

Health cover for working  
life and beyond

# For healthy happy staff.

Chamber Primary Health Plan



We are proud to have partnered with some of the largest and most prestigious membership organisations in the UK, providing innovative and effective health cover solutions available exclusively for their member businesses.

## Key features

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- Exclusively available to BCC accredited and affiliated Chamber member organisations of all sizes
- Available on a corporate paid basis
- Four levels of cover to choose from
- From just £5.30 per employee, per month
- Premiums will not increase with age
- No medical required to join
- Cover for pre-existing medical conditions (except Personal Accident cover)
- 100% reimbursement, up to set limits, on cash benefits
- Immediate cover on all benefits
- Worldwide cover available
- Company Health Report for you, the employer
- Optional module available to cover employees' dependent children
- Voluntary upgrades and partner cover available via payroll deduction or individual direct debit (different terms and conditions apply)
- Personal Health Risk Assessment upgrades available to purchase
- Can sit alongside our Hospital Treatment Insurance cover

 **Westfield**  
Health

Harder working health cover

 British  
Chambers of  
Commerce  
Accredited

## Cover for employees

Level Price per month		Level 1 £5.30	Level 2 £10.58	Level 3 £20.46	Level 4 £30.56
<b>Money Back</b>					
<b>Optical</b> For the policyholder.	100 1yr	Up to £55	Up to £105	Up to £180	Up to £220
<b>Dental</b> For the policyholder.	100 1yr	Up to £55	Up to £105	Up to £180	Up to £220
<b>Dental Trauma</b> For the policyholder.	100 1yr	Up to £110	Up to £210	Up to £360	Up to £440
<b>Chiroprody</b> For the policyholder.	100 1yr	Up to £25	Up to £50	Up to £75	Up to £100
<b>Therapy Treatments</b> For the policyholder. Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy.	100 1yr	Up to £150	Up to £250	Up to £500	Up to £650
<b>Consultation</b> For the policyholder.	100 1yr	Up to £200	Up to £400	Up to £600	Up to £700

<b>Health and Wellbeing</b>					
<b>MRI, CT and PET Scanning Facilities</b> For the policyholder. Following a referral from a Consultant, employees must call our Scanning Helpline on 0345 345 4556 and they will arrange the scan.		✓	✓	✓	✓
<b>DoctorLine™</b> For the policyholder and their family.		✓	✓	✓	✓
<b>Best Doctors®</b> For the policyholder and their family.		✓	✓	✓	✓
<b>24 Hour Counselling and Advice Line</b> For the policyholder and their family. Counselling, legal, health and wellbeing advice. <b>Including up to six sessions of face to face counselling/ Cognitive Behavioural Therapy (CBT)</b> For the policyholder.		✓	✓	✓	✓
<b>Personal Health Risk Assessment</b> For the policyholder and their family.		✓	✓	✓	✓
<b>Health Club Concession</b> For the policyholder.		✓	✓	✓	✓
<b>Personal Accident / Accidental Death</b> For the policyholder.		£5,000	£10,000	£15,000	£20,000
<b>Personal Accident / Permanent Disability</b> For the policyholder.		Up to £5,000	Up to £10,000	Up to £15,000	Up to £20,000

<b>Upgrade premium rates</b>	
	Per month
Level 1 to 2	£8.61
Level 1 to 3	£23.33
Level 1 to 4	£37.47
Level 2 to 3	£16.06
Level 2 to 4	£32.19
Level 3 to 4	£16.45

<b>Voluntary partner cover premiums</b>	
	Per month
Level 1	£7.41
Level 2	£14.81
Level 3	£28.63
Level 4	£42.77

### Additional services

- ✓ Westfield Rewards (for employees)
- ✓ Company Health Report (for employers)

### Key

- 1yr 1 year benefit period
- 100 100% money back



## Cover for employees' children

For just an extra **15p** per employee, per week, you can choose to provide children's cover for those employees with dependent children. Or, you can choose to select children's cover for your whole workforce at a discounted premium of **7p** per employee, per week. Children will receive cover on the same plan level you choose for your staff. If your employees choose to upgrade their level of cover, their children's cover will be automatically upgraded too, at no extra cost. Children's pre-existing medical conditions are covered and employees can start to claim for their children as soon as their own cover starts.

Alternatively, employees can purchase children's cover on a voluntary basis by paying an additional **67p** per month by payroll deduction or individual direct debit.

Level		Level 1	Level 2	Level 3	Level 4
<b>Money Back – Shared between dependent children</b>					
<b>Optical</b>	100 1yr	Up to £55	Up to £105	Up to £180	Up to £220
<b>Dental</b>	100 1yr	Up to £55	Up to £105	Up to £180	Up to £220
<b>Dental Trauma</b>	100 1yr	Up to £110	Up to £210	Up to £360	Up to £440
<b>Therapy Treatments</b> Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy.	100 1yr	Up to £150	Up to £250	Up to £500	Up to £650
<b>Consultation</b>	100 1yr	Up to £200	Up to £400	Up to £600	Up to £700

## Personal Health Risk Assessment upgrade options

The Personal Health Risk Assessment benefit lets your employees get a clear picture of their current health status and helps them identify steps that can be taken to help them improve their lifestyle, based on the results of a 15 minute online questionnaire. This can be enhanced by selecting upgrade options to gain an even better understanding of specific aspects of their health.

These options can be purchased on a corporate paid basis or employees can choose to purchase directly via Debit/Credit Card. Prices are subject to VAT.

Option 1	Option 2
<p><b>Biometric Tests – £49 each</b></p> <p>10 minute appointment with a pharmacist/clinician to record:</p> <ul style="list-style-type: none"> <li>- Resting heart rate</li> <li>- Blood pressure</li> <li>- Total cholesterol</li> <li>- HDL cholesterol</li> <li>- Blood glucose</li> <li>- Height, weight and body mass index</li> </ul>	<p><b>Biometric Consultation – £79 each</b></p> <p>As Option 1, plus an additional 15 minute review to discuss:</p> <ul style="list-style-type: none"> <li>- Medical history</li> <li>- Lifestyle</li> <li>- Recommended health improvement actions</li> </ul>

# Working harder for your people.

## Westfield Rewards. Making employees' salaries go further.

A great way to help policyholders save money on everyday items, this online portal allows policyholders to access offers and savings on a huge range of goods and services from over 450 leading high street and online retailers.

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.

## Best Doctors® A second opinion and peace of mind.

The Chamber Primary Health Plan also gives staff and their families access to the free Best Doctors® service. Best Doctors® can be used to request an alternative assessment, from a world leading medical specialist, of a diagnosis they've received from their local medical specialist.



## Employer support.

We're focused on being there for you too. That's why the Chamber Primary Health Plan includes the Company Health Report service as standard.

This market leading service gives you the full health picture for your company, to help you safeguard both your workforce and your business. It presents aggregated results for all your employees' Personal Health Risk Assessments along with participation rates, allowing you to gain a better understanding of your workforce's overall wellbeing, enabling you to take preventative action and measure progress.

“We offer Level 1 as a benefit for all of our contracted employees. The process to claim back healthcare fees is extremely easy for our employees to follow and their Customer Services Team are readily available to help with any queries. We would not hesitate in recommending Westfield Health to other organisations.”

Angela Fallon,  
HR Manager,  
Nottinghamshire  
Hospice

## Our friendly Customer Care Team is here to help

 Online  
[westfieldhealth.com](https://www.westfieldhealth.com)

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

 Phone  
0345 602 1629

Registered Office:  
Westfield Health, Westfield House, 87 Division Street,  
Sheffield, South Yorkshire S1 1HT

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