



WESTFIELD SURGERY CHOICES

making a healthy difference



WESTFIELD 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 Westfield Surgery Choices*. Your Westfield 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.

Westfield 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. Westfield 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:

- Gallstones
- Varicose veins
- Slipped discs
- Hip replacement
- Prostate problems
- Gynaecological problems

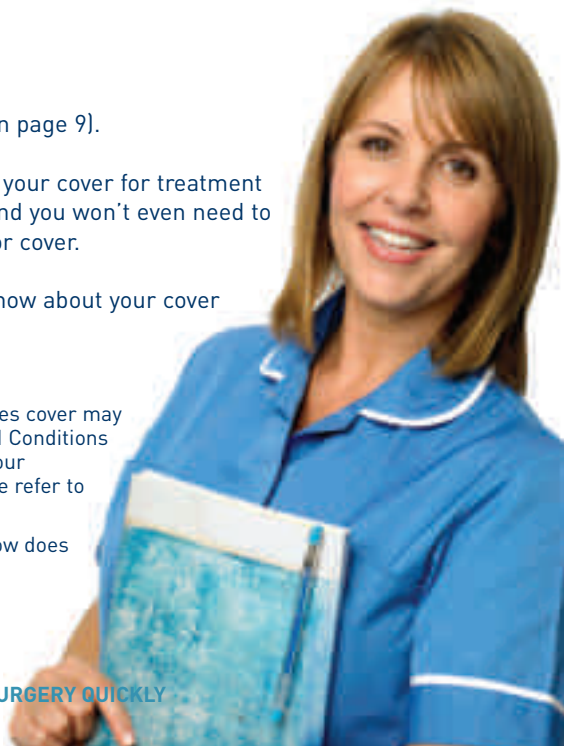
... and much more (see the full list starting on page 9).

As a Westfield 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 Westfield Surgery Choices cover may be subject to appropriate taxation. The Terms and Conditions of Westfield 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

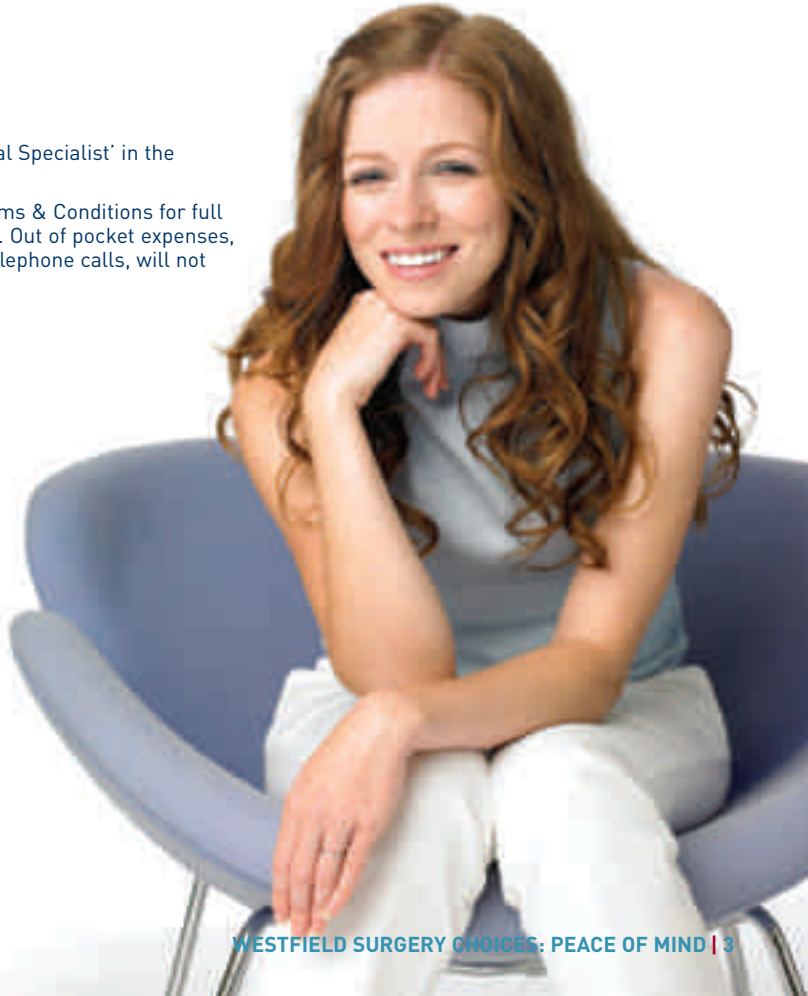
We will arrange your private treatment package direct with you, including where and when you undergo your procedure. If you prefer to undergo treatment on the NHS, you will be asked by your employer to complete a claim form.

Take it easy!

With Westfield 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 Westfield 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 Westfield Surgery Choices, Judith had the reassurance that were she not able to access treatment quickly through the NHS, there was the option of her Westfield 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 Westfield 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

In accordance with the Data Protection Act 1998, we will not discuss policy details with anyone other than the policyholder, unless you have given us written 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 monitored. This will include the recording and monitoring of Sensitive Personal Data such as data relating to health and medical conditions.



POLICY SUMMARY

keyfacts

Westfield 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.

Westfield Surgery Choices is underwritten by Westfield Contributory Health Scheme Limited.

Key Features and Benefits of Westfield 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

- Westfield Surgery Choices is available when your employer decides to provide it as part of your corporate paid cover.
(section 5, Who can have cover)
- Cover under Westfield 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 and/or planned treatment may be excluded depending upon the terms that apply to each employee's cover
(section 6, Medical Conditions)
- Treatment that arises as a result of certain circumstances will not be covered
(section 8, Exclusions)
- To be eligible for cover you must be resident in the United Kingdom, Jersey or Isle of Man (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 Westfield 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 7, 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 Westfield Surgery Choices claim form to be sent to you.

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 Westfield 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.

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 from us that the internal complaints procedure has been applied in full.

Compensation

Westfield Health is covered by the Financial Services Compensation Scheme. In the unlikely event that we are unable to meet our obligations you may be able to claim compensation. Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken 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** Westfield Surgery Choices cover. Where words or phrases appear in **bold type**, they have the special meaning for the purposes of Westfield 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.

1. Operations covered

Westfield 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 Westfield 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 amount that **we** will use 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

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	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

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	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 this 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

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	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

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	NAME AND DESCRIPTION OF SURGICAL PROCEDURE*	BAND
49	Posterior decompression (thoracic region) Relieving pressure on the spine in the upper back by moving and stabilising a slipped disc.	C
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

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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 8 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.

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**.

It may be necessary for **us** 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, **we** may not be able to proceed with the claim. **Your** cover includes the cost of any report that **we** request.

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 **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.

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

On receipt of **your** claim form a 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 out-patient physiotherapy sessions. **Your** 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 package, such as travel or telephone calls, these will not be covered. Jersey residents may have to travel to the **UK** for **treatment**: **you** will not be able to claim towards **your** travel expenses or for any accommodation that is not part of **your private treatment** package.

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 Westfield Health, or one of **our** 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**. **We** will offer any assistance or advice that **you** need in connection with making a claim.

Completed forms must then be returned to **us** 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 **we** notify **you** that a **private treatment** package is not available, **we** 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

Westfield Surgery Choices is 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. Westfield Health may, entirely at **our** discretion, include Westfield Surgery Choices as an addition to one of **our** healthcare plans for an employee/employee's **partner** to purchase. However, the terms and conditions relating to Westfield Surgery Choices cover for an employee/employee's **partner** will differ from those detailed in this leaflet; **we** will send full details in a separate leaflet.

Cover is only available if **you** reside in the **United Kingdom**, Jersey or Isle of Man for a minimum of six months each year. Treatment received when **you** are travelling outside the **UK**, Jersey or Isle of Man will not be covered; except when the **surgical procedure** has been arranged through Westfield Surgery Choices or **you** are a Jersey resident receiving treatment in the **UK** that is being funded by States of Jersey.

6. Medical Conditions

Cover for eligible **treatment** for any new **medical condition** is available from **your** date of **registration** for Westfield Surgery Choices. It is **your** employer's responsibility to promptly notify Westfield Health when **you** become eligible for cover and **we** cannot accept responsibility for loss of benefit that may arise if they fail to do so.

Your Welcome Letter will detail the terms that apply to **pre-existing medical conditions** on **your** Westfield Surgery

Choices cover. If **you** are not sure whether a **medical condition** is covered please contact **us** and **we** will be happy to confirm the cover that applies to **you**.

Eligible employees will receive cover on one of the following basis:

Medical History Disregarded (MHD)

Treatment for **pre-existing medical conditions** is covered for the **surgical procedures** detailed in section 1, Operations covered. However, this will usually exclude **treatment** that was **planned** prior to the start of **your** Westfield Surgery Choices cover; **you** must contact **us** before proceeding with any **planned treatment** for which you intend to make a claim.

Continuation of Personal Medical Exclusion (CPME)

You will not be covered for any **medical condition** that is excluded from the private medical insurance cover provided for **you** by **your** employer at the time that **your** cover is transferred to Westfield Surgery Choices. **Your** employer will provide **us** with details of any of **your medical conditions** that are excluded and **we** will hold this information in order that **we** can administer **your** Westfield Surgery Choices cover. You cannot claim for any **treatment** that was **planned** prior to the start of **your** Westfield Surgery Choices cover.

Moratorium

You do not need to have a medical or declare any **pre-existing medical condition(s)** before being accepted for cover. However, if **you** are provided with cover on a moratorium basis, **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 Westfield 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 Westfield Surgery Choices cover.

7. Premiums

Your corporate paid cover will continue on condition that **your** employer pays the premium due. **We** 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.

8. Exclusions

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

We will not cover:

1. Any procedure which is not listed in the table on pages 9 to 13 (except when at **our** discretion **we** 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 Westfield Surgery Choices cover commenced if **your** cover is underwritten on a moratorium basis;
3. Any claim that arises as a result of an excluded **medical condition** or **planned treatment** if **your** cover is underwritten on the basis of the continuation of personal medical exclusions;
4. **Planned treatment** if **your** cover is underwritten on the basis that medical

- history has been disregarded: except when **we** have confirmed to **you** that **treatment** will be covered;
5. 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**);
 6. **Emergency procedures**;
 7. Any charges that a **hospital**, practitioner or any other organisation makes for filling in a claim form;
 8. Services or treatment at any long-term care facility, nursing home, spa hydro-clinic or sanatorium that is not a **hospital**;
 9. **Medical conditions** either directly or indirectly arising from or associated with alcohol, solvent abuse, and/or drug dependency;
 10. Any claim if **you** do not seek and follow the medical advice of a **Medical Specialist** relating to the **treatment** of a specific condition;
 11. 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;
 12. Psychiatric Treatment – treatment associated with psychiatric conditions and any **related medical condition**;
 13. **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;
 14. **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 motorcycle 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;
 15. Any claim arising from a sexually transmitted disease;
 16. 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.

9. General conditions

Governing Law

Once **your** application to register for the **plan** has been accepted by **us**, this **agreement** shall be governed by and construed in accordance with the laws of England and the parties irrevocably and unconditionally submit to the exclusive jurisdiction of the courts of England in respect of any dispute or difference between them arising out of this **agreement**.

General Conditions

Westfield 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 Westfield Health to alter the terms or amend the rules relating to this benefit. If **we** decide to make any such changes **we** 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/Fair Processing Notice

Information provided to **us** or collected concerning **your plan** in the future will be used by Westfield Health, or selected third

parties to:

- provide the benefits for which **you** have applied
- maintain **your** records
- manage the underwriting and/or claims handling procedures
- prevent and detect fraud

This will include the recording and monitoring of Sensitive Personal Data such as health and medical conditions for all claims processed under **your plan**.

This information may be shared with:

- other insurance providers
- police and enforcement agencies
- the employer (if they are paying some or all of the premium for **your** cover) where **we** have a reasonable belief that the claims activity is in serious breach of **our** terms and conditions and/or may be fraudulent

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

Whenever an employer passes information about you to Westfield Health **we** will process the information in accordance with all applicable data protection and medical information laws and regulations. By collecting such information from the employer Westfield Health relies on the employer's compliance with all data protection legislation. The employer warrants that whenever they transfer personal data (including any medical or other Sensitive Personal Data) to Westfield Health for the purposes set out in this policy that they have full authority to do this, and do so in accordance with applicable laws and regulations.

Where you have provided information about another person you should ensure that you have their consent to do so. For a small fee you are entitled to a copy of the information which **we** hold about you by writing to the Data Subject Rights Officer, Westfield Contributory Health Scheme Limited, 87 Division Street, Sheffield S1 1HT, telephone **0114 250 2000**.

Marketing Preferences

We may occasionally use your contact information to contact you by post, email, text or phone with marketing offers and details of **our** other products and services. To opt out please contact **us** at the above address. **We** may also share all contact details with other selected organisations who may contact you by post or phone about other products and services. To opt out please contact **us** at the above address. If you are also happy to receive emails/texts from these other selected organisations please contact us at the above address.

Language

In accordance with FSA regulatory guidance we confirm the language we will use for communication purposes. It is English.

Additional Information

We are required to notify **you** that there may also be other taxes or costs which are not paid through, or imposed by, the insurance underwriter.

The information contained within this leaflet is effective from 1st May 2011 and replaces all previously published information.

DEFINITIONS

Where words or phrases appear in this document in **bold type**, they have the special meaning for the purposes of Westfield 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.
Agreement	The contract between Westfield Health and you for the provision of the Westfield Surgery Choices cover governed by the terms and conditions set out in this leaflet.
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. or The Jersey General Hospital: any other hospital on Jersey with specialist facilities for medical and surgical procedures. Hospitals in other countries may be included in this definition at Westfield Health'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:

- holds an **NHS Consultant** post and;
 - is on the Specialist Register held by the General Medical Council
- or
- holds a Consultant post on Jersey and;
 - is on the Specialist Register held by the General Medical Council
- or
- who is otherwise approved by Westfield Health 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.

For residents of Jersey this will include health care funded by the States of Jersey Health and Social Services Department.

Planned/ Planned treatment

Means any **medical condition** for which **you**:

- have a date scheduled for **surgical procedure**;
- are on an **NHS** waiting list for a **surgical procedure**;
- have been told by **your GP** or **Medical Specialist**, in the 3 month period prior to **your** current Westfield Surgery Choices cover commencing, that reasonable medical opinion would consider may require a **surgical procedure**.

Pre-existing Medical Condition

Any disease, illness or injury for which:

- **you** have received consultation, medication, monitoring, **advice** or treatment
- or
- **you** have experienced symptoms

in the two years prior to **your** date of **registration** for **your** current cover on Westfield 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 Westfield Health may decide to treat as a **private hospital** for the purpose of this benefit.

Private Treatment

Treatment not funded by the **NHS** or States of Jersey, whether in a **NHS/States of Jersey** funded **hospital** or a **private hospital**.

Registration	Your date of registration is the date that your employer elects to pay premiums from for your Westfield 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 NHS/States of Jersey or • provided under Westfield 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 someone appointed by us to administer your Westfield Surgery Choices cover.
You/your	The person who has been provided with Westfield Surgery Choices cover, on a corporate paid basis by your employer.

ABOUT WESTFIELD HEALTH

With over 90 years experience, we are one of the UK's most successful and secure health insurance providers.

We always put our customers first. 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 use environmentally friendly practices. We're proud to have won awards for our excellent customer service and dedicate ourselves to offering exceptional value for money products.

OUTSTANDING CUSTOMER SERVICE

Our friendly Customer Service Department is on hand to help whether you have an enquiry about your account, or need advice with your claim. 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*. We are also proud to have maintained the accreditation of the Servicemark Award for Customer Service. In addition, we have been voted Best Healthcare Cash Plan Provider 2010 (Health Insurance Awards) for the fifth time in seven years.

*The Leadership Factor Customer Satisfaction Survey 2009

WESTFIELD HEALTH

REGISTERED OFFICE. Westfield House 87 Division Street Sheffield South Yorkshire S1 1HT

CUSTOMER HELPLINE. 0114 250 2000 **TEXTPHONE.** 0114 250 2020

Available 8am–6pm, Mon–Fri (except Christmas Eve and public holidays)

F. 0114 272 4950 **EMAIL.** enquiries@westfieldhealth.com

westfieldhealth.com

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