



For healthy, happy employees

Advantage Voluntary Health Cash Plan

For companies looking to give their staff access to health benefits on an employee paid basis. Cover is focused on core benefits such as optical and dental. Your employees will also have access to valuable services such as DoctorLine and a 24 Hour Advice and Information Line including the Wisdom app.

With an ageing workforce and people living longer than ever before, many employees are finding themselves juggling work with caring responsibilities. There's advice to help your employees make informed choices about putting in place care for themselves and their elderly relatives, as well as support services following a stay in hospital.

And good news is that your employees will benefit from substantially cheaper rates than if they were to purchase the equivalent product direct from us.

Key features

- Five levels of cover for employees to choose from
- From just £6.52 per employee, per month
- Available by voluntary payroll deduction or individual direct debit
- Premiums do not increase with age
- No medical required to join
- 100%, 75% or 50% reimbursement, up to set limits, on cash benefits
- Worldwide cover for emergencies
- Cover for partners and dependent children on some benefits at no extra cost

Cover for employees

Level	Level 1	Level 2	Level 3	Level 4	Level 5
Price per month	£6.52	£13.04	£19.05	£26.46	£39.77
Money back on everyday health and retail discounts					
Optical For the policyholder. 100 2yr	Up to £45	Up to £90	Up to £145	Up to £205	Up to £295
Dental For the policyholder. 100 1yr	Up to £33	Up to £75	Up to £120	Up to £165	Up to £245
Dental Accident For the policyholder. 100 1yr	Up to £75	Up to £165	Up to £265	Up to £350	Up to £500
Chiropody For the policyholder. 75 1yr	Up to £35	Up to £75	Up to £115	Up to £155	Up to £225
Therapy Treatments For the policyholder. - Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy. 75 1yr	Up to £200	Up to £425	Up to £625	Up to £850	Up to £1,250
Prescription Charges For the policyholder. 1yr	—	—	1 item	2 items	3 items
Surgical Appliance For the policyholder. 75 1yr	Up to £55	Up to £125	Up to £175	Up to £230	Up to £335
Maternity/Paternity/Adoption For the policyholder, per child. 1yr	£55	£115	£195	£265	£385
Health Screening For the policyholder. 50 1yr	—	—	—	Up to £200	Up to £300
Gym Discounts For the policyholder.	✓	✓	✓	✓	✓
Westfield Rewards For the policyholder.	✓	✓	✓	✓	✓
Diagnosis and treatment for body and mind					
DoctorLine For the policyholder, their partner and dependent children.	✓	✓	✓	✓	✓
Specialist Consultations and Diagnostics Shared between the policyholder, their partner and dependent children. 75 1yr	Up to £70	Up to £135	Up to £290	Up to £390	Up to £575
24 Hour Advice and Information Line including the Wisdom app For the policyholder, their partner and dependent children. - Counselling, legal, health and wellbeing advice, online resources.	✓	✓	✓	✓	✓
Help if you require hospital treatment					
Hospital Benefit For the policyholder. Per day/night up to 14 days/nights per year. 1yr	£13	£24	£42	£61	£85
Care After Hospital Shared between the policyholder, their partner and one relative aged 65 or over (policyholder's partner or policyholder's parent). - 18 hours of home care following an overnight hospital stay. On Levels 1 and 2, Westfield Health will contribute 50% towards the cost. On Level 3, Westfield Health will contribute 75% towards the cost. 1yr	18 hours	18 hours	18 hours	18 hours	18 hours
Personal Accident/Accidental Death For the policyholder.	—	—	£10,000	£20,000	£30,000
Personal Accident/Permanent Disability For the policyholder.	—	—	£10,000	£20,000	£30,000
Caring for your loved ones					
Telephone Care Advisory Services For the policyholder and their/their partner's elderly relatives aged 65 or over. - Understand your rights, navigate NHS/private residential and home care choices, resolve care issues. - Have the most appropriate care providers researched for you to make an informed choice. - Get practical and emotional support for your caring responsibilities.	✓	✓	✓	✓	✓

Key

100 100% money back

75 75% money back

50 50% money back

2yr 2 year benefit period

1yr 1 year benefit period

DoctorLine is a registered trademark of Westfield Health.

Cover for employees' children (no additional cost)

Level		Level 1	Level 2	Level 3	Level 4	Level 5
Money back - Shared between dependent children						
Optical	100 2yr	Up to £45	Up to £90	Up to £145	Up to £205	Up to £295
Dental	100 1yr	Up to £33	Up to £75	Up to £120	Up to £165	Up to £245
Dental Accident	100 1yr	Up to £75	Up to £165	Up to £265	Up to £350	Up to £500
Help if you require hospital treatment						
Hospital Benefit	1yr	£6	£10	£18	£23	£36
Per day/night up to 14 days/nights per year						



The set-up process was easy from an administrative point of view and your prices and cover are really competitive. The team loves being able to claim for opticians, physio, dental costs etc in a simple way.

Business Manager
Kings Norton Girls' School & Sixth Form





Making employees' salaries go further

Westfield Rewards

A great way to help your employees save money on everyday items, this online portal allows policyholders to access offers and savings on a huge range of goods and services from hundreds of leading retailers, restaurants and destinations.

By connecting with the Westfield Rewards website, your employees can make use of discount codes or purchase reloadable cards. The savings they make are often on top of sale prices, money off vouchers and online promotions, so their money goes even further. It's retail therapy at its best.

Sainsbury's *Argos* **B&Q** at M&S

Our friendly Customer Care Team is here to help.

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