



# Tailored cover to suit your business

## Westfield Mosaic Health Cash Plan

Ideally suited to medium to large sized companies looking to tailor their health and wellbeing plan to the needs of the business. It provides employers with a flexible product and employees receive a guide to help them make the most of their benefits.

### Key features

- Available on a corporate paid basis for companies with 50 or more employees
- No medical required to join
- Cover for pre-existing medical conditions for everyone on the policy (except Personal Accident cover, Dental Accident and Private Health Insurance)
- Over 20 benefits and services to choose from
- 100% reimbursement, up to set limits, on cash benefits with the ability to claim for all benefits online
- Some worldwide cover available
- Immediate cover on all benefits (except for Maternity/Paternity/Adoption benefit)
- Employer Support Helpline (included if Structured Counselling is selected)
- Cover for dependent children on core benefits at no extra cost
- Voluntary upgrades and partner/additional adult cover available at plan anniversary date. Available via payroll deduction, individual Direct Debit or through a flexible benefit platform



## Cover for employees

### Core Benefits

A minimum of two core benefits must be selected when creating your bespoke Westfield Mosaic Health Cash Plan

<b>Optical</b> For the policyholder and dependent children.	100 1yr	From £30 up to £250
<b>Dental</b> For the policyholder and dependent children.	100 1yr	From £30 up to £250
<b>Therapy Treatments</b> For the policyholder and dependent children. Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy.	100 1yr	From £100 up to £750
<b>Specialist Consultations and Diagnostics</b> For the policyholder and dependent children.	100 1yr	From £100 up to £750

### Additional Money Back Benefits

<b>Dental Accident</b> For the policyholder.	100 1yr	From £60 up to £500
<b>Chiropody</b> For the policyholder.	100 1yr	From £35 up to £250
<b>Wellbeing and Alternative Therapies</b> For the policyholder. Acupressure, Allergy/Food Intolerance Testing, Aromatherapy, Hypnotherapy, Indian Head Massage, Nutritional Therapy, Reflexology, Reiki and Sports Massage.	100 1yr	From £75 up to £200
<b>Health Screening/Assessment</b> For the policyholder.	100 1yr	From £100 up to £250
<b>Flu Jab &amp; Vaccinations</b> For the policyholder.	100 1yr	From £15 up to £75
<b>Prescriptions</b> For the policyholder.	100 1yr	1, 2 or 3 items

### Cash Payouts

<b>In-Patient</b> For the policyholder. Per night, up to 30 nights per year.	1yr	From £10 up to £80
<b>Day Surgery</b> For the policyholder. Per day, up to 10 days per year.	1yr	From £10 up to £80
<b>Maternity/Paternity/Adoption</b> Per child.	1yr	From £50 up to £400

### Health and Wellbeing

<b>Private Health Insurance</b> For the policyholder.	✓
<b>Scanning Service - MRI, CT &amp; PET scans</b> For the policyholder. Following a referral from a Consultant, employees must call our Scanning helpline on 0345 345 4556 and we will arrange the scan.	✓
<b>DoctorLine</b> For the policyholder and dependent children.	✓
<b>24 Hour Advice and Information Line including the Wisdom app</b> For the policyholder and adult dependent children. With legal and debt support, speak to a Counsellor and online resources.	✓
<b>Structured Counselling Sessions</b> For the policyholder. Up to six sessions.	✓
<b>Gym Discounts</b> For the policyholder.	✓
<b>Personal Accident</b> For the policyholder.	£10k, £20k, £30k, £40k or £50k
<b>Westfield Rewards</b> For the policyholder.	✓
<b>Togetherall</b> For the policyholder.	✓

## Key

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

DoctorLine is a registered trademark of Westfield Health



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Westfield Health have worked tirelessly to ensure that every colleague knows the great services on offer to them and we have some fantastic utilisation of the scheme. This is down to the close relationship we have with Westfield Health and our shared goal of doing the best we can to help colleagues.

Jack Thompson, People Business Partner, Sofology



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## Employee upgrades, additional adult cover and children's cover

Dependent children are covered on core benefits, at no extra cost. The benefit amount is shared between the children.

If selected by you as an option, employees will be invited to upgrade their cover or add an additional adult within the first month of the company anniversary date. Additional adult cover mirrors the benefits within your employees' cover, including Private Health Insurance if chosen. This will be the voluntary version on Moratorium terms. You can choose whether premiums for voluntary upgrades and additional adult cover are collected by individual Direct Debit, payroll or through a flex platform.



# Working smarter for your people

Benefits that can be selected include:

## Togetherall Mental health support

The Mosaic Health Cash Plan can give your people access to Togetherall. It's a safe online space available 24 hours a day, 7 days a week, 365 days a year - providing access to community support, courses and resources if employees are feeling worried, stressed, anxious or not coping.

## DoctorLine Access to a GP 24/7

From anywhere in the world, 24 hours a day, your employees can pick up the phone and arrange a call back from a practising UK GP. They can even choose to have a webcam consultation. It's the closest thing to a surgery appointment, but without the wait. If the doctor believes that their treatment requires medication, they can offer a private prescription. Your employees can choose for the medicine to be sent directly to them at an address of their choice or a local pharmacy, or they could be sent a digitally secure electronic prescription to show at a nominated local pharmacy.

## 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 hundreds of 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.

Sainsbury's Argos B&Q YOUR M&S

# Employer Support

We're focused on being there for you too. That's why the Mosaic Health Cash Plan includes access to free, specialist advice from our Employer Support Helpline (only included if structured counselling is selected). Through your plan you are able to take advantage of two free calls per year for HR, employment law or health and safety matters.



Our friendly Customer Care Team is here to help.



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