



Your little guide to health cover with big benefits

Westfield Flex Health Cash Plan



Hello

A warm welcome to your health cover from Westfield Health. We're dedicated to making a healthy difference to the quality of life of our customers and the communities in which they live and work.



A little bit about us

We are Westfield Health. From humble beginnings, we've evolved to become a leading health and wellbeing provider.

We encourage positive changes in the wellbeing of our customers and the wider population across the UK. Together, we can help everyone to live healthier lives through better choices, ongoing support and a more proactive approach to healthcare.

Through our charitable donations, we support causes that align to our purpose to make a healthy difference to quality of life.

Getting started

Take a look through your handy little guide, which provides everything you need to help you get the most from your cover. If you have any questions at all, just give our friendly UK based Customer Care Team a call on **0114 250 2000**.

Don't forget to read the full Terms and Conditions at the back of this guide.

A century on and we still have the same beliefs, vision and values we've always had – to support you throughout your life with innovative, best in class health cover.



Introducing your cover

Congratulations. Like thousands of others, you're about to discover why so many of our customers are happy with their cover.



Taking better care of you.

No one knows what's around the corner where our health is concerned. With your cover, you can be sure that we will work harder on your behalf to help you pay for those essential health bills.

Money back and cash payouts.

We aim to ensure that as many of your health costs are covered as possible. From dental appointments to optical check ups, therapy treatments and more, you can rest assured that the cover chosen for you will help with your bills.

You can claim back 100% of the money you spend straight away, up to the maximum allowance provided by your cover. You can also receive fixed cash payouts for hospital stays and day surgery. And you will also receive a sum of money if you have a baby or adopt a child.



Customer Testimonial

"I've been through a lot medically, but having my Westfield cover to help has been fantastic. From getting quick access to consultations to receiving payment after my operation, the cover played a big part in my treatment and rehabilitation. From run of the mill things like eye checks and visits to the dentist, to more serious issues, I have always had excellent service."



Diagnosis and peace of mind.

We want you to stay at your fit and healthy best and, to help you do that, we've included all kinds of additional benefits. As well as providing cash towards diagnostic consultations, your cover includes access to a 24 hour DoctorLine service, because we know that illness doesn't just strike during surgery hours.

You'll also have access to a Scanning Service, we will arrange your scan for you, usually within 2 weeks, so you don't have to worry about the wait or the cost.

Health and wellbeing.

Your cover has been designed to help keep you in the best possible shape, physically and mentally. So our 24 Hour Advice and Information Line is a reassuring aspect of your cover as it gives you help, support and advice by phone – day or night. Your cover also includes Gym Discounts providing discounted membership at local gyms, so you can actively start improving your health right away.

Personal Accident cover too.

It's reassuring to know that you have cover in place to help you if the worst should happen. Your cover provides cash payouts in the event of death or permanent disability as result of an accident.



Working harder for you.

As you start to use your health cover, the advantages really add up. It works harder for you by providing excellent cash payouts and money back for treatment – and this is just part of your cover. It also provides access to valuable services to help keep you at your fit and healthy best.



MRI, CT and PET Scanning Service.

In order to access this facility you will first need to see your Consultant to gain a referral for a scan. Once you have this referral please contact the Scanning Helpline on **0345 345 4556**, available Monday to Friday, 8.30am to 5.30pm.

Helpline staff will explain the process for booking your scan and will require written confirmation from your Consultant before arranging your scan for you. Only scans arranged through the Scanning Helpline will be covered.



DoctorLine.

From anywhere in the world, 24 hours a day, you can pick up the phone and arrange a call back from a practising UK GP, to discuss any health issues and receive advice or a diagnosis. You can even choose to have a webcam consultation so you can see and speak to a doctor while you're at home or at work. It's the closest thing to a surgery appointment, but without the wait. Over 70% of DoctorLine consultations result in the patient being recommended a course of action, without the need for referral to another medical professional.

If the doctor believes that your treatment requires medication, they can offer you a private prescription. You can choose for the medicine to be sent directly to you at an address of your choice or a local pharmacy, or you could be sent a digitally secure electronic prescription to show at a nominated local pharmacy.

Prescriptions can be raised for one-off occasions such as prescription-only painkillers/inflammatory drugs, digestive medication, or NHS prescription medication where the patient is away from home and has forgotten or has insufficient prescription medication, antibiotics or hormonal medication.



24 Hour Advice and Information Line.

It's good to talk. Whatever the issue, support and advice is just a phone call away. This freephone telephone service gives you, your partner and your children (aged 16-24 in full time education) access to confidential guidance on medical, legal or domestic issues from experienced counsellors, legal advisors and nurses. From stress, bereavement or relationship advice to health and money worries, you'll be able to talk to a qualified expert any time day or night.

You also have access to a progressive app – Wisdom; an online dedicated resource, designed to support your health and wellbeing. It provides you with tailored resources, tools and learning materials - wellbeing fact sheets, videos, self-help programmes, interactive tools and educational resources to help with life's challenges.

For details on how to access your services, see page 17.



Westfield Rewards.

Helping your money go further. You have access to our exclusive rewards website.

It provides access to special offers on all your favourite goods and services from hundreds of leading online and high street retailers. Make use of discount codes or purchase reloadable cards. The savings 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.

Pick up exclusive discounts by purchasing reloadable cards for high street stores and supermarkets or receive Cashback from participating retailers by connecting to them online via the Westfield Rewards website.

Instant vouchers are a quick and easy way to save. Order the amount you want and then download the voucher from your account to use in store or online for an instant discount. Instant vouchers can be downloaded to the SmartSpending app whilst in a shop.

Even better, all discounts are on top of sale discounts or online promotions and you can even save on utility services such as gas or electricity too.

Visit www.westfieldrewards.co.uk to register. You can then use the SmartSpending app to make savings while on the move.



Customer Testimonial

“Being a Westfield customer not only means I can save money and claim back my dental and optical bills but I am now able to shop without feeling too guilty. I registered with Westfield Rewards and in the past month I have saved money by using my reloadable cards. I am currently in the process of buying my first house and through Westfield Rewards I can save money on the cost of my new kitchen.”



It feels good to be covered.

We know how much effort you put into your work and the stresses and strains you face in everyday life, so we're committed to ensuring that your policy works harder for you. Take a look at the full range of benefits your cover provides.

Level		Level 1	Level 2	Level 3	Level 4	Level 5
Money back on everyday health plus fitness and retail discounts						
Optical For you.	100 1yr	Up to £40	Up to £80	Up to £120	Up to £160	Up to £200
Dental For you.	100 1yr	Up to £40	Up to £80	Up to £120	Up to £160	Up to £200
Dental Accident For you.	100 1yr	Up to £80	Up to £160	Up to £240	Up to £320	Up to £400
Chiropody For you.	100 1yr	Up to £25	Up to £50	Up to £75	Up to £100	Up to £125
Therapy Treatments For you. Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy.	100 1yr	Up to £100	Up to £200	Up to £300	Up to £400	Up to £500
Health Screening/Assessment For you.	100 1yr	Up to £40	Up to £80	Up to £120	Up to £160	Up to £200
Prescription Charges For you.	1yr	1 item	2 items	3 items	4 items	5 items
Flu Jab & Vaccinations For you.	100 1yr	Up to £15	Up to £15	Up to £15	Up to £15	Up to £15
Gym Discounts For you.		✓	✓	✓	✓	✓
Westfield Rewards For you.		✓	✓	✓	✓	✓
Fast access to diagnosis and treatment for body and mind						
DoctorLine For you, your partner and your children.		✓	✓	✓	✓	✓
Specialist Consultations and Diagnostics For you.	100 1yr	Up to £100	Up to £200	Up to £300	Up to £400	Up to £500
Scanning Service - MRI, CT and PET scans For you. Following a referral from a Consultant, you must call our Scanning Helpline on 0345 345 4556 and they will arrange your scan. Please see Benefit Rules for more information.		✓	✓	✓	✓	✓
24 Hour Advice and Information Line For you , your partner and your children. Counselling, legal, health and wellbeing advice and online resources		✓	✓	✓	✓	✓
Cash Payouts						
In-patient For you, per night, up to 20 nights per year.	1yr	£15	£30	£45	£60	£75
Day Surgery For you, per day, up to 10 days per year.	1yr	£15	£30	£45	£60	£75
Maternity/Paternity/Adoption For you, per child.	1yr	£50	£100	£150	£200	£250
Personal Accident/Accidental Death For you.		£2,500	£5,000	£10,000	£15,000	£20,000
Personal Accident/Permanent Disability For you.		Up to £2,500	Up to £5,000	Up to £10,000	Up to £15,000	Up to £20,000

Important information.

Please refer to your Flex Platform for further information on the premium amounts for each level of cover. These 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. To access the Health and Wellbeing Services please refer to the full Terms and Conditions within this guide, and see page 17. More information on each benefit and service, including details of limitations, exclusions and any qualifying periods, can be found in the Terms and Conditions within this guide.

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

Cover for your children too.

If you have dependent children, it's nice to know that they are covered on certain key benefits at no additional cost, giving you that extra peace of mind.



The table below shows what cover is included for children. The amounts allow you to claim money back towards any optical and dental expenses, therapy treatments, and diagnostic consultations as well as fixed cash payouts for unexpected events like overnight hospital stays and day surgery.

And you have the reassurance of having access to valuable health services including DoctorLine.

Please refer to page 37 for the definition of a dependent child and age limits.

Level		Level 1	Level 2	Level 3	Level 4	Level 5
Money Back - Shared between dependent children						
Optical	100 1yr	Up to £40	Up to £80	Up to £120	Up to £160	Up to £200
Dental	100 1yr	Up to £40	Up to £80	Up to £120	Up to £160	Up to £200
Dental Accident	100 1yr	Up to £80	Up to £160	Up to £240	Up to £320	Up to £400
Therapy Treatments Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy.	100 1yr	Up to £100	Up to £200	Up to £300	Up to £400	Up to £500
Specialist Consultations and Diagnostics	100 1yr	Up to £100	Up to £200	Up to £300	Up to £400	Up to £500
Cash payout - for each dependent child						
In-patient For you, per night, up to 20 nights per year.	1yr	£7.50	£15	£22.50	£30	£37.50
Day Surgery For you, per day, up to 10 days per year.	1yr	£7.50	£15	£22.50	£30	£37.50

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

Your cover: a few useful pointers

Here's a little helpful guidance to help you make the most of your cover. Please feel free to contact us if there's anything else you need to know.



Making the most of your benefit periods.

Your money back benefits have a one year benefit period, which starts annually on your company's flex anniversary date.

You can keep sending in claims for a benefit until you reach the maximum allowance for that benefit.

Your maximum benefit allowances will renew on your company's flex anniversary date every year, but remember, any unused balance will not be carried forward from one year to the next.

You have 26 weeks to make a claim.

Please submit your claim within 26 weeks. Those 26 weeks start from the date you make each payment for treatment, goods or services, the date you were discharged as an in-patient, or the date you attended for day surgery. In the case of the Maternity/Paternity/Adoption Benefit, it is 26 weeks from the date of birth or adoption placement.

Make sure you use a qualified practitioner.

One simple rule. Your practitioner must be registered with, or a member of an approved professional organisation. Just click on the 'Find an approved practitioner' link on the **My Westfield** area of our website or refer to the Benefit Rules and Definitions sections of this guide to locate the required qualifications for each practitioner.

It's easy to check your benefit balance



0114 250 2000

8:30am-5:30pm, Mon-Fri
(except public holidays)



westfieldhealth.com



Did you know you're covered for emergencies worldwide?

You can even use some of your cover for emergencies when abroad. For example, if you damage your glasses whilst overseas, you can still claim towards the optician's costs, up to the limits of your plan. We ask that all relevant documentation relating to your claim is in English.

Get your claims paid directly into your bank account.

Direct Credit is the easiest and fastest way to reclaim your payments. We recommend that you register for a My Westfield account at westfieldhealth.com where you can add your bank details. Alternatively, you can contact us on 0114 250 2000 to set this up.



When submitting your claim, make sure your receipt has all the right details.

Including your name, full practitioner details, date and payment amounts, details of treatment, goods or services and a list of any sundry items purchased.

Cover that puts you in control

Your cover puts you in control by enabling you to budget for your healthcare as never before. And claiming is easy too. Some people say you only find out how good our cover is when you make a claim, which is why we make it so simple.



Making life simple.

For money back and cash payout benefits, we aim to process correctly presented claims within four working days and pay the money directly into your bank or building society account. If we hold your email address, we'll also send confirmation straight to your inbox.

For our fastest service, you can submit claims for all benefits on our My Westfield mobile app (available on Apple App Store & Google Play Store for Android), or online at www.westfieldhealth.com/my-westfield. Alternatively, you can use a claim form, which is available on your My Westfield account or contact us for a paper claim form.

Personal Accident claims.

We understand that it is likely to be in difficult circumstances that you or a family member will be considering making a Personal Accident claim. You or the person acting on your behalf should contact us on **0114 250 2000**. We will send out a Personal Accident claim form, which should be completed and returned to us. We will then start to assess your claim and contact you to discuss it.

Claim money back in three easy steps

1. Receive and pay for your healthcare treatment as normal
 2. Submit your claim online, through our mobile app or by using a claim form and sending it to us by post, which is available on your My Westfield account or contact us for a paper claim form. You must submit your claim with your receipt, within 26 weeks of the date of each payment
 3. Receive payment directly into your bank or building society account
-

My Westfield

It's all about you.

We want you to make the most of your cover. That's why **My Westfield** makes life simple. Think of it as your personal online account manager – a secure area on our website that's totally devoted to you as a customer, where you can either manage or view your account online. Just visit westfieldhealth.com/my-westfield and you can view your plan guide, claim online for all benefits, change your details, check benefit balances and access your wellbeing services.



We're here for you

If there's anything you need to know about your health cover, your account or your claim, just get in touch. With our help, it's easy to start accessing the treatment you need to keep you at your healthy best.



Managing your account

We are here to make things easy for you.

My Westfield

Visit westfieldhealth.com/my-westfield and you can register and log in to change your details, view your plan guide, check benefit balances and make a claim.

Email

You can email us at enquiries@westfieldhealth.com – we're only a click away.

Phone

An easy and convenient way to access your account details. Simply call our Customer Care Team on **0114 250 2000**.

Contact us



enquiries@westfieldhealth.com



westfieldhealth.com



0114 250 2000

8:30am-5:30pm, Mon-Fri (except public holidays)

Accessing your services:

DoctorLine

0345 612 3861 or **0203 858 9094**

(Available 24 hours a day. Calls will be recorded but remain confidential)

Westfield Rewards

Register/log in www.westfieldrewards.co.uk

Helpdesk **0203 583 7020**

(Available 24 hours a day)

Gym Discounts

Login via My Westfield

Helpdesk **0345 123 5327**

(Available 9am-5pm, Mon-Fri, except public holidays)

Scanning Service

0345 345 4556

(Available 8.30am-5.30pm, Mon-Fri, except public holidays)

24 Hour Advice and Information Line

0800 092 0987

(Available 24 hours a day)

Wisdom app

Download Wisdom, available on Apple App Store for iOS and Google Play Store for Android

Change of circumstance?

If your circumstances change and you are no longer eligible for cover under this plan, don't worry – your cover with Westfield Health can continue on an alternative plan.

Simply call our Customer Care Team today:

0114 250 2000

Monitoring and confidentiality.

To keep improving our service, we record and monitor all calls. This includes recording and monitoring information relating to health and medical conditions.

We will not discuss policy details with anyone other than the policyholder, unless you have given us specific approval for a relative or friend to obtain account information on your behalf. If you need to access our service in this way, we can explain how you need to provide this authority.

Our Privacy Promise



We are committed to protecting the privacy of our users and customers whilst improving people's quality of life by enabling them to make healthier choices.

We believe in being open and up front with users and customers and have developed our Privacy Promise, a quick and simple summary explaining how we manage, share and look after your personal data.

We promise to collect, process, store and share your data safely and securely.

- **You're always in control:** Your privacy will be respected at all times and we will put you in control of your privacy with easy-to-use tools and clear choices.
- **We work transparently:** We will be transparent about the data we collect and how we use that data so that you can make fully informed choices and decisions.
- **We operate securely:** We have achieved ISO27001 certification and we will protect the data that you entrust to us via appropriate security measures and controls. We'll also ensure through the contracts we have in place, that other businesses we work with are just as careful with your data.
- **For your benefit:** When we do process your data, we will use it to benefit you and to make your experience better and to improve our products and services.

If you'd like to know more, please read our detailed Privacy Policy available on our website and **page 37** in this plan guide.

If you need to speak to us in relation to how your personal data is processed please feel free to contact our Data Protection Officer, whose details are provided below:

Email: dpo@westfieldhealth.com

Post: Data Protection Officer
Westfield Health
PO Box 340
Sheffield
S98 1XB

Everything you need to know

This section contains important information about your cover, so please read it carefully. If you have any questions, please get in touch.

Important Information

Pages 20 to 21

Benefit Rules.

Pages 22 to 31

General Terms and Conditions.

Pages 32 to 37

Definitions

Page 37

1. Who can have cover
2. The contract between Westfield Health and you
3. Premiums
4. Qualifying periods and Benefit Availability
5. Exclusions
6. Benefit period
7. How to claim
8. Worldwide cover
9. Making a complaint
10. Compensation
11. General Conditions

Page 32
Page 32
Page 32
Page 33
Page 33
Page 34
Page 34
Page 35
Page 36
Page 36
Page 36

Our Privacy Policy.

Pages 37 to 39

Important information

The Financial Conduct Authority (FCA) is an independent body that regulates the general insurance industry. It requires us to give you certain information so that you can decide if our products and services are right for you.



Statement of Demands and Needs.

This plan meets the demands and needs of someone who is looking for help towards the cost of a selected range of everyday healthcare expenses. Exclusions and restrictions apply, more information can be found in the Terms and Conditions.

The services you will receive

We will only provide you with information about our plans so that you can make an informed choice. We will not provide you with any advice or personal recommendation about the plan or range of options available from Westfield Health. You will need to make your own decision as to the suitability of the product for your own circumstances.

Who are we?

This plan is sold, underwritten and managed by Westfield Health. Westfield Health is a trading name of Westfield Contributory Health Scheme Ltd and is registered in England and Wales, company number 303523. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, our registration number is 202609. Our registered address is Westfield House, 60 Charter Row, Sheffield, S1 3FZ.

Commission

For direct sales, our Health and Wellbeing Consultants receive a salary and a monthly bonus which is calculated as a percentage of sales.

If you are introduced, to us by an Introducer Appointed Representative (IAR) we pay them a percentage commission.

For sales via an Intermediary/Broker, we pay them a percentage commission.



Cooling Off Period

If you are not completely satisfied with the plan, simply notify us within 14 days of the date that we accept your application and we will cancel it. Provided a claim has not been paid, we will refund any premium collected. Please refer to full terms and conditions in your plan guide.

Complaints

You can contact us with your concerns by phone, email or post. If you're not satisfied with our response, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). You will have 6 months from the date of our response letter to do this, or you may lose your right to have the complaint investigated. More information is available on the FOS website www.financial-ombudsman.org.uk.

The Financial Services Compensation Scheme

Westfield Health are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme. For more information please visit www.fscs.org.uk

Multiple policies

If you have multiple plans with Westfield Health, or from any other source, you are not entitled to receive more than the total amount that you have paid for treatment. If you are claiming from another insurer we will pay our proportionate share of the cost, subject to the benefit being available and the terms and conditions of your plan.



Benefit Rules

Full details of each benefit are listed on the following pages. Cover is subject to the General Terms and Conditions specified on pages 32 to 37.

Where words or phrases appear in **bold type**, they have the special meaning for the purposes of the **plan** as detailed in the Definitions section. Information on how to claim benefits is given in section 7 and **benefit periods** in section 6 of the General Terms and Conditions.



If there is anything about these general terms and conditions that you don't understand please contact our Customer Care Team on 0114 250 2000 and we will be happy to help.

Benefits are listed in alphabetical order except for Personal Accident as it appears last.

24 Hour Advice and Information Line

including access to the Wisdom app

Policyholder: For **you**

The 24 Hour Advice and Information Line and the Wisdom progressive app are provided by Health Assured Ltd.

The telephone service can be used by **you**, **your partner** and **dependent children** who are 16 to 24 years old, in full-time education and living with **you**, this includes children living away from home during term time. There is a scheme number in **your** welcome pack that **you** and **your** family must use when calling the 24 Hour Advice and Information Line. The scheme number doesn't identify individual users and any usage statistics given to an employer don't include any personal information.

To access the 24 Hour Advice and Information Line:

Phone 0800 092 0987

Available 24 hours a day, 365 days a year. Call charges may apply. Calls are not recorded. This is a confidential service; the only time Health Assured would breach confidentiality is if you or someone else is at risk of serious harm.

Please have your scheme number ready when you call.

Wisdom app

You, the **policyholder** has access to

online tools including a progressive app – Wisdom. With the Wisdom app **you** are able to specify preferences and topics to populate a personalised newsfeed and account with tailored resources, tools and learning materials. These include weekly mood trackers, four week plans that can be worked through by **you** using the app, mini health checks and webinars. In addition, **you** are also able to dial through to the helpline, request a call back or Live Agent instant chat function with one of the team.

To access Wisdom: Only the **policyholder** can register to use this service. It is available as a progressive app, which means as well as a mobile app **you** are able to login on your mobile phone app, tablet or computer using an internet browser. There is a unique code that **you** will need when registering. Please use WHVOL as the code. **You** create **your** own username and password. Once registered **you** can access Wisdom through an app or through an internet browser using the same username and password.

Download: Wisdom available on Apple App Store for iOS and Google Play Store for Android. **You** can also access on the website <https://wisdom.healthassured.org/login>

What's covered...

- Unlimited access to **our** 24/7/365 confidential telephone service, giving **you** and **your** family support from a team of qualified counsellors and legal advisors.
- Telephone support from a qualified counsellor on a wide range of issues e.g., stress; anxiety; family problems; bereavement; money management; depression; relationships; problems at work; substance misuse.
- Free telephone legal information from a qualified legal professional on a wide range of issues e.g., consumer disputes; property; motoring; landlord/tenancy; debt; welfare benefits; matrimonial; family; wills and probate.
- Access to medical information provided by Health Assured's Occupational Health nurses, available Monday to Friday 9am to 5pm. Health Assured's qualified nurses can provide easy to understand expert information, guidance and signposting on a wide range of health and lifestyle issues including: medical symptoms and conditions, medical and surgical treatments; hospital tests and procedures; childhood illnesses; caring for the elderly;

diet and exercise; reducing alcohol consumption; stopping smoking. Please note, this is not a diagnostic service.

- For **you**, the **policyholder** access to online resources via Wisdom to help overcome life's mental and financial wellbeing challenges with a large library of wellbeing resources, giving **you** access to podcasts, videos, guides, webinars, factsheets, self-help programmes, interactive tools and educational resources and articles. Wisdom users are able to specify preferences and topics to populate a personalised newsfeed and account with tailored resources, tools and learning materials. The features of Wisdom include weekly mood trackers, four week plans that can be worked through by the user using the app, mini health checks and webinars. Track your activity, steps, sleep and mood. Guided breathing exercises and meditation sessions.

What's not covered...

- Structured Counselling Sessions and CBT programmes.
- Crisis care: this is not an emergency service. At busy times, it may be necessary to take your details and arrange a convenient time for the most appropriate counsellor, legal advisor or health professional to call you back
- Access for **your** family to the online tools: only the **policyholder** can use Wisdom
- Diagnosis of a medical condition or issuing a prescription: the service gives general guidance only and isn't intended to replace your normal personal medical care.
- Legal information about employment disputes
- Exclusions (see section 5, General Terms and Conditions)

Chiropody

Policyholder: Your maximum benefit allowance is available over a one year **benefit period**.

When...

- **you** receive and pay for treatment from a registered Chiropodist/ Podiatrist, who must be a fully qualified practitioner who is registered with the Health and Care Professions Council (HCPC) **and**
- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- 100% of the cost, up to the maximum for **your** level of cover, see table of benefits – pages 8-11

For...

- chiropody and podiatry consultations, assessments and treatment

We will not cover...

- any treatment that is not chiropody or podiatry
- pedicures or cosmetic treatments
- surgical footwear or appliances (e.g. corrective footwear)
- exclusions (see section 5, General Terms and Conditions)

Day Surgery

Policyholder: Your benefit is payable for a maximum of 10 days in a one year **benefit period**.

Dependent children: Each of **your** **dependent children** has a maximum allowance of 10 days in a one year **benefit period**.

When...

- you are admitted to an NHS or private **hospital/treatment centre** as a day case patient **and**
- you are required to sign a consent form and are allocated a bed, or similar facility e.g. a reclining chair that the treatment provider classes as a bed – the use of which is normally for a period of supervised recovery **and**
- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- you at the daily rate for **your** **plan** level, see table of benefits – pages 8-11

For...

- a **surgical procedure** involving the use of theatre facilities. When **you** submit **your** claim, **we** need a copy of your discharge letter as evidence of your admission. If you do not have your discharge letter, **you** will need to get written confirmation of your hospital stay (e.g. headed letter from the hospital)

We will not cover...

- out-patient attendances, including procedures carried out in an outpatient setting. An out-patient is a person attending a **hospital/ treatment centre** for advice, consultation and/or treatment, but who does not receive admitted patient care.
- tests or investigations e.g. biopsies and endoscopies carried out for investigative purposes only

- treatment and/or pain relief administered by injection
- cardioversion
- out-patient visits for chemotherapy, radiotherapy or kidney dialysis
- attendances at a GP or Dental surgery
- attendances immediately prior to or following an overnight stay for which a claim would be payable under In-patient benefit
- exclusions (see section 5, General Terms and Conditions)

Dental

Policyholder: Your maximum benefit allowance is available over a one year **benefit period**.

Dependent children: You have a separate allowance for **dependent children** - the maximum benefit is available over a one year **benefit period** and is shared between all **your** **dependent children**.

When...

- you pay a Dentist, who must be a fully qualified dental practitioner holding current registration with the General Dental Council, who works in a general dental practice **and**
- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- 100% of the cost, up to the maximum for **your** level of cover, see table of benefits – pages 8-11

For...

- dental treatment, full or partial dentures and dental check-ups
- hygienist
- x-rays
- braces and implants

We will not cover...

- insurance or dental care scheme premiums/payments, registration or administration fees
- teeth whitening
- prescription charges
- non-prescribed gum shields
- exclusions (see section 5, General Terms and Conditions)
- dental treatment as a result of an accident (see Dental Accident benefit)

Dental Accident

Policyholder: Your maximum benefit allowance is available over a one year **benefit period**.

Dependent children: You have a separate allowance for **dependent children** - the maximum benefit is

available over a one year **benefit period** and is shared between all **your dependent children**.

When...

- you pay a Dentist, who must be a fully qualified dental practitioner holding current registration with the General Dental Council, who works in a general dental practice, for treatment carried out as a result of accidental injury to teeth, caused by direct external impact to the head e.g. sports injuries, falls, or other accidents that cause injury by external force **and**
- the dentist's receipt specifically confirms treatment is a consequence of an accidental injury **and**
- **you** give **us** details of the accident **and**
- if there has been a dental emergency appointment within 30 days of the accident or injury **and**
- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- 100% of the cost, up to the maximum for **your** level of cover, see table of benefits – pages 8-11

For...

- dental treatment directly related to the accidental injury

We will not cover...

- any accidental injury that has not been caused by direct external impact to the head e.g. **we** will not cover injury caused by eating/drinking
- any payment made more than 24 months after the date of the accident
- any insurance or dental care scheme premiums/payments
- prescription charges
- exclusions (see section 5, General Terms and Conditions)

DoctorLine

For **you**, **your partner** and **your dependent children** under the age of 18.

Round the clock advice from a **GP**.

Phone **0345 612 3861** or **0203 858 9094**

24 hours a day, every day. Call charges may apply.

The DoctorLine web app can be used to book appointments. The web address is <https://doctorline.onlinegp.co>

Webcam appointments are available between 8am-10pm UK time; 7 days

a week, except on Christmas Day. All consultations are confidential but calls and any visual images will be recorded for your protection.

Please have the Westfield Health policy number ready when you call to arrange a telephone or webcam consultation or when using the app.

Our DoctorLine service is provided by an experienced external provider. DoctorLine is a registered trademark of Westfield Health.

You and your partner can call DoctorLine from anywhere in the world, 24/7. An experienced healthcare operator will take your details and arrange a call back with a GP at a time that suits you. During surgery hours you can choose to have a virtual consultation, if you've access to a webcam and broadband. **You and your partner** can call on behalf of **dependent children** under the age of 18.

It's reassuring to know that your consultation will be with a qualified practising **GP**, who'll give you advice and in most cases a diagnosis. You can discuss anything that you'd usually ask your own **GP** about, from common ailments to sensitive or confidential concerns. You might want to talk about travel inoculations, side effects from your medication, or a health story you've seen in the news. DoctorLine is the closest thing to a surgery appointment, but without the wait.

If you need to consult with a medical professional regarding a long-term medical condition including managing your symptoms and medication, then you have the option to speak to an experienced Clinical Pharmacist. They can support you with a wide range of medication queries including:

- Reviewing your medication if you have multiple prescriptions; you may have been given new medications separately and require an expert Clinical Pharmacist to ensure your medications are working effectively
- Reassuring you that you are taking your medication correctly
- Side effects from existing medication
- Over the counter medication that works with your existing medication
- Alternative medication options

Private Prescription service

If the DoctorLine **GP** thinks that prescription medicine would be appropriate, you may choose from the following options:

- The DoctorLine **GP** may offer to send a private prescription electronically to a registered online pharmacy service from where the medication will be sent directly to you. When the prescription is issued before 4pm during weekdays, it is usually delivered the next working day. They will not charge you for processing your prescription, but you will be charged for the cost of the medication and delivery. The online pharmacy service will call you to take your payment by credit card or debit card. Simply confirm your payment details and delivery address and they'll arrange delivery of the medication to your home or place of work
- You can also collect your medication from a nominated local pharmacy. The DoctorLine **GP** will send your prescription directly to the pharmacy and you will be contacted when your medication is ready to be collected
- You may be offered a digitally secure electronic prescription to present at a nominated local pharmacy. An email will be sent to you with your prescription and instructions on how to collect your medication. You must present this to your nominated pharmacy at collection. This service is unable to prescribe any controlled medications outside of the **UK** electronically

DoctorLine web app

You can save the website as an icon on your mobile phones' home page. **You** can access the service through a computer. After **you** have created an account, booking future appointments is easier as it uses the stored information.

The web app also includes access to articles on health:

- Information on medicines, treatments and conditions
- Health & Wellbeing articles, tips and information to help you make the best choices for your body and mind
- Search **your** local area for clinic services including GPs, dentists, pharmacies and more

What's covered...

- Telephone consultations with a qualified practising **GP** or Clinical Pharmacist
- A call back at the time of your appointment.
- Virtual consultations using state of the art webcam technology so that you can show the **GP** your symptoms to help with a diagnosis

- An electronic private prescription service, that delivers the medication that you buy to your home or place of work, or a local nominated pharmacy
- DoctorLine may offer to update your own GP about your consultation; this is particularly important if you've been prescribed medicine

What's not covered...

- Emergencies or urgent consultations; DoctorLine isn't intended to replace your own GP or the emergency services
- Any charges for receiving a call to your mobile e.g. while you're outside the UK
- Face to face consultations at a doctor's surgery
- Private prescriptions can't be sent directly to you via post
- Electronic prescriptions are not available to send outside the UK
- DoctorLine can't prescribe controlled drugs
- You can't use a recommendation from a DoctorLine GP to claim any other plan benefits
- Exclusions (see section 5, General Terms and Conditions)

Flu Jab & Vaccinations

Policyholder: Your maximum benefit allowance is available over a one year benefit period.

When...

- 100% of the cost, up to the maximum for **your** plan level, see table of benefits – pages 8 to 9.

We will cover...

- **you** pay for and receive a vaccination **and**
- the injection is carried out by medically qualified staff **and**
- **you** submit your claim in accordance with section 7, General Terms and Conditions. The original receipt must have **your** name on it and state the type of vaccination and include the supplier's address and daytime contact number.

For...

- prescription and/or other charges arising from the administration of inoculation or vaccinations against the following conditions: Influenza (flu jab), Cholera, Diphtheria, Hepatitis A or B, Malaria, Poliomyelitis, Rabies, Tetanus, Tuberculosis (TB), Typhoid fever, Yellow Fever

We will not cover...

- inoculation or vaccination against any condition other than those listed.
- any treatment arranged, paid or

facilitated through **your** employer or another employee

- non-prescribed consumables
- exclusions (see section 5, General Terms and Conditions)

Gym Discounts

Just for **you**, the **policyholder** only

Helping you to get fit and keep active, for less.

Go to www.westfieldhealth.com to log onto **your** account, or to register for My Westfield access; then choose Gym Discounts from there **you** gain access to the gym discount offers.

Your cover has been designed to help keep **you** in the best possible shape. **We** believe in well beings and are therefore pleased to provide **you** with access to discounted gym and digital fitness memberships, along with active lifestyle discounts in order to support **your** journey to **your** best health.

What's covered...

You can save up to 25% on a membership at your chosen health club, closest to wherever **you** live or work. Choose from a wide range of options at over 3,800 gyms, leisure centres, yoga or Pilates studios and bootcamps across the UK.

If the gym isn't for **you** – don't worry! There is the option of digital fitness. With discounted subscriptions to online workout programmes so you can kickstart **your** fitness regime from the comfort of **your** home.

Alternatively, if **you** enjoy getting out and about then why not select a multi-activity membership meaning **you** can pick and choose from thousands of activities and classes at **your** leisure.

Frequently Asked Questions are within My Westfield and within the gym discount website.

If **you** have any queries on the offers **you** can call **0345 123 5327** Available 9am-5pm, Monday to Friday except public holidays. Calls may be recorded.

What's not covered...

- Some deals aren't available to existing health club members
- Whilst the gym network is hugely extensive there are some gyms who do not wish to participate, **you** can however recommend gyms for inclusion via the gym discounts website
- Only available online through My Westfield, no copies of vouchers by post

- Exclusions (see section 5, General Terms and Conditions)

Health Screening/Assessment

This benefit is to help towards the costs of a detailed assessment of **your** health.

Your maximum benefit allowance is available over a one year **benefit** period.

When...

- **you** pay for and receive a health screening check **and**
- the screening check is carried out by medically qualified staff **and**
- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- 100% of the cost, up to the maximum for **your** level of cover, see table of benefits – pages 8-9

For...

- tests which **you** have to assess **your** general health. The tests must be carried out within one appointment:
 - by a registered doctor, nurse or pharmacist at a registered establishment
 - as a minimum the health assessment must include all of the following:
 - body composition measurement including height, weight (BMI) and body fat percentage
 - blood pressure measurement
 - cholesterol or diabetes check **and**
 - kidney or liver function test

Please note: Health assessments must be carried out:

- by a doctor registered with the General Medical Council (GMC) **or**
- by a nurse registered with the Nursing and Midwifery Council (NMC) **or**
- by a pharmacist registered with the General Pharmaceutical Council (GPhC)
- **and** in each case at an establishment registered with the General Pharmaceutical Council (GPhC) or Care Quality Commission (CQC), or the equivalent regulatory body where the assessment is carried out. These could include, for example, a hospital, GP practice, pharmacy or health screening unit

We will not cover...

- any other screening check or test not carried out as part of one of those listed above
- exclusions (see section 5, General Terms and Conditions)

In-patient

Policyholder: Your benefit is payable for a maximum of 20 nights in a one year **benefit period**.

Dependent children: Each of your **dependent children** has a maximum allowance of 20 nights in a one year **benefit period**.

When...

- you are admitted as an **in-patient** to an NHS or private **hospital/treatment centre** or **hospice** **and**
- **you** submit your claim in accordance with section 7, General Terms and Conditions

We will cover...

- you at the nightly rate for **your plan** level, see table of benefits – pages 8-11

For...

- overnight in-patient admissions for treatment, tests or investigations
- maternity related in-patient admissions, from the 11th night that you have been an **in-patient**. **You** must give us evidence of the first 10 nights that you have spent in **hospital/treatment centre** (these nights do not have to be consecutive)
- a **dependent child** required to remain in the **hospital/treatment centre** following its birth, from the date that the mother is discharged
- claims submitted when you are discharged as an **in-patient**. When **you** submit your claim, **we** need a copy of your discharge letter as evidence of your admission. If you do not have your discharge letter, you will need to get written confirmation of your hospital stay (e.g. a headed letter from the hospital)

We will not cover...

- maternity related admissions for the first 10 nights
- any type of **in-patient** admission where the **hospital/treatment centre** could be regarded as your permanent residence
- admissions for rehabilitation, domestic reasons or respite care
- exclusions (see section 5, General Terms and Conditions)

Maternity/Paternity/Adoption

Policyholder: Benefit(s) is payable once in a one year **benefit period**.

When...

- **you** are named as mother or father on the child's full birth certificate, or **you** are named as the child's

adopter **and**

- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- **you** at the rate for **your plan** level, see table of benefits – pages 8-11

For...

- single or multiple births – benefit is payable per child
- adoptions when the child is **placed** with **you** before their 16th birthday
- stillbirths when **you** send **us** the stillbirth certificate

We will not cover...

- exclusions (see section 5, General Terms and Conditions)

Optical

Policyholder: Your maximum benefit allowance is available over a one year **benefit period**.

Dependent children: You have a separate allowance for **dependent children** - the maximum benefit is available over a one year **benefit period** and is shared between **all your dependent children**.

When...

- you pay an Optician who must be a fully qualified Optical practitioner holding current registration with the General Optical Council, who works in a general optical practice **and**
- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- 100% of the cost, up to the maximum for **your** level of cover, see table of benefits – pages 8-11

For...

- eyesight tests
- prescription spectacles, sunglasses and/or contact lenses
- prescription lenses to an existing frame
- prescription goggles/safety goggles
- solutions for use with your prescribed contact lenses
- repairs to prescription spectacles
- payments that you make for prescription contact lenses supplied under a monthly scheme when you obtain an itemised receipt

We will not cover...

- frames purchased without prescription lenses
- non-prescription spectacles or sunglasses or contact lenses
- any insurance or peace of mind guarantee
- exclusions (see section 5, General Terms and Conditions)

Prescription Charges

Policyholder: Your maximum benefit is available over a one year **benefit period**.

When...

- **you** are not exempt from paying NHS prescription charges **and**
- **you** receive and pay a charge for an NHS prescription item or private prescription item, or you provide **us** with evidence that **you** have purchased an NHS prescription pre-payment certificate to pay for **your** prescription charges **and**
- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- the maximum number of prescription items for **your plan** level, see table of benefits on pages 8 to 9

For...

- The cost of NHS prescription charges at the current standard for an item in England. This means if the claim is for a private prescription the amount reimbursed is the equivalent cost of an NHS prescription item in England and the number of items for **your plan** level.

We will not cover...

- any prescription item if **you** are exempt from paying prescription charges or a prescription charge does not apply
- exclusions (see section 5, General Terms and Conditions)

Scanning Service MRI, CT and PET scans

Just for **you**, the **policyholder** only.

Phone **0345 345 4556** 8.30am-5.30pm, Monday to Friday except public holidays. (Calls may be recorded).

Please have your Westfield Health policy number ready when you call.

Our Scanning Service is provided by Alliance Medical Limited. **You** must contact the Westfield Health scanning team at Alliance Medical so that they can arrange the scan for **you**. They'll need a detailed referral from **your** consultant physician or consultant surgeon before they can book **your** scan appointment. **You** must travel to one of the Alliance Medical scanning sites. **You** may need to travel further for a CT, PET or specialised scan because they're only available at certain sites. The scanning service doesn't cover every type of MRI, CT and PET scan.

What's covered...

- Unlimited MRI scans, at any Alliance Medical scanning site

- Unlimited CT scans, at selected Alliance Medical scanning sites
- One combined PET/CT scan in any consecutive 12 months, at selected Alliance Medical sites
- A copy of **your** PET scan images on a disc and a written report from a nuclear medicine consultant appointed by Alliance Medical, sent directly to **your** consultant

What's not covered...

- Any scan that hasn't been arranged and supplied by Alliance Medical: the scan must not be booked by **you** or **your** consultant.
- Out of pocket expenses e.g. travel costs, meals or accommodation
- Urgent scans: this isn't an emergency service
- MRI scans if **you** have a metal object anywhere in **your** body e.g. a heart pacemaker; surgical clip; metal heart valve; cochlear implant; metal fragments in **your** eyes
- Heart scans; dental scans; virtual colonoscopy; interventional MRI scans; arthroscopy; CT calcium score; liver imaging with ferrous contrast agents e.g. Ferumoxides or Endorem
- Oncology scans, but **you** can be scanned if **you've** symptoms and cancer is suspected but hasn't been diagnosed
- Scans that need sedation or a general anaesthetic
- Scans if **you're** pregnant; weigh more than 133kg/21 stones; take Metformin (for diabetes)
- Scans while **you're** an in-patient or day case patient
- Complex scans. Scans that aren't covered by the scanning service include: arthrograms; scans that require the injection of a contrast medium; scans that need specialised scanning equipment; scans that need the assistance of an on-site radiologist for the scan or scan report. Although complex scans aren't included on **your** policy, if they have a suitable facility, Alliance Medical may agree to offer **you** free use of one of their scanners. This isn't guaranteed; they'll tell **you** if they've a suitable scanner that **you** can use. **You** must travel to the scanning site offered and pay Alliance Medical any extra costs e.g. the charge for the contrast medium and/or an on-site radiologist. Alliance Medical will explain how much **you'll** need to pay.
- Health screening; monitoring of a medical condition
- X-rays; ultrasound scans
- Scans outside the UK, Channel Islands or Isle of Man

- Exclusions (see section 5, General Terms and Conditions)

How do I ask for a scan?

Our scanning service is not a cash benefit: **you** must follow these simple steps so that the scanning team can arrange **your** scan.

Step 1

Alliance Medical can only accept a referral from a consultant therefore, you'll need to see a consultant so that they can decide whether **you** need a scan. Alliance Medical can only arrange the scan once they have all the necessary details from the referring consultant. **Your** consultant can send the scanning team a referral letter. To avoid any delays the letter must include all of these:

- The consultant's General Medical Council registration number
- The consultant's full address so that Alliance Medical can send them **your** scan images and report
- **Your** name, address and date of birth
- **Your** Westfield Health account number
- All **your** relevant clinical history
- Full details of the scan that **you** need
- Details of where the consultant would like the images and report to be sent via IEP (Image Exchange Portal).

If **your** consultant would prefer to have a form to complete Alliance Medical will be happy to send **you** one. A copy is on **your** My Westfield account. The consultant must sign the form or referral letter.

Step 2

Contact the Scanning Helpline, once **you** have the consultant's referral, on 0345 345 4556 8.30am-5.30pm, Monday to Friday except public holidays. **You'll** need **your** Westfield Health policy number. The scanning team will explain how the scanning service works.

Step 3

Your consultant's referral must be sent to Alliance Medical by email nawestfield@alliance.co.uk (to ensure that a valid practitioner has made the request, referrals by email must be sent from the consultant's business email address)

Step 4

When the scanning team receive the request form (or referral letter) from **your** consultant they check it to make sure that they've all the information they need to book an appointment for **you** at one of their scanning sites. Sometimes they need to contact **you** or **your** consultant for more details.

Next, they'll give **you** a call and ask **you** some questions to make sure it's safe for **you** to have the scan. They'll also discuss the location and date of **your** appointment. **You'll** usually be able to have **your** scan within two weeks of Alliance Medical receiving a complete and valid referral from **your** consultant. The scanning site will contact **you** to book your scan in. Once the scan has been arranged, they will send **you** confirmation of the date, directions to the location and a full safety questionnaire for **you** to complete and take with **you** on the day of **your** appointment. **You'll** attend the site for the scan.

Your scan images and report

- The images from **your** MRI or CT scan will be reviewed by a radiologist appointed by Alliance Medical. PET scans are reviewed by a nuclear medicine consultant
- The report and images are sent directly to referring consultant via image exchange portal (IEP). This is, usually within 10 working days of **your** scan appointment.
- Before **you** make any follow up appointment with **your** consultant, please check that they've received the report and opened the disc. Let the scanning team know if **you**, or **your** consultant, need any further help

Specialist Consultations and Diagnostics

Policyholder: **Your** maximum benefit/allowance is available over a one year **benefit** period.

Dependent children: **You** have a separate allowance for **dependent children** - the maximum benefit is available over a one year **benefit** period and is shared between all **your** dependent children.

When...

- **your** Medical Professional recommends referral to a **Consultant Physician** or **Consultant Surgeon** **and**
- **you** pay a registered **Consultant Physician** or **Consultant Surgeon**, who holds an appropriate qualification or a **GP** (see Definitions section) **and**
- **you** submit your claim in accordance with section 7, General terms and Conditions

We will cover...

- 100% of the cost, up to the maximum for **your** level of cover, see table of benefits – pages 8-11

For...

- diagnostic consultations from a

Consultant Physician or Consultant Surgeon

- diagnostic and investigative tests and scans carried out in a **hospital/treatment centre**, including but not limited to x-rays, scans, endoscopy, test on body tissue samples, blood tests, ECGs, required to aid the diagnosis under the management of a **Consultant Physician or Consultant Surgeon**
- diagnostic and investigative tests and scans carried out in a **hospital/treatment centre**, including but not limited to x-rays, scans, endoscopy, test on body tissue samples, blood tests, ECGs required to aid the diagnosis under the management of a GP
- treatment from a **Consultant Physician or Consultant Surgeon**, but only towards payment that you have made for a private medical insurance policy excess including MRI, CT and PET scans

We will not cover...

- treatment (except for any treatment charges that you pay as part of a private medical insurance policy excess)
- room fees, nursing charges, prescription items/charges or sundry items
- the **policyholder** for standard MRI, CT or PET scans or the associated Radiologist's/Nuclear Medicine Consultant's report, if **you** have Scanning Services already in **your plan**. Please note this exclusion does not apply to **your dependent children**.
- exclusions (see section 5, General Terms and Conditions)

Therapy Treatments

Physiotherapy, Acupuncture, Chiropractic, Homeopathy and Osteopathy

The maximum benefit allowance represents the total for any one or combination of treatment types.

Policyholder: Your maximum benefit is available over a one year **benefit period**.

Dependent children: You have a separate allowance for **dependent children** - the maximum benefit is available over a one year **benefit period** and is shared between all **your dependent children**.

When...

- you receive and pay for treatment* from a registered Physiotherapist, Chiropractor or Osteopath, or an Acupuncturist or Homeopath who is a member of an approved

professional organisation. Registration/membership must be relevant to the treatment that they are providing (see below) **and**

- **you** submit **your** claim in accordance with section 7, General Terms and Conditions

We will cover...

- 100% of the cost, up to the maximum for **your** level of cover, see table of benefits – pages 8-11

For...

- physiotherapy, acupuncture, chiropractic, osteopathy, homeopathy treatment
- homeopathic prescriptions supplied by a Homeopath as part of a consultation

We will not cover...

- any treatment that is not physiotherapy, acupuncture, chiropractic, osteopathy or homeopathy
- group sessions or classes
- separate scans e.g. MRI, ultrasound, x-rays unless they are diagnostic scans or x-rays when they are performed by the therapist at the same time as their therapeutic assessment
- herbs, herbal remedies, supplements or vitamins even if these have been recommended or supplied by your Physiotherapist, Acupuncturist, Chiropractor, Homeopath or Osteopath
- exclusions (see section 5, General Terms and Conditions)
*To ensure that you choose the most appropriate treatment **we** strongly recommend that you take advice from your **GP or Consultant Physician/Consultant Surgeon**.

Please note:

- Physiotherapists must be a fully qualified practitioner who is registered in the UK with the Health and Care Professions Council (HCPC)
- Osteopaths must be a fully qualified practitioner who is registered in the UK with the General Osteopathic Council
- Chiropractors must be a fully qualified practitioner who is registered in the UK with the General Chiropractic Council

For an Acupuncturist and Homeopath, the list of recognised Healthcare Professionals is held at www.westfieldhealth.com/approvedpractitioners

This is also on your My Westfield account. This list will be reviewed at appropriate periods in time, we will not publicise changes.

Westfield Rewards

Just for **you**, the **policyholder**.

Westfield Rewards is provided by Reward Gateway.

Website www.westfieldrewards.co.uk to register for Westfield Rewards.

Helpdesk 0203 583 7020. Available 24 hours a day, 7 days a week, 365 days a year. Calls may be monitored or recorded to confirm that **your** instructions have been carried out and to help improve the quality of the service.

To activate **your** Westfield Rewards registration, **you'll** need **your** Westfield Health policy number and **your** email address.

Once **you** have registered **you** can download the SmartSpending app from the iOS Apple App Store or Google Play Store for Android. **You** cannot register for Westfield Rewards on the app, **you** must first register via the website, then use the same details to login to the app.

You'll get a discount when **you** buy Reloadable Cards to spend in some high street stores and supermarkets. Please allow time for the card to be sent to **you** and be activated if **you** want to use it by a specific date. **You** can top-up **your** card's balance at any time online, or by calling the helpdesk. If **you** change **your** mind within 14 days **you** can ask Westfield Rewards for a refund if **you** haven't activated the card. Top-ups aren't refundable. Reloadable Cards are just like cash, so keep them safe and if **your** card is lost or stolen tell the Westfield Rewards helpdesk straightaway.

Cashback is another easy way to save **you** money. Simply check out the Cashback rate for a participating retailer and then connect to their online store via the Westfield Rewards link. Cashback is credited to **your** Cashback account when **your** purchase has been confirmed. Cashback isn't payable if **you** cancel, return the goods, or don't use the Westfield Rewards link. When **you** want to withdraw **your** Cashback just follow the online instructions. If **your** Westfield Health cover ends **you** must claim **your** Cashback within 30 days.

You simply manage **your** Westfield Rewards account online. Full terms of use are on the Westfield Rewards website. Reward Gateway are always happy to help if **you** have any questions.

What's covered...

- offers on a wide range of goods and services
- cashback when **you** buy online through a link on the Westfield Rewards website
- discounts when **you** buy Reloadable Cards to spend in participating high street stores and supermarkets
- instant vouchers are a quick and easy way to save. Order the amount **you** want and then download the voucher from **your** account to use in store or online for an instant discount. Instant vouchers can be downloaded to the SmartSpending app whilst in a shop

What's not covered...

- cashback won't be paid if **you** get a refund for anything that **you've** bought
- cashback won't be paid if **you** don't complete **your** purchase online through the link on the Westfield Rewards website
- any money spent on a Reloadable card that's been lost or stolen: report **your** loss to Westfield Rewards as soon as possible so that they can cancel the card
- exclusions (see section 5, General Terms and Conditions)

Personal Accident Cover

Just for **you**, the **policyholder**

We underwrite and administer the Personal Accident cover provided by **your plan**.

Conditions of your cover

Please read this summary together with the full terms and conditions of your personal accident cover.

- If **you** suffer **bodily injury** as a direct result of an **accident** which within 24 months of the **accident** results in **death** or disablement, benefit will be paid in accordance with the Scale of Benefits outlined on page 31
- The maximum amount of benefit that will be paid for one **accident** is equivalent to the amount for **permanent total disablement**, item 2 in the Scale of Benefits on page 31
- If **we** pay the benefit for **loss** of limb **we** won't also pay for parts of that limb
- If **you** already had a disability or condition before **your accident** **we** will take this into account and it may reduce the amount of permanent disability benefit that **you** get

- Please submit **your** personal accident claim within 60 days, or as soon as reasonably possible, after the **time of the accident**

What's covered...

- **Accidental bodily injury** that causes **your death** within 24 months of the **time of your accident**
- **Accidental bodily injury** that causes **your permanent total disablement** within 24 months of the **time of your accident**
- **Accidental bodily injury** that causes **your permanent disability** within 24 months of the **time of your accident**

What's not covered...

- Any **accident** that happened before **your personal accident** cover started or after **your personal accident** cover ended
- **Permanent total disablement** benefit if **you** are 75 or older at the date of **accident**; **we** will assess **your claim** based on the degree of **your permanent disability** instead
- **Bodily injury** caused or contributed to in any way
 - by **you** committing an illegal act
 - while **you** were under the influence of drugs or excessive alcohol
 - by a deliberate or reckless exposure to danger
 - by participation in dangerous activities and sports – this includes but is not limited to canyoning, gorge walking, high diving, horse jumping, micro-lighting, mountain boarding, parasailing, rock climbing or riding/driving in any kind of race
 - by **you** engaging in any form of **air sports** or taking part in air travel, unless travelling as a fare paying passenger in an aircraft which is provided and operated by an airline or air charter company that is licensed for this
 - by **war**: except when **war** is declared in the country that **you** are travelling to after **you've** already left the country where **you** live
 - because **you** are: a full time member of the armed forces of any nation or international authority; **you** are on active service as a member of any reserved forces
 - by **your** suicide, attempted suicide or deliberate self-inflicted injury, regardless of the state of **your mental health**
- Illness or disease not directly caused by **bodily injury**, including but not limited to a medical or

surgical procedure or childbirth

- Repetitive stress (strain) injury or syndrome, or any gradually operating cause
- Post-traumatic stress disorder or related syndromes, or any psychological or psychiatric condition
- Bacterial or viral infection, except where it is the direct result of **accidental bodily injury**
- This benefit is does not provide cover in the event of death caused by illness or disease.

When will my personal accident cover start?

Your personal accident cover always starts on the date **we** receive the application for **your** cover. This is regardless of **your plan's registration date**. **We** won't pay any benefit if the **time** of the **accident** was before **we** received **your** application for a policy.

If **your plan** level changes **your** level of personal accident cover changes on the date that **we** receive the application, not on the **registration date** for **your** new **plan** level.

When will my personal accident cover end?

Your personal accident cover will end on the date that **your plan** cover finishes.

How do I make a claim?

We understand that it's likely to be a difficult time if **you've** had an **accident**. **You**, or someone acting on **your** behalf, should contact the Westfield Health Customer Care Team within 60 days or as soon as reasonably possible after the **accident**. **We'll** send out a personal accident claim form for **you** to fill in and return to **us**. **We'll** then contact **you** to explain what happens next. If there's any delay in **you** notifying a claim to **us** it could be detrimental to **us** investigating and assessing the claim: this may impact the claim being paid at all, or the amount of the claim that's paid.

Sometimes it may be necessary to wait up to 24 months to establish the full extent of **your** injury and whether a **permanent total disablement** or **permanent disability** claim is payable. **We** cannot carry out a medical assessment while **you** are still having treatment for that injury

Personal Accident Definitions

We've put some words or phrases in '**bold type**' like this, so that **you'll** know that **we** have given them these special meanings for **your** personal accident cover. The definitions of other words and phrases in '**bold type**' are in the

General Terms and Conditions section on page 37.

Accident/Accidental

A sudden, identifiable violent external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather.

Air sports

Airborne leisure activities, for example

- ballooning
- bungee-jumping
- gliding
- hang-gliding
- micro lighting
- parachuting
- paragliding
- parasailing

Bodily injury

- Injury to **you** which happens whilst the personal accident cover is in force **and**
- which is caused only by an **accident** **and**
- on its own, within 24 months of the **accident** leads to **permanent disability** or death and results in a claim covered under this policy.

Loss of hearing

Permanent profound deafness, which means the quietest sound **you** can hear is louder than 90 decibels when **you're** tested by a qualified audiologist.

Loss or loss of use

Amputation or permanent loss of all functional use.

Loss of sight - both eyes

Permanent blindness, which based on medical evidence **you** will never recover from, and which results in **your** name being added (on the authority of a qualified ophthalmic specialist) to the Register of Blind Persons maintained by the government.

Loss of sight - one eye

Permanent blindness, which based on medical evidence **you** will never recover from, in an eye to the degree that, after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet away or less.

Loss of speech

Permanent and total **loss** of speech as confirmed by a **GP** or **Physician**

Permanent disability

Any form of functional disability which has lasted for at least 12 months and from which, based on medical evidence, **you** will never recover.

Permanent total disablement

If **you** were in gainful employment at the date of the **accident**:

A **permanent disability** which stops **you** from carrying out gainful employment for which **you** are fitted by way of training, education or experience.

or

If **you** were not in gainful employment at the date of the **accident**:

A form of **permanent disability**

calculated on a medical assessment by **us** or an independent medical expert appointed by **us**, which results in **your** inability to perform, without assistance from another person, at least two of the following activities of daily living:

- eating
- getting in and out of bed
- dressing and undressing
- toileting
- walking 200 metres on level ground

Time

The Standard Local Time where **you** permanently live.

War

Armed conflict between nations, invasion, act of foreign enemy, civil war or taking power by organised military force.

Scale of Benefits

Personal Accident	Percentage of Accidental Death amount in the benefit table, for your level of cover
1. Death as a result of an Accident	100%
2. Permanent Total Disablement	100%
Permanent disability benefits	
3. Loss of Sight – both eyes	100%
4. Loss of Speech	100%
5. Loss of Sight – one eye	50%
6. Loss of Hearing - both ears	50%
7. Loss of Hearing – one ear	15%
8. Loss or loss of use of: <ul style="list-style-type: none"> a foot below the level of the ankle a hip, knee, or ankle one or more limbs a thumb a forefinger or big toe any other finger any other toe 	50% 20% 100% 20% 15% 10% 5%
9. Permanent and total loss of use of: <ul style="list-style-type: none"> the back or spine below the neck, with no damage to the spinal cord the back, neck or cervical spine, with no damage to the spinal cord a shoulder, elbow or wrist 	40% 30% 25%
10. To ensure you are provided with a payment for a permanent disability that is not listed above, we will assess medical evidence to calculate the degree of disablement relative to this scale. No account shall be taken of your occupation. For example if bodily injury results in 25% of the loss of sight in one of your eyes, we will pay you 25% of the loss of sight – one eye, item 5 on this scale.	

General Terms and Conditions

Where words or phrases appear in **bold type**, they have the special meaning for the purposes of the **plan** as detailed in the Definitions section.



If there is anything about these general terms and conditions that you don't understand please contact our Customer Care Team on 0114 250 2000 and we will be happy to help.

1. Who can have cover

This **plan** is only available through an employer as part of their employee flexible benefits package. Private Health Insurance cover can also be added for an additional premium; full details of the terms and conditions, including limitations and exclusions, are detailed in a separate guide.

The employer has chosen this **plan** from the range of products offered by Westfield Health. If the employer decides to change the cover available to **you** we will notify **you** as soon as reasonably practicable. **Your** cover will cease if the agreement between the employer and Westfield Health comes to an end. If the employer decides not to renew the **plan** we will try to offer all policyholders an alternative Westfield Health plan, however this may not be on the same terms as **your** current cover.

We, like any responsible insurer, and to the extent permitted by all applicable laws, reserve the right to decline an application for a policy or a request to upgrade **your** cover. If **your** application is not accepted we will refund any premium that **you** have paid for the cover that we have declined to offer (providing that we have not paid a claim under that cover).

You must reside in the **United Kingdom** for a minimum of six months each year to be a Westfield Flex Health Cash Plan policyholder.

We do not accept professional sports people for cover on the **plan**.

You do not need a medical to be accepted as a **policyholder**. We will cover **you** and, where cover is

provided for them, any **dependent children** on your policy for **pre-existing medical conditions**, subject to the terms and conditions and benefit rules of the **plan**.

For Personal Accident cover we will take into account any disability or condition that **you** already had before the **accident** when we assess the amount of disablement benefit we will pay.

Eligible employees can select cover for themselves and if they wish also select cover for their **partner** or **additional adult**. If the **plan** is selected for both employee and **partner** or **additional adult**, they will hold a separate policy.

There is no restriction regarding the age of an employee applying for cover or to increase their **plan** level.

An employee's **partner** or **additional adult** wishing to have cover must be aged 18 to 65 when the application is made to cover them on the **plan**, or to increase their level of cover. However, existing policyholders are not required to leave the plan once they become 66 and can transfer to a lower **plan** level at any age.

You must satisfy **yourself** that this **plan** and the level of cover that **you** decide to apply for are right for **you**. We will not provide any advice in this regard but **you** are of course free to seek information or advice from a professional advisor.

2. The contract between Westfield Health and You

This health cash plan is based on a period of 12 months cover. **Your** cover will continue for the full 12 months term providing that the eligible employee's company continue to remit **your** premium to **us** and **you** abide by the terms and conditions of the **plan**. The exception to this is when an employee is permitted under the rules of their employer's flexible benefits package to select cover at a time other than annual renewal; cover will then be up to the following annual renewal.

Policyholders can only change their level of cover or cancel their policy (by deciding not to re-select this benefit) at annual renewal, except when permitted under the rules of their employer's flexible benefits package, following a Qualifying Lifestyle Event.

Cover will cease on the day that an eligible employee leaves their employment.

Terminating your cover – All Policyholders

We reserve the right to cancel **your** cover at any time, (with retrospective effect where appropriate), if:

- Under the terms and conditions of the **plan** **you** are not eligible for cover
- **You** provided false information and/or failed to disclose all the relevant required information when **you** applied for cover, applied to increase **your** **plan** level, or submitted a claim
- **You**, or anyone covered on **your** policy, fails to comply with **our** request for information relating to a claim or an application for cover
- **You** submit a claim that is fraudulent or that we reasonably believe to be intentionally false, and/or misleading, and/or exaggerated
- **You** (or anyone covered on **your** policy) act in a threatening or abusive manner; e.g. violent behaviour; verbal abuse; sexual or racial harassment, towards a member of **our** organisation, or one of **our** suppliers
- **You** fail to abide by any of the terms and conditions of this **plan**

Should we cancel **your** cover **you** will not have any right to make any further claim on the **plan**. In addition, we may also seek to recover any monies from **you** that have been paid to **you** that **you** were not due to under the Terms and Conditions of this **plan**.

If premiums for **your** cover have been paid in advance we may refund premiums paid beyond the date for which **you** have had the benefit of cover. However, we retain the right to withhold such premiums if **you** owe **us** money.

We will notify **you** in writing **our** reason for cancelling **your** cover and **you** have the right to appeal to **us** through **our** published Complaints Procedure, which is available on request and on the Westfield Health website <https://www.westfieldhealth.com/about-us/who-we-are>

If **your** policy is terminated we will not accept **you** for cover with **us** again on any **plan**.

3. Premiums

Your policy will continue until the next annual renewal date providing **your** premiums are paid, except when the eligible employee is entitled under the rules of their flexible benefits package to change their selections.

You will not be entitled to use any of the services included in the **plan** and **we** will not pay **your** claim if premiums have not been paid to cover the date(s) for which **you** are claiming.

If when **we** receive **your** claim **your** employer has not paid the premiums for **your** cover for any reason, **we** will not process **your** claim at that time. If **you** remain in the **plan**, claims will be held until a payment is made to cover the dates for which **you** are claiming.

We operate stringent credit control procedures; however, it ultimately remains the responsibility of the eligible employee's employer to ensure that premiums are remitted to **us**.

For more information please refer to section 7, How to Claim.

All benefit will cease on the date **you** are paid up to.

Premiums include Insurance Premium Tax at the current rate and are subject to review in respect of any changes in taxation.

An employee's **partner** or **additional adult** cannot hold a policy on this **plan** if the employee is not currently in receipt of cover. It is a condition of **your** cover that **you** notify **us** immediately if for any reason **you** are no longer eligible.

Change of employer or retirement

When an employee retires or leaves their employment they should ask their employer to notify Westfield Health and each **policyholder** should contact **us** immediately.

Policyholders who wish to continue to have cover with **us** must transfer to an alternative **plan** and **our** Customer Care Team will be happy to arrange this for **you**.

4. Qualifying Period and Benefit Availability

You don't have to complete a qualifying period before **you** and **your dependent children** can use the **plan**. All benefits are available from **your registration** date at that **plan** level, except for Maternity/Paternity/Adoption benefit.

The employer who is offering this **plan** as part of their flexible benefits package will choose the start date for their scheme year. If **you** select cover at commencement of the scheme year (or at annual renewal) **your** date of **registration** will be that date.

If **you** are eligible to make a selection

during the scheme year, **your** date of **registration** will usually be the first day of the following month. However, neither the flex package administrator nor Westfield Health can accept any responsibility for loss of benefits which may arise in the event of **us** being unable to arrange cover by a prescribed date.

The qualifying period for Maternity/Paternity/Adoption benefit is 10 months from **your** date of **registration**, at that **plan** level. If **you** select cover on this **plan** at subsequent consecutive annual renewals on the same or a lower **plan** level, a new qualifying period will not apply.

Changes to your level of cover

For existing **policyholders** who have transferred to a higher level of the **plan**, and have not completed the qualifying period for Maternity/Paternity/Adoption benefit at their new level of cover, **we** will pay benefit at **your** previous **plan** level, if **you** have benefit available. Maternity/Paternity/Adoption benefit will be paid at the lower **plan** level, if **you** have benefit available.

If **your** level of cover is reduced during a **benefit period**, **we** will pay benefits at the lower **plan** level from the **registration** date of the transfer, if **you** have benefit available. Benefits paid at the higher **plan** level will be taken into account when assessing **your** entitlement to benefit at the lower level.

Former Policyholders

In addition to the above, if **you** were previously covered on the **plan** and **your** policy lapsed or was cancelled, **we** may take into account claims paid under **your** previous cover when assessing entitlement to benefit on **your** new policy. This will depend upon:

- a) the **plan** level for **your** new policy
- b) the level of the **plan** **you** were previously covered on
- c) the date **your** new policy commences
- d) the start date of the **benefit period**

Our Customer Care Team can explain the benefit entitlement that will apply to **you**, following a lapse in **your** cover.

5. Exclusions

The list of exclusions, below, should be read in conjunction with the Benefit Rules section before receiving treatment or paying for goods and services for which **you** intend to claim.

We will not cover:

- any claim that is not submitted in accordance with section 7, General Terms and Conditions
- any claim that is submitted where **you**, or anyone covered on **your** policy, are in breach of the **plan** and/or General Terms and Conditions
- any charges that a **hospital/treatment centre**, practitioner or any other organisation makes for filling in a claim form or providing any information **we** ask for relating to a claim
- Maternity/Paternity/Adoption benefit within **your** qualifying period. If **you** transfer to a higher level of the **plan** a new qualifying period will apply. Until **you** have completed the new qualifying period **we** will pay **you** benefit at **your** previous **plan** level, provided that **you** have entitlement to that benefit
- any claim or expense of any kind directly or indirectly arising as a result of war, invasion, rebellion, revolution or terrorism including chemical or biological terrorism
- claims arising directly or indirectly from, or as a consequence of:
 - professional sports injuries – this is any injury sustained whilst training for, or participating in, sport for which **you** receive payment or non-charitable sponsorship
 - **you** participating in a criminal act
 - an accident while **you** were under the influence of alcohol or drugs
 - drug, alcohol or solvent abuse, or taking drugs (unless told to do by a registered medical practitioner)
 - suicide or deliberate self-inflicted injury
 - participation of dangerous activities and sports - this includes but is not limited to canyoning, gorge walking, hang-gliding, high diving, horse jumping, micro-lighting, mountain boarding, parasailing, rock climbing or riding/driving in any kind of race.
 - flying as a pilot or crew member (that is, aircraft, gliders, hang-gliders, microlights, parachuting, paragliding and ballooning)
 - a pandemic illness
- any claim or expense of any kind caused directly or indirectly by ionising radiation or contamination by any nuclear fuel, or the radioactive, toxic explosive or other dangerous properties of any



explosive nuclear machinery or part of it

- any treatment or service that **you** receive from a:
 - member of **your** immediate family – a parent, child, brother or sister, or **your partner**
 - business that **you** own
 - treatments carried out in the workplace or arranged through **your** employer

We cannot pay benefits for any claims directly related to the following

- any health-screening checks, medical examinations, consultations or reports for employment, emigration, legal or insurance reasons
- contraceptives
- cosmetic reasons
- vasectomies or sterilisation
- GP fees for private treatment

This policy does not cover fees or charges for:

- missing an appointment
- completing a claim form or providing a medical report
- providing further information in support of a claim
- administration or referral costs, joining fees or registration fees
- postage and packing costs

6. Benefit Period

The maximum allowance for each benefit is available over a 12 months **benefit period**.

The **benefit period** will start on the same date each year and applies to all **policyholders** who have selected cover on the **plan** through that employer. The flex package administrator and/ or employer can confirm this date, or alternatively **you** can contact our Customer Care Team.

If **your** cover commences during a **benefit period** **you** can claim up to the full benefit allowances during the remainder of the **benefit period**.

During each **benefit period** **you** can submit more than one claim under each benefit, however **we** will not pay more than the maximum allowance for **your** level of cover. Any unused benefit will not be carried forward from one **benefit period** to the next.

You must have benefit available for the date(s) on which you paid for treatment, goods or services. For In-patient, Day Surgery and Maternity/ Paternity/Adoption benefits **you** must have benefit available, for the date(s) that **you** are claiming.

The **benefit period** that each claim falls into is determined by:

- the date of your payment for treatment, goods or services
- the date of birth/adoption placement for Maternity/Paternity/Adoption benefit;

- the date that you are an **in-patient**;
- the date that you attend for day surgery;

7. How to claim

For our fastest service, **you** can submit claims for all benefits on our My Westfield mobile app (available on Apple App Store for iOS & Google Play Store for Android), or online at <https://www.westfieldhealth.com/my-westfield>. Alternatively, **you** can use a Health Cash Plan claim form, which is available on **your** My Westfield account or contact **us** for a paper claim form. The claim form must be signed and dated by the **policyholder**.

To be entitled to claim or use a service, the premiums for your cover must be paid up to and including:

- the date on which you made each payment for treatment, goods or services
- the child's date of birth/adoption placement for Maternity/Paternity/Adoption
- the day you attended for day surgery
- the nights you were an **in-patient**
- the date of **your** scan for MRI, CT and PET scans
- the date of **your Accident**, for Personal Accident

For all benefits where **you** (or **your dependent child**) have paid for treatment, goods or services **you** must send **us** a full receipt detailing the payment **you** have made.

The receipt must include:

- the name of the person who has received the treatment, goods or service
- the date and amount of each payment
- the supplier or practitioner's name, address and daytime contact details
- details of the qualifications/ professional organisation that the practitioner is registered with/a member of (see Benefit Rule or Definitions section)
- details of the type of treatment/ service
- the date that **you** (or a person eligible to claim on **your policy**) received each separate treatment or service
- separately itemised details of any additional sundry items purchased

We do not accept the following:

- invoices without a supporting receipt or credit/debit card receipts without an accompanying itemised receipt

- receipts where only a part payment or deposit* has been paid, including receipts showing a balance outstanding for payment
- claims for payment(s) made in advance for a course of treatment, a service or goods: except when the receipt also confirms that prior to claiming **you** have received the treatment, goods or service. The receipt must detail the date(s) **you** received the treatment, goods or service and **we** must receive **your** claim within 26 weeks of the payment date – see below

*The only exception to this is when **you** provide **us** with written evidence that **you** have entered into a payment arrangement/credit agreement for treatment, goods or services that **you** have received. The date that **you** pay the first instalment determines the **benefit period** that **your** claim falls into and **we** will pay **you** up to the benefit balance available on that date **ONLY** towards the full cost of the treatment, goods or service purchased by the credit agreement.

We do not cover administration/ interest charges. Dental insurance or care scheme premiums/payments are not covered on the **plan**.

For Maternity/Paternity benefit **we** need to see a copy of **your** baby's full birth certificate with **your** claim. To claim for Adoption **you** must send **us** proof of the child's name and age, together with confirmation from an adoption agency of the date that the child was **placed** with **you** for adoption.

To claim In-patient and Day Surgery benefits **we** need a copy of your discharge papers from the **hospital/ treatment centre or hospice**.

We will not pay your claim unless it is received within 26 weeks of the following:

- the date that **you** tender each payment (i.e. cash; credit/debit card; cheque) to the practitioner/ supplier for treatment, goods or services
- the date on which **you** were discharged as an **in-patient**
- the date of each attendance for Day Surgery benefit
- the child's date of birth; the date a child is **placed** with **you** for adoption

It is **your** responsibility to ensure that **you** allow sufficient time for the claim to reach **us** within the 26 weeks deadline. **We** will not accept any responsibility for claims (or

supporting evidence) lost, delayed or damaged in the post.

If **you** can claim part or all of **your** costs under another Westfield Health plan, or from any other source, **you** are not entitled to receive more than the total amount that **you** have paid. If **you** are claiming from another insurer **we** will pay **our** proportionate share of the cost, subject to benefit being available and the terms and conditions of **your** plan.

You should only submit a claim if the person who has received the treatment, goods or service is eligible to claim under that specific benefit. If the claim is for **your dependent child** **we** may require proof of **your** relationship with them. It is **your** responsibility to provide complete and accurate information with the claim. When **you** submit a claim, for audit purposes **we** will carry out checks on the information **you** and practitioners provide to **us** and **we** will not process that claim, or any further claims on **your** policy, until **we** have successfully completed **our** audit checks. If **we** make a reasonable request for additional information, this must be provided at **your** own expense.

In order for **us** to verify a claim it may be necessary for **us** to request a medical report from **your GP, Consultant Physician or Consultant Surgeon** at any time. **We** will only request a report when it is reasonably necessary in accordance with the Access to Medical Reports Act 1988 and Personal Files and Medical Reports (Northern Ireland) Order 1991, if a medical report is required **we** will write to **you** first to tell **you** why. If **you**, or where applicable **your dependent child**, do not give **us** **your** consent **we** will withhold payment of all claims and may terminate **your** policy.

If **we** discover that **we** have paid any claims relating to a **pre-existing medical condition** **we** will seek to recover any monies from **you** that have been paid to **you** that **you** were not due to under the terms and conditions of the **plan**. **We** may terminate **your** policy and **we** may seek to recover from **you** any costs that **we** have incurred.

If **you** are providing information about another person, **you** should ensure that **you** have their consent to do so.

If **you** submit a claim that is false, **we** will terminate **your** policy and **your** benefits as a **policyholder** will end immediately. **We** will not refund

premiums paid for the **plan** and always take legal action for fraudulent claims.

How we pay you

We will pay **your** claims directly into **your** bank/building society account **You** can confirm payment online using My Westfield or by using the My Westfield mobile app. If **we** hold **your** email address, **we'll** also send confirmation straight to **your** inbox.

Scanning Service

Scanning Service is not a cash benefit. To access the Scanning Service please refer to the Benefit Rules section.

DoctorLine; Gym Discount; Westfield Rewards

For information on how to access these services please refer to the Benefit Rules section.

How to claim Personal Accident

Once a claim has been submitted by **you** **we** will contact **you** to explain what happens next. Any document or evidence reasonably required by **us** to verify the claim shall be provided by **you** or on **your** behalf at **your** own expense. Any medical examination required by **us** to verify the claim will be at **our** expense. Any receipt which **you** or anyone acting on **your** behalf may give to **us** for benefits payable shall be deemed a final and complete discharge of all liability to **us** in respect of such benefit.

8. Worldwide cover

If, as a result of an emergency, a claim arises when **you** are temporarily travelling away from home anywhere in the World, on business or for pleasure, **you** can still make a claim. **You** (and if the claim relates to them **your dependent child**) must be resident in the **UK** for a minimum of 6 months each year to be eligible for cover on this **plan**. When **you** submit a receipt for money that **you** have paid, **we** will use the currency exchange sell rate, supplied by **our** bank, on the date **we** process the claim.

If **we** request it **you** must provide **us** with evidence of **your** travel dates, these must be for a period of less than 28 days. All documentation supporting **your** claim should be in English. Entirely at **our** discretion **we** may agree to accept an English translation accompanying the original documents, when **you** have provided this at **your** own expense.

What benefits are covered (if included on **your** policy)

- Dental Accident
- Emergency Dental treatment
- Optical – replacement eyewear (glasses or contact lenses)
- Emergency admissions for In-patient or Day Surgery
- DoctorLine
- 24 Hour Advice and Information Line

All other benefits and services are not available.

This **plan** is not a travel insurance policy

9. Making a complaint

We're dedicated to making a healthy difference to the quality of life of **our** customers and the communities in which they live and work. **We're** proud of the service we provide but know **we** might not get it right all the time. When something goes wrong, **we'd** like to know so **we** can try to put it right for **you**.

How to complain

You can contact **us** with **your** concerns by

- Phone 0114 250 2000
- Email enquiries@westfieldhealth.com
- Post Westfield Health, PO Box 340, Sheffield S9B 1XB
- Directly contact **your** sales consultant

We'll try to resolve them straight away. Sometimes **we** might need a little more time, but **we'll** keep **you** updated along the way.

When **we** receive **your** concerns **we'll**:

- Promptly acknowledge **your** complaint
- Assign **your** complaint to a case handler to review and investigate
- Keep **you** updated throughout
- Provide **you** with a written response within 8 weeks of receiving **your** complaint

If you're not satisfied with our response

If **you're** not satisfied, **you** may be able to refer **your** complaint to the Financial Ombudsman Service. **You** will have 6 months from the date of **our** response letter to refer **your** complaint to the Ombudsman or **you** may lose **your** right to have the complaint investigated.

The Financial Ombudsman Service may not be able to consider a complaint if **you** have not provided **us** with the opportunity to resolve it first.

We would point out that the Ombudsman will only review complaints from 'eligible

complainants', for which specific definitions apply. **You** should refer to the FOS for further guidance on this subject.

What is the Financial Ombudsman Service?

The Financial Ombudsman Service (FOS) is an independent complaint resolution scheme. The FOS website recommends that **you** follow the process above before referring **your** complaint on to them, although **you** are able to ask them general questions regarding complaints at any time.

The FOS service is free of charge. The Financial Ombudsman Service can be contacted as follows:

Post: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR

Telephone: 0800 023 4567 (free from a UK landline) or 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers). Please call +44 (0) 207 964 0500 if calling from outside the UK.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

10. 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, PO Box 300, Mitcheldean, GL17 1DY and by visiting www.fscs.org.uk.

11. 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**.

Changes to this Contract

From time to time upon renewal it may be necessary for **us** to increase the amount of the premium for the **plan**, alter the benefits payable under the terms of the **plan** or amend the rules

relating to the **plan**. If **we** decide to make any such changes **we** will provide the employer with reasonable notice and **you** will be informed as soon as reasonably practicable to enable **you** to decide if **you** do not wish to continue **your** policy, except when it is not possible for **us** to do this, for example changes required by law. Any revisions will not extend the **benefit period** relating to each separate benefit.

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**.

We reserve the right to cancel the **plan**. If **we** intend to completely withdraw the **plan**, **we** shall provide **you** with reasonable notice. Where possible, **we** will try to offer **you** an alternative Westfield Health plan.

Marketing Preferences

At Westfield Health, **we** help people to lead healthier lives and feel their best. **We** occasionally send out communications with ideas and information on health and wellbeing, plus special offers that **we** think are of value to **you**, invitations to take part in our research panel Westfield Insiders, and on the products **we've** designed to help keep **you** and **your** loved ones healthy and happy.

We'll never make **your** data available to anyone outside Westfield Health for them to use for their own marketing purposes, **we'll** treat **your** data with respect and will keep **your** details safe and secure.

You can let **us** know what **you** want to hear about and how **you** want to hear about it by visiting westfieldhealth.com to register or log in to My Westfield where **you** can also update **your** details.

We'd like to bring to **your** attention **our** Privacy Policy which details how **your** data is used and stored, and how to exercise **your** privacy rights.

Visit <https://www.westfieldhealth.com/about-us/trust/privacy-policy>. Westfield Contributory Health Scheme Ltd (company number 303523), Westfield Health & Wellbeing Ltd

(company number 9871093) are collectively referred to as Westfield Health and are registered in England & Wales.

To ensure that **we** maintain a high quality service **we** may monitor and record calls.

Calls to 01 and 03 telephone numbers from UK landlines and mobiles are normally included in free plan minutes if available; otherwise calls to 03 numbers cost the same as calls to 01/02 prefix numbers. Calls to 0800 numbers are free from consumers' mobiles and landlines in the UK.

Language

In accordance with 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 plan guide is effective from December 2024 and replaces all previously published information.

Definitions

Wherever the following words or phrases appear in this document in **bold type**, they have the special meaning for the purposes of the **plan**, as detailed below.

Agreement

The contract between Westfield Health and **you** for the provision of the **plan** governed by the terms and conditions set out in this **plan** guide.

Benefit Period

The period of time over which the maximum allowance for each separate benefit is available to claim.

Consultant Physician/ Consultant Surgeon

A registered **Consultant Physician** or **Consultant Surgeon**, including any individual holding an appropriate **Consultant Physician** or **Consultant Surgeon** position within a private or registered **hospital/treatment centre**.

Dependent Child

A child who is:

- **your** child, **your partner's** child, a child that **you/your partner** have legally adopted or have legal guardianship of **and**
- is under 22 years old **and**
- not married/not in a civil partnership **and**
- living with **you** or is financially dependent on **you** and lives in the **UK**

A **dependent child** already included on **your** policy will cease to be eligible for **dependent child** benefits once they become 22 years old.

GP

General Practitioner i.e. a physician registered with the General Medical Council, who is currently in general practice.

Hospice

An institution that provides palliative care for the terminally ill.

Hospital/Treatment Centre

A medical facility that:

- has permanent facilities for caring for patients as an **in-patient** and/or a day patient **and**
- has facilities for medical practitioners to diagnose and treat injured or sick people **and**
- provides nursing services from qualified nurses/midwives who are on the Nursing and Midwifery Council (NMC) register (or an equivalent register if the hospital/treatment centre is outside UK) **and**
- is not a nursing home; **hospice**, convalescent home; residential care home; prison; health spa/hydro.

In-patient

Admission to a **hospital/treatment centre** or **hospice** for a full night stay, or longer. An **in-patient** stay will only be classed as a full night stay if the patient is admitted before 12, midnight.

Medical Professional

This could be your **GP** or could be an Optician, Dentist, Physiotherapist, Chiropractor, Osteopath, Chiropodist, whose qualifications are already defined in the applicable benefit rules

Partner

- A person **you** live with that **you** are married to, or a person that **you** permanently live with as if **you** are married to them
- or**
- A person **you** live with in a civil partnership, or a person that **you** permanently live with as if **you** are in a civil partnership

Placed/Placement

- When a child comes to live with **you** permanently with a view to being formally adopted by **you** in the future.

Plan

The Westfield Flex Health Cash Plan.

Policyholder

The person in whose name the **plan** is held.

Pre-existing medical condition

Any medical condition, whether fully

diagnosed or not, that **you** were aware of before applying for cover.

Registration

We will take **your** date of **registration** as the date that, under the terms of the flexible benefits scheme, the employee is eligible for their benefit selections to start.

Surgical Procedure

A **surgical procedure** requiring the use of local, regional or general anaesthetic, for the purpose of treating disease, injury or abnormality by operating directly on or removing the affected part, or removing a foreign body.

UK/United Kingdom

England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

We/Us/Our

Westfield Contributory Health Scheme Ltd.

You/Your/Yourself

The named Westfield Health **policyholder**.

Our Privacy Policy

Who we are:

"Westfield Health" (referred to as "we", "us" or "our") is a trading name of: Westfield Contributory Health Scheme Ltd, Westfield House, 60 Charter Row, Sheffield, S1 3FZ. Company Registration Number: 0303523. ICO registration number: Z5678949.

We have a Data Protection Officer who can be contacted in the following ways should you have any questions, complaints or feedback about your privacy. Please email: dpo@westfieldhealth.com or write to them via the above address. To view our full Privacy Policy please visit <https://www.westfieldhealth.com/about-us/trust/privacy-policy>.

What information we collect:

In relation to your plan, you may provide us with your personal details including:

- Your title, full name, postal and billing addresses, email address, phone number and date of birth;
- Your payment details;
- Information in relation to your health, including any pre-existing medical conditions;
- Details in relation to your partner, friends or dependents for the purposes of adding them to your plan/policy or in order to create their own. Where you have provided information about

another person you should ensure that you have their approval to do so.

How we use it:

Information provided to us or collected in relation to your plan will be used by Westfield Health, or selected third parties to:

- Fulfill your order;
- Provide the benefits for which you have applied;
- Manage and maintain your records;
- Manage the underwriting and/or claims handling procedures (including your dependants' claims);
- Handle complaints and improve customer service;
- Administer marketing on behalf of Westfield Health. (You can change your details and preferences at anytime by logging into and using your My Westfield account or by calling our friendly Customer Helpline on 0114 250 2000);
- Prevent and detect fraud;
- Understand our customers better in order to provide tailored communications, a better experience and to improve our services.

We will record, and monitor telephone calls made to and from Westfield Health's sales and customer service teams. We do this in order to continuously improve our service to customers and for training purposes. This will also include the recording and monitoring of data relating to health and medical conditions. We do not record the element of telephone calls where any form of payment is being made.

Sharing your information:

We may share information, including your health and medical information, with third parties or individuals. These may include:

- Other insurance providers in order to process your claims;
- For purposes of national security; taxation; criminal investigations or when we are obliged to do so by law;
- To prevent and detect fraud. This will include the recording and monitoring of Special Category data, such as health and medical conditions for all claims processed under your plan;
- Your 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;

- Marketing agencies or mailing houses acting on our behalf

We'll never make your personal data available to anyone outside Westfield Health for them to use for their own marketing purposes without your prior consent.

How we look after your data:

We have achieved ISO27001 certification and we will protect the data that you entrust to us at all times via appropriate security measures and controls. We'll also ensure through the contracts we have in place, that other businesses we work with are just as careful with your data.

How long we keep your data:

We will keep your personal data for a number of purposes, as necessary to allow us to carry out our business. Your information will be kept securely for up to 6 years following the date you cease to remain an active customer, after which time it will be archived, deleted or anonymised. In some cases for the purposes of processing your existing or future claims and for underwriting purposes, we may keep personal information for longer. Where we, at present, cannot technically erase the data we will ensure this is securely archived with restricted access.

Your Rights:

- **Right to be Informed:** We will always be transparent in the way we use your personal data. You will be fully informed about the processing through relevant privacy notices
 - **Right to Access:** You have a right to request access to the personal data that we hold about you and this should be provided to you. If you would like to request a copy of your personal data, please contact our Data Protection Officer
 - **Right to Rectification:** We want to make sure that the personal data we hold about you is accurate and up to date. If any of your details are incorrect, please let us know and we will amend them. You can also visit the My Westfield section of the website and update your details at any time
 - **Right to Erasure:** You have the right to have your data 'erased' in the following situations:
 - Where the personal data is no longer necessary in relation to the purpose for which it was originally collected or processed
 - When you withdraw consent
 - When you object to the processing and there is no overriding legitimate interest for continuing the processing
 - When the personal data has been unlawfully processed
 - When the personal data has to be erased in order to comply with a legal obligation
- If you would like to request erasure of your personal data, please contact our Data Protection Officer. Please note that each request will be reviewed on a case by case basis and where we have a lawful reason to retain the data or where exceptions exist within our retention policy, then it may not be erased.
- **Right to Restrict Processing:** You have the right to restrict processing in certain situations such as:
 - Where you contest the accuracy of your personal data, we will restrict the processing until you have verified the accuracy of your personal data
 - Where you have objected to processing and we are considering whether Westfield Health's legitimate grounds override your legitimate grounds
 - When processing is unlawful and you oppose erasure and request restriction instead
 - Where Westfield Health no longer need the personal data but you require the data to establish, exercise or defend a legal claim
 - **Right to Data Portability:** You have the right to data portability in certain situations. You have the right to obtain and reuse your personal data for your own purposes via a machine-readable format, such as a .CSV file. If you would like to request portability of your personal data, please contact our Data Protection Officer, this only applies:
 - To personal data that you have provided to us;
 - Where the processing is based on your consent or for the performance of a contract; **and**
 - When processing is carried out by automated means
 - **Right to Object:** You have the right to object to the processing

of your personal data in the following circumstances:

- Direct marketing (including profiling). Remember you can opt out at any time from marketing communications via our Marketing Preferences, available in My Westfield; **and**
- Where the processing is based on legitimate interests
- **Rights in Relation to Automated Decisions Making Including Profiling:** You have the right to not be subject to a decision when it is based on automated processing. If you have any questions in relation to how your information is processed in this way, then please contact our Data Protection Officer.

Not Happy?

If you feel that Westfield Health has not upheld your rights, we ask that you contact our Data Protection Officer so that we can try and help.

If you are not satisfied with how Westfield Health processes your data, or believe we are not processing your data in accordance with the law you have the right to lodge a complaint with the Information Commissioner's Office (ICO). Please visit: www.ico.org.uk



Remember, our friendly Customer Care Team is here to help.

.....



Online

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

.....



Email

enquiries@westfieldhealth.com

.....



Phone

0114 250 2000

8:30am-5:30pm, Mon-Fri
(except public holidays)

W Westfield
Health

Postal address
Westfield Health
PO Box 340
Sheffield
S9B 1XB

Westfield Health is a trading name of Westfield Contributory Health Scheme and is registered in England & Wales Company Number 303523. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our financial services registration number is 202609.

Registered Office is Westfield House, 60 Charter Row, Sheffield, South Yorkshire S1 3FZ

Westfield Health is a registered trademark.