole surgery on the knee.	
56	Primary total hip replacement with or without cement Basic replacement of a hip joint.	C
57	Complex primary total hip replacement requiring bone grafting or femoral osteotomy A more complicated replacement of the hip joint.	C
58	Total hip replacement, with or without cement, after excision arthroplasty or arthrodesis, including conversion of hemiarthroplasty or revision of other previous hip surgery which involved internal fixation A complicated type of hip replacement sometimes involving revision of previous work.	C
59	Total prosthetic replacement of knee joint, with or without cement, +/- patella Replacement of a knee joint.	C
60	Multiple arthroscopic operation on knee (including meniscectomy, chondroplasty, drilling or microfracture) Insertion of a fibre-optic camera ('keyhole surgery') into the knee joint and treatment of a variety of conditions.	B

2. How to claim

If **you** need one of the **surgical procedures** listed, or want to enquire whether **your** operation is covered, simply call Westfield Health on **0114 250 2000** and **we** will send **you** a claim form to complete.

You should read the list of exclusions in section 7 before making a claim.

If **you** are seeking **private treatment**, the **Medical Specialist** who considers **your** surgery to be necessary must fill in a section of the claim form BEFORE the **treatment** package can be arranged. If **you** decide to have **treatment** under the **NHS** a member of the medical team should complete the form AFTER **your** operation has been carried out. If **your** operation differs slightly from one of the **surgical procedures** listed it may possibly still be covered and **you** should submit a completed claim form for consideration by PatientChoice.

Any charges that a practitioner or any other person makes for filling in a claim form will not be covered and must be paid for by **you**.

Your completed form should then be returned to PatientChoice, who administer this benefit on our behalf. Once a claim has been submitted, **you** will deal directly with PatientChoice in connection with that claim. The PatientChoice Helpline* **0800 012 2008** is available to take your calls 9am to 6pm, Monday to Friday.

It may be necessary for PatientChoice to request additional medical information from **your GP**, or any other doctor or practitioner who has been involved in **your** care, in order to assess **your** claim. If this information is not available, or if **you** do not complete the section on the claim form consenting to this, they may not be able to proceed with the claim. **Your** cover includes the cost of any report that PatientChoice request.

It is **your** responsibility to provide complete and accurate information with the claim. For audit purposes PatientChoice will carry out checks on the information **you** and practitioners provide to them. If **you** submit a claim that is false **your** cover will be terminated and **your** benefits will end immediately. **We** will not refund premiums paid by **your** employer for **your** healthcare cover and always take legal action for fraudulent claims.

* Except Public Holidays. In the interest of continuously improving the service to customers and for training purposes calls may be recorded and monitored.

3. Private Treatment - How does a fixed price treatment package work?

On receipt of **your** claim form a PatientChoice case manager will contact **you** and, taking into account **your** personal circumstances, will work closely with **you** to arrange the most appropriate treatment possible. They will arrange a package of **treatment for you in a private hospital**, spending up to the maximum allowance for **your surgical procedure**.

Private treatment packages normally include: the consultant surgeon/physician and anaesthetist fees; the **private hospital** charges relating to use of the operating theatre; accommodation either as an in-patient or day case; personal meals; drugs and dressings; and in-patient tests and treatments such as X-rays, pharmacy and physiotherapy. Some **private treatment** packages may also include a specified number of post-operative outpatient physiotherapy sessions. **Your** PatientChoice case manager will carefully explain the full details of **your private treatment** package, so that **you** know exactly what is included. If **you** have any out-of-pocket expenses that are not included in the **treatment** package, such as travel or telephone calls, these will not be covered.

Private treatment packages include the cost of treating any **surgical complications** relating to **your treatment** that occur within

30 days of the original **surgical procedure**. However, **surgical complications** that arise more than 30 days after **your** operation will only be covered if they qualify as a separate **surgical procedure**, and will be treated as a separate claim.

While it is the intention of the policy to provide care in a **private hospital** if requested, the decision to decline to provide **you** with a **private treatment** package will be at the absolute discretion of PatientChoice, or one of their representatives. The reasons why a **private treatment** package may not be made available to **you** include: -

- if for medical reasons **private treatment** will not be appropriate for **you**;
- a **private treatment** package is not available within the monetary limit;
- **private hospitals** decline to provide a package price for a particular case

In such circumstances **treatment** under the **NHS** will then be recommended.

4. NHS treatment

If **you** prefer to have **NHS treatment**, or if a **private treatment** package is unsuitable, **your** employer will be entitled to payment of a NHS Benefit, which is a fixed monetary amount that is determined by the band for **your surgical procedure**.

If **you** choose to have **NHS treatment** once **you** have undergone **your surgical procedure** a member of the **NHS** medical team should complete the relevant section of the claim form. Alternatively, providing that they have all the necessary information regarding **your NHS treatment**, the claim form can be completed by **your GP**. PatientChoice will offer any assistance or advice that **you** need in connection with making a claim.

Completed forms must then be returned to PatientChoice within 26 weeks of the date of **your surgical procedure**. Once the claim

has been verified a cheque will be sent to **your** employer.

However, if PatientChoice notify **you** that a **private treatment** package is not available, they will not require confirmation that **NHS treatment** has been carried out before payment of the NHS Benefit can be made to **your** employer.

5. Who can have cover

Surgery Choices is only available when **your** employer has agreed to provide it on a corporate paid basis in conjunction with **your** health cash plan cover. **Your** cover will cease if the agreement between Westfield Health and **your** employer comes to an end.

There is no cover for dependent children and it is not available for an employee or their **partner** to purchase.

Cover for eligible **treatment** for any new **medical condition** is available from **your** date of **registration** for Surgery Choices. It is **your** employer's responsibility to promptly notify Westfield Health when **you** become eligible for cover and neither Great Lakes Reinsurance (UK) PLC nor Westfield Health can accept responsibility for loss of benefit that may arise if they fail to do so.

You do not need to have a medical or declare any **pre-existing medical condition(s)** before being accepted for cover. However, **you** will not be covered for any **medical condition** (or **related medical condition**), that **you** knew about, or for which **you** had symptoms, received **advice** or treatment in the two-year period prior to the start of **your** cover on Surgery Choices. **You** will be covered for eligible **treatment** once **you** have been free of symptoms, treatment or **advice** for two continuous years from the date of **registration** for **your** current Surgery Choices cover.

Cover is only available if **you** reside in the **United Kingdom** for a minimum of six

months each year. Treatment received when **you** are travelling outside the **UK** will not be covered, except when the **surgical procedure** has been arranged through Surgery Choices.

6. Premiums

Your corporate paid cover will continue on condition that **your** employer pays the premium due. Great Lakes Reinsurance (UK) PLC will not pay a claim if premiums are not paid to cover the date(s) on which **your treatment** was received.

If **you** leave **your** employment, or otherwise lose eligibility for corporate paid cover, **your** cover will cease on the date that **your** premium has been paid up to.

Premiums include Insurance Premium Tax at the current rate.

7. Exclusions

You should read this list of exclusions before applying for **treatment** or making a claim.

Great Lakes Reinsurance (UK) PLC will not cover:

1. Any procedure which is not listed in the table on pages 9 to 13 (except when at their discretion they agree to cover a procedure that does not substantially differ from one of those listed);
2. Any claim that arises as a result of a **pre-existing medical condition** (or **related medical condition**), until **you** have been free of symptoms, treatment or **advice** for two continuous years from the date that **your** current Surgery Choices cover commenced;
3. Consultations or scans that are used to diagnose **your** need for a **surgical procedure** (please refer to the Benefit Rules section in the Health Cash Plan leaflet for details of the benefits that are available to **you**);
4. **Emergency procedures;**
5. Any charges that a **hospital**, practitioner or any other organisation makes for filling in a claim form;
6. Services or treatment at any long-term care facility, nursing home, spa hydro-clinic or sanatorium that is not a **hospital**;
7. **Medical conditions** either directly or indirectly arising from or associated with alcohol, solvent abuse, and/or drug dependency;
8. Any claim if **you** do not seek and follow the medical advice of a **Medical Specialist** relating to the **treatment** of a specific condition;
9. Self-inflicted injuries, illness, disease or any condition intentionally self-inflicted or self-infected or arising from suicide attempts, including treatment required as a result of attempted suicide;
10. Psychiatric Treatment - treatment associated with psychiatric conditions and any **related medical condition**;
11. **Treatment**, directly or indirectly arising from, or as a consequence of:
 - a. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, terrorism, military or usurped power.
 - b. Any criminal action, including provoked assault, fighting (except in bona fide self defence).
 - c. Chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel;
12. **Treatment** directly or indirectly arising from or as a consequence of:
 - a. Work that involves handling explosives, toxic chemicals, deep-sea diving or outdoor activity at heights above 50 feet.

- b. Professional Sports where a fee is received for training or playing.
- c. Injury sustained whilst participating in dangerous or hazardous sporting activity including, but not limited to: mountaineering; rock climbing; motor sports, including motor cycle sport; aviation, other than as a fare paying passenger; ballooning; bungee jumping; hang gliding; microlighting; parachuting; paragliding or parascending; potholing or caving; power boat racing; white water rafting; competitive yachting or sailing; bobsleighting; competitive canoeing or kayaking; judo or martial arts; scuba diving or extreme sports such as free-diving; base jumping, ski-racing and ice climbing;

13. Any claim arising from a sexually transmitted disease.

14. Cosmetic treatment, whether or not required for psychological or religious purposes or following accident, illness or injury. In addition, cover will not be provided for **treatment** either directly or indirectly arising from or associated with cosmetic treatment.

8. General conditions

Surgery Choices is provided to eligible employees, the cost of which is met by **your** employer.

From time to time upon renewal it may be necessary for Great Lakes Reinsurance (UK) PLC to alter the terms or amend the rules relating to this benefit. If they decide to make any such changes Westfield Health will provide **your** employer with reasonable notice, and **you** will be informed as soon as reasonably practicable, except when it is not possible for **us** to do this, for example changes required by law.

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.

Data Protection

The information you provide together with any further information concerning **your** cover will be used by Great Lakes Reinsurance (UK) PLC and Westfield Health 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 held 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 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 calls to Westfield Health will be recorded and will be monitored.

Governing Law

Cover is 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 September 2007.

DEFINITIONS

Where words or phrases appear in this document in **bold type**, they have the special meaning for the purposes of Surgery Choices cover, as detailed below.

Advice	Any consultation regarding a pre-existing medical condition or related medical condition from a GP, Medical Specialist or therapist including the issue of any prescription or repeat prescription.
Diagnosed	The unequivocal discovery and identification of a medical condition from the examination of symptoms using investigations such as X-rays or blood tests, by a Medical Specialist .
Emergency Procedures	Procedures usually carried out in an Accident and Emergency Department or procedures carried out following admission into a hospital via an Accident and Emergency Department or procedures carried out following same-day referral to the hospital by a GP or Medical Specialist or any other person.
GP	General Practitioner i.e. a physician registered with the General Medical Council, who is currently in general practice and is not a Medical Specialist . The GP must not be you, your partner or a member of your family.
Hospital	An independent hospital or nursing home registered in accordance with the Registered Homes Act 1984 or a NHS hospital in the United Kingdom with specialist facilities for medical and surgical procedures. Hospitals in other countries may be included in this definition at Great Lakes Reinsurance (UK) PLC's discretion.
Independent Sector Treatment Centres (I.S.T.C.)	A treatment centre that is registered with the Department of Health and appears on the National Administrative Code Service Register.
Medical Condition	Any disease, illness or injury.
Medical Specialist	A Doctor who: <ul style="list-style-type: none">• holds an NHS Consultant post and;• is on the Specialist Register held by the General Medical Council Or <ul style="list-style-type: none">• who is otherwise approved by Great Lakes Reinsurance (UK) PLC prior to any treatment being administered.
NHS	National Health Service. Means the free-to-use public health service. For the purposes of this benefit, patients who undergo NHS -subsidised procedures at either independent hospitals or Independent Sector Treatment Centres (I.S.T.C.) will be deemed to have received NHS treatment.

Pre-existing Medical Condition	Any disease, illness or injury for which: <ul style="list-style-type: none">• you have received consultation, medication, monitoring, advice or treatment Or <ul style="list-style-type: none">• you have experienced symptoms in the two years prior to your date of registration for your current cover on Surgery Choices, whether the condition has been diagnosed or not.
Private Hospital	An independent hospital or NHS pay bed, or any other establishment e.g. an Independent Sector Treatment Centre (I.S.T.C.) , which Great Lakes Reinsurance (UK) PLC may decide to treat as a private hospital for the purpose of this benefit.
Private Treatment	Treatment not funded by the NHS , whether in a NHS hospital or a private hospital .
Registration	Your date of registration is the date that your employer elects to pay premiums from for your Surgery Choices cover. If your cover has lapsed and is then re-instated a new registration date will apply.
Related Medical Condition	Any symptom, disease, illness or injury, which reasonable medical opinion considers to be associated with another symptom, disease, illness or injury.
Surgical Complication	An adverse and unintended medical event resulting directly from the surgical procedure , which requires medical or surgical intervention.
Surgical Procedure	A procedure that is listed in the table in section 1, Operations Covered, of this leaflet.
Treatment	A surgical procedure that is either: <ul style="list-style-type: none">• funded by the NHSOR• provided under Surgery Choices through a private treatment package
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 person who has been provided with Surgery Choices cover, on a corporate paid basis by your employer.

AWARD WINNING WESTFIELD HEALTH

Westfield Health is one of the most successful and secure health insurers in the UK with almost 90 years experience and over a third of a million policyholders enjoying cover with us. We're sensitive to the values and well-being of our customers and dedicate ourselves to offering exceptional value for money and first class service – every time.

We are proud of our not-for-profit status and every year make substantial donations to the NHS and medically related charities. Our business philosophy is to embrace a spirit of social, ethical and environmental responsibility.

Our high level of customer service and leading example in Industry Practice has led to Westfield Health becoming only the third ever company to attain the 'Servicemark Gold level of Achievement' in 2005. The standard of the service we deliver to our customers has been recognised as outstanding by 9 out of 10 customers in a recent independent survey*.

*The Leadership Factor Customer Satisfaction Survey 2007

WESTFIELD HEALTH

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