

MONEY BACK FOR YOUR ESSENTIAL HEALTH COSTS

GOOD4YOU HEALTH CASH PLAN

making a healthy difference



westfield  health

WHAT IS A HEALTH CASH PLAN?

A health cash plan is an insurance product that gives you **money back** towards your healthcare bills, helping you to budget for your essential health costs. It also provides you with fixed **cash payouts** as well as access to valuable **Health and Wellbeing Services**.

WHY WOULD I WANT A HEALTH CASH PLAN?

There are three simple reasons:

- 1. Money back**, up to set limits, towards your everyday healthcare bills including Optical and Dental, Therapy Treatments, Consultation, Chiroprody and more.
- Fixed **cash payouts** if you ever have to stay in hospital as either an in-patient or for day surgery (NHS and private hospitals covered). You will even receive money if you have a baby! Use the cash you claim from us, as you like.
- 3. Valuable Health and Wellbeing Services** included as standard. These give you access to a GP Telephone Consultation Helpline, A-Z Health Website and a 24hr Counselling and Advice Line.

What's more, dependent children and partners are also covered on many benefits – at no extra cost!

Our plan is simple to understand and easy to use. Have a look at our table of benefits – you may be surprised by how much our plan could help you.



GOOD4YOU LEVEL 1 £5.35 PER MONTH

ESSENTIAL COVER		
Optical 2 year benefit period	For you Shared between your children	Up to £39 Up to £39
Dental 1 year benefit period	For you Shared between your children	Up to £28 Up to £28
Dental Trauma 1 year benefit period	For you Shared between your children	Up to £56 Up to £56
Chiroprody 1 year benefit period	Just for you	Up to £35
Consultation 1 year benefit period	Shared between you, your partner or children	Up to £70
Therapy Treatments* 1 year benefit period <small>includes: Physiotherapy, Acupuncture, Chiropractic and Osteopathy</small>	Just for you	Up to £200

ADDITIONAL BENEFITS		
In-patient** 1 year benefit period	For you Each of your children	£11.50 £5.50
Day Surgery** 1 year benefit period	For you Each of your children	£13 £6
Recuperation 2 year benefit period	For you Each of your children	£50 £30
Maternity/Paternity (including adoption) Per child	For you or your partner	£55
Homeopathy 1 year benefit period	Just for you	Up to £35
Home Care 1 year benefit period	For you or your partner	Up to £125
Surgical Appliance 1 year benefit period	Just for you	Up to £55

YOUR HEALTH AND WELLBEING SERVICES

- ✓ **GP Telephone Consultation***** For you and your family
- ✓ **A-Z Health Website***** For you and your family
- ✓ **Health Club Concession***** Just for you
- ✓ **24hr Counselling and Advice Line***** For you and your family. Counselling, legal, health and wellbeing advice

- 75% **payback** (up to specified maximum amount)
- 100% **payback** (up to specified maximum amount)
- ✓ **benefit available on this level**

Please note, the benefit amounts shown for your dependent children represent the maximum that you can claim up to. The featured premiums include Insurance Premium Tax at the current rate and are subject to review in respect of any changes in taxation. * In the case of Therapy Treatments, the amount shown represents a combined total for all the treatments. This amount can be used for any one, or combination of treatments. ** See Benefit Rules for nightly/daily rate and maximum nights/days per benefit period. *** More information on how to access these services can be found within the Benefit Rules. More information on each healthcare benefit, including details of limitations and exclusions, can be found in the Benefit Rules. The qualifying periods for each healthcare benefit are stated in Section 4, General Terms and Conditions.

GOOD4YOU LEVEL 2 £11.20 PER MONTH

ESSENTIAL COVER		
Optical 2 year benefit period	For you Shared between your children	Up to £82 Up to £82
Dental 1 year benefit period	For you Shared between your children	Up to £67 Up to £67
Dental Trauma 1 year benefit period	For you Shared between your children	Up to £134 Up to £134
Chiroprody 1 year benefit period	Just for you	Up to £75
Consultation 1 year benefit period	Shared between you, your partner or children	Up to £135
Therapy Treatments* 1 year benefit period <small>includes: Physiotherapy, Acupuncture, Chiropractic and Osteopathy</small>	Just for you	Up to £425

ADDITIONAL BENEFITS		
In-patient** 1 year benefit period	For you Each of your children	£22 £9
Day Surgery** 1 year benefit period	For you Each of your children	£24 £10
Recuperation 2 year benefit period	For you Each of your children	£130 £70
Maternity/Paternity (including adoption) Per child	For you or your partner	£115
Homeopathy 1 year benefit period	Just for you	Up to £70
Home Care 1 year benefit period	For you or your partner	Up to £275
Surgical Appliance 1 year benefit period	Just for you	Up to £125

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- ✓ **Health Club Concession***** Just for you
- ✓ **24hr Counselling and Advice Line***** For you and your family. Counselling, legal, health and wellbeing advice

- 75% **payback** (up to specified maximum amount)
- 100% **payback** (up to specified maximum amount)
- ✓ **benefit available on this level**

GOOD4YOU LEVEL 3 £16.60 PER MONTH

ESSENTIAL COVER		
Optical 2 year benefit period	For you Shared between your children	Up to £132 Up to £132
Dental 1 year benefit period	For you Shared between your children	Up to £105 Up to £105
Dental Trauma 1 year benefit period	For you Shared between your children	Up to £210 Up to £210
Chiroprody 1 year benefit period	Just for you	Up to £115
Consultation 1 year benefit period	Shared between you, your partner or children	Up to £290
Therapy Treatments* 1 year benefit period <small>includes: Physiotherapy, Acupuncture, Chiropractic and Osteopathy</small>	Just for you	Up to £625

ADDITIONAL BENEFITS		
In-patient** 1 year benefit period	For you Each of your children	£38 £16.50
Day Surgery** 1 year benefit period	For you Each of your children	£42 £18
Recuperation 2 year benefit period	For you Each of your children	£220 £110
Maternity/Paternity (including adoption) Per child	For you or your partner	£195
Homeopathy 1 year benefit period	Just for you	Up to £100
Home Care 1 year benefit period	For you or your partner	Up to £450
Surgical Appliance 1 year benefit period	Just for you	Up to £175

YOUR HEALTH AND WELLBEING SERVICES

- ✓ **GP Telephone Consultation***** For you and your family
- ✓ **A-Z Health Website***** For you and your family
- ✓ **Health Club Concession***** Just for you
- ✓ **24hr Counselling and Advice Line***** For you and your family. Counselling, legal, health and wellbeing advice
- ✓ **£15,000 Personal Accident/Accidental Death** Just for you
- ✓ **Up to £15,000 Personal Accident/Permanent Disability** Just for you

- 75% **payback** (up to specified maximum amount)
- 100% **payback** (up to specified maximum amount)
- ✓ **benefit available on this level**

GOOD4YOU LEVEL 4 £23.20 PER MONTH

ESSENTIAL COVER		
Optical 2 year benefit period	For you Shared between your children	Up to £187 Up to £187
Dental 1 year benefit period	For you Shared between your children	Up to £140 Up to £140
Dental Trauma 1 year benefit period	For you Shared between your children	Up to £280 Up to £280
Chiroprody 1 year benefit period	Just for you	Up to £155
Consultation 1 year benefit period	Shared between you, your partner or children	Up to £390
Therapy Treatments* 1 year benefit period <small>includes: Physiotherapy, Acupuncture, Chiropractic and Osteopathy</small>	Just for you	Up to £850

ADDITIONAL BENEFITS		
In-patient** 1 year benefit period	For you Each of your children	£55 £21
Day Surgery** 1 year benefit period	For you Each of your children	£61 £23
Recuperation 2 year benefit period	For you Each of your children	£270 £135
Maternity/Paternity (including adoption) Per child	For you or your partner	£265
Homeopathy 1 year benefit period	Just for you	Up to £150
Home Care 1 year benefit period	For you or your partner	Up to £625
Surgical Appliance 1 year benefit period	Just for you	Up to £230
Health Screening 2 year benefit period	Just for you	Up to £115

YOUR HEALTH AND WELLBEING SERVICES

- ✓ **GP Telephone Consultation***** For you and your family
- ✓ **A-Z Health Website***** For you and your family
- ✓ **Health Club Concession***** Just for you
- ✓ **24hr Counselling and Advice Line***** For you and your family. Counselling, legal, health and wellbeing advice
- ✓ **£25,000 Personal Accident/Accidental Death** Just for you
- ✓ **Up to £25,000 Personal Accident/Permanent Disability** Just for you

- 75% **payback** (up to specified maximum amount)
- 100% **payback** (up to specified maximum amount)
- ✓ **benefit available on this level**

GOOD4YOU LEVEL 5 £34.00 PER MONTH

ESSENTIAL COVER		
Optical 2 year benefit period	For you Shared between your children	Up to £265 Up to £265
Dental 1 year benefit period	For you Shared between your children	Up to £205 Up to £205
Dental Trauma 1 year benefit period	For you Shared between your children	Up to £410 Up to £410
Chiroprody 1 year benefit period	Just for you	Up to £225
Consultation 1 year benefit period	Shared between you, your partner or children	Up to £575
Therapy Treatments* 1 year benefit period <small>includes: Physiotherapy, Acupuncture, Chiropractic and Osteopathy</small>	Just for you	Up to £1250

ADDITIONAL BENEFITS		
In-patient** 1 year benefit period	For you Each of your children	£77 £33
Day Surgery** 1 year benefit period	For you Each of your children	£85 £36
Recuperation 2 year benefit period	For you Each of your children	£440 £220
Maternity/Paternity (including adoption) Per child	For you or your partner	£385
Homeopathy 1 year benefit period	Just for you	Up to £200
Home Care 1 year benefit period	For you or your partner	Up to £900
Surgical Appliance 1 year benefit period	Just for you	Up to £335
Health Screening 2 year benefit period	Just for you	Up to £150

YOUR HEALTH AND WELLBEING SERVICES

- ✓ **GP Telephone Consultation***** For you and your family
- ✓ **A-Z Health Website***** For you and your family
- ✓ **Health Club Concession***** Just for you
- ✓ **24hr Counselling and Advice Line***** For you and your family. Counselling, legal, health and wellbeing advice
- ✓ **£50,000 Personal Accident/Accidental Death** Just for you
- ✓ **Up to £50,000 Personal Accident/Permanent Disability** Just for you

- 75% **payback** (up to specified maximum amount)
- 100% **payback** (up to specified maximum amount)
- ✓ **benefit available on this level**

APPLY NOW...

You can apply online at www.westfieldhealth.com

Alternatively, complete an **application form** and send it directly to us at:

FREEPOST SF30

Westfield Health
87 Division Street
Sheffield
S1 1HT

No stamp required.

You will find the **application form** attached to the back of the **Policy Document**.

If you did not receive a **Policy Document** with this leaflet you can get one through one of the following ways:

Online: www.westfieldhealth.com/good4you

Email: enquiries@westfieldhealth.com

Telephone: 0845 602 1629

“My NHS dentist is now a private practice and a check-up and filling costs £140. Thanks to my Westfield health cash plan I’ve been able to claim this back, saving me a big bill!”

Jenny Gardener (Level 5 cover)

WELCOME TO WESTFIELD HEALTH

With over 90 years experience, we are one of the UK’s most successful and secure health insurance providers. We dedicate ourselves to offering exceptional value for money and first class products.

We always put our customers first and being a not for profit organisation means that we can invest more in our policyholders and the community. We make regular donations to the NHS and medically related charities and care for the environment through our environmentally friendly practices.

The standard of the service we deliver to our customers has been recognised as outstanding in an independent survey – placing us in the top 5% of companies surveyed for the third consecutive year*.

HOW DOES THE PLAN WORK?

You simply receive and pay for your healthcare treatment as normal. Complete a claim form and send it to us, together with any supporting information.

We will pay your money directly into your bank or building society account**.

We aim to process 100% of correctly presented claims within five working days of receipt.

Health cover for life – unlike some health insurance products, your premium will not increase just because you get older.

Worldwide cover – if you need any treatment whilst travelling abroad, on holiday or business, you can still use your plan to claim your money back. To help us, we require all documentation supporting your claim to be in English.

YOUR KEY BENEFITS EXPLAINED

OPTICAL

Visiting your optician every two years is more important than you think.

An eyesight test not only checks your vision, it also checks your general health. Your optician can detect early signs of eye conditions such as glaucoma, as well as general health problems like diabetes and high blood pressure.

Your plan gives you money back towards your optical bills, including eyesight tests, new glasses and contact lenses.

DENTAL

Finding an NHS dentist these days can be hard. But your Westfield plan can help with the costs associated with looking after your oral health, both on the NHS and privately.

With your Dental benefit you can claim money back towards the cost of your routine check-ups and treatments, such as fillings.

CONSULTATION

Not knowing the exact nature of a medical problem can be stressful. This benefit helps cover the cost of private consultations. Diagnostic tests are covered on all levels of the plan, for example ultrasounds, x-rays and blood tests (up to your maximum allowance).

On Levels 3, 4 or 5 you are also covered for the cost of any treatment by your Consultant (up to your maximum allowance).

THERAPIES

Therapy Treatments provide a popular and alternative way to treat some health conditions.

The following Therapies are all covered by your plan: Physiotherapy, Osteopathy, Chiropractic and Acupuncture.

IN-PATIENT AND DAY SURGERY

If you find yourself in hospital it may be comforting to know that your Westfield plan can help. Your plan provides fixed cash payouts, which means you can claim a set amount of money for each night you spend in hospital or for surgery you receive as a day patient (up to your maximum allowance).

CHIROPODY

If you require foot care, a visit to the chiropodist can help. A chiropodist specialises in diagnosing and treating conditions of the feet. You can claim money back towards the cost of your appointments, check-ups, diagnosis and treatments.

GP TELEPHONE CONSULTATION

If you are feeling under the weather but don’t have time to visit your doctor, or you are finding it difficult to arrange a convenient appointment, simply call our GP Telephone Consultation Helpline. A fully qualified GP will provide diagnosis of your symptoms when possible and recommend your next steps. This service is available 24hrs a day, every day and you can use it wherever you are in the world.

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* The Leadership Factor Customer Satisfaction Survey 2009

** Subject to the Terms and Conditions of the plan

