

Your guide to Private Health Insurance.

Surgery Choices 2

Hello.

A warm welcome to your health cover from Westfield Health.
We've been dedicated to supporting the health of the nation since 1919.

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

And we've got some good news. Your Private Health Insurance, Surgery Choices 2 covers new medical conditions, and there's no excess to pay or medical required.

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.

As a not for profit company, we reinvest our surplus in products and services that directly benefit our customers. Through our charitable donations, we support the NHS and medically related charities to help our customers and the community to lead healthier lives.

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.



**We're not
satisfied unless
you are.**

At Westfield Health, we're renowned for our customer care and we continue to be recognised as offering 'world class service' by the Institute of Customer Service. So when you talk to us, you know we'll be fully committed to working harder for you.



Introducing your cover.

Our Private Health Insurance gets you on the road to recovery fast.

It's different from Private Medical Insurance. You can choose to receive treatment at any hospital in the UK where a fixed price private treatment package is available.

Although cancer related surgical procedures are excluded, we'll cover you when cancer is suspected but not confirmed e.g. biopsies.

Taking better care of you.

Waiting for surgery can be a long and stressful time. Private Health Insurance makes private surgery more accessible for you, so you can be treated quicker and back to your fit and healthy best.

Your policy provides you with immediate cover for new conditions and fast access to fixed price private treatment packages, should you need surgery or a medical procedure. Giving you the reassurance that you can access private treatment quickly. Your policy aims to get you treated in complete comfort, taking into account your needs and preferences and getting you on the road to recovery as soon as possible.

The treatment you need, when you need it most.

Your policy provides you with cover for a substantial number of surgical and medical procedures. Surgical procedures are defined as:

- Medical procedures requiring a general anaesthetic
- Medical procedures requiring a regional or local anaesthetic in conjunction with an incision involving a surgical knife
- Endoscopic fibre optic procedures

Heart and cancer procedures are excluded.

Over 1,300 procedures are covered for conditions such as:

- Slipped discs
- Varicose veins
- Hip replacement
- Knee replacement
- Abdominal hernias
- Sinus problems
- Cataracts
- Tonsils
- Prostate problems
- Gynaecological problems
- Gallstones

You can view the full list of surgical and medical procedures covered at www.westfieldhealth.com/operationslist

Steve twisted his knee whilst playing rugby with friends and was still experiencing pain weeks after. His GP referred him to a specialist Consultant and further investigations showed that he needed keyhole surgery to repair his internal knee ligaments.

Thanks to Steve's Private Health Insurance, arranging treatment was one less thing to worry about. His case manager organised his care and his treatment was quick and in the comfort of a local, private hospital.

Giving you choice and control.

Private treatment.

We're on hand to help source the right private treatment package for you.

We'll arrange your private treatment package directly with you, including where and when you undergo your procedure.

Following referral from a consultant, you'll be allocated a case manager who will source and arrange a private treatment package to suit your needs. You don't have to be concerned about the cost of treatment as it is all taken care of, up to the maximum allowance allocated for your surgical procedure.

You can choose to receive treatment at any one of the many hospitals in the UK where a fixed price private treatment package is available and you won't be restricted to a specified list of private hospitals.

Each surgical procedure is categorised into one of twelve bands depending on the complexity of the procedure, and each band has a benefit allowance to cover the cost of most private treatment.

We regularly review the benefit allowance to ensure they'll meet the cost of fixed price private treatment packages at most UK hospitals. Certain hospitals, in London for example, may be an exception to this. If you prefer a more expensive hospital, you can do so by topping up the cost.

NHS treatment.

If you prefer NHS treatment, or are assessed as unsuitable for a private treatment package by a healthcare professional, we'll pay you an NHS Benefit. This is a cash benefit determined by the band for your surgical procedure. You can spend this money however you'd like.



What's included?

Exactly what's included in a fixed price private treatment package will differ depending on the procedure required.

What remains the same is our commitment to working harder for you.

The package would normally include:

- The consultant surgeon/physician fees
- The anaesthetist fees
- The private hospital charges relating to
 - the operating theatre
 - accommodation either as an in-patient or day case
 - personal meals
 - drugs and dressings
 - in-patient tests
 - x-rays, pharmacy and occasionally physiotherapy
- The cost of treating any surgical complications relating to the treatment that occur during the operation whilst in hospital or within 30 days of your original surgical procedure. (Surgical complications that arise more than 30 days after your operation will only be covered if they qualify as a separate surgical procedure, and will be treated as a separate claim).

Some private treatment packages may also include a specified number of post-operative out-patient physiotherapy sessions.

Your case manager will carefully explain the full details of your private treatment package, so you know exactly what is included.

Some examples of items that are not covered in a fixed price private treatment package are:

- Diagnostic tests or consultations prior to admission
- Ambulance fees
- Travel costs
- Car parking
- Newspapers and other sundry items
- Telephone calls

How it works.

Your step by step guide on how to make a claim.
A typical example/illustration.



Remember, we're here to help you. If you have any questions contact our Customer Care Team on **0114 250 2000**. Once you've been allocated a case manager, they'll be on hand to assist you.

Your cover working with a health cash plan.

Your policy provides you with cover for over 1,300 surgical procedures and medical procedures. It's been designed so that it can be further enhanced and complemented by a Westfield health cash plan, which provides a range of benefits and services that can support and assist you both pre and post-operatively.

Most of our health cash plans feature a **Consultation benefit**. So, if your GP recommends you see a Consultant, you can make an appointment privately should you wish, rather than wait for an NHS appointment. You can claim towards your costs for diagnostic consultations, and diagnostic tests such as x-rays, blood tests and ultrasounds, up to the set limit of your plan.

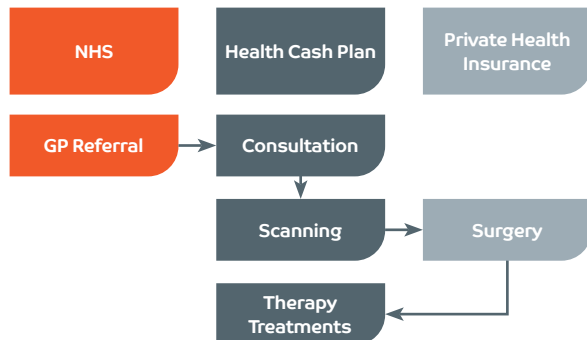
If your Consultant recommends an **MRI or CT Scan**, many of our plans provide access to a scanning service. If you have one of these plans our Scanning Helpline will arrange a scan quickly for you, often within 2 weeks of referral.

Other complementary benefits and services covered on some of our health cash plans include:

- **Therapy Treatments** – physiotherapy, acupuncture, chiropractic, homeopathy and osteopathy
- **DoctorLine™** – unlimited and convenient telephone access to a team of qualified, practising GPs, 24 hours a day, 7 days a week. Webcam consultations are also available during surgery hours.
- **24 Hour Advice and Information Line**
- **Face to face counselling sessions, including Cognitive Behavioural Therapy (CBT)**

Please check your health cash plan guide to confirm the benefits and services you are covered for. If you don't currently have a health cash plan, why not talk to us on **0114 250 2000** to find out more.

This diagram illustrates the journey you might take following a GP referral, using both your health cash plan and Private Health Insurance, if you needed a hip replacement for example:





Judith has a health cash plan and Private Health Insurance.

Judith was referred to a specialist Consultant by her NHS GP, the cost of her private appointment was paid back by her Westfield health cash plan.

The Consultant referred Judith for a scan, which was arranged and covered by her Westfield health cash plan.

Unfortunately, Judith was told that she would need a hip replacement. With her Private Health Insurance Judith had the reassurance that she could access private treatment quickly. So, within weeks of diagnosis Judith was at home recovering from a successful hip replacement.

Judith also has the added peace of mind that she'll be able to claim back the cost of her physiotherapy treatments following her operation too with her health cash plan cover.

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.

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. This may be verbal or written.

Contact us:



Online

westfieldhealth.com



Email

enquiries@westfieldhealth.com



Phone

0114 250 2000
8am-6pm, Mon-Fri
(except Christmas Eve
and public holidays)

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 22** 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
Westfield House
60 Charter Row
Sheffield
S1 3FZ

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.

General Terms and Conditions	page 14
Definitions	page 20
Our Privacy Policy	page 22

Your Cover

The information contained within this guide is effective from 1st February 2019 and replaces all previously published information.

This guide details **your** Private Health Insurance, Surgery Choices 2 cover. Where words or phrases appear in **bold type**, they have the special meaning for the purposes of Surgery Choices 2, as detailed in the Definitions section within this guide.



If there is anything about your cover that **you** do not understand please contact our Customer Care Team on 0114 250 2000 and **we** will be happy to help.

1. Eligibility

You can purchase Private Health Insurance, Surgery Choices 2 cover in conjunction with **your** health plan.

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. **We** will try to offer **you** an alternative Westfield Health plan; however this may not be on the same terms as **your** current cover.

You must reside in the **United Kingdom**, Jersey or Isle of Man for a minimum of six months each year to be eligible for Private Health Insurance cover.

You must satisfy **yourself** that Surgery Choices 2 is right for **you**. Westfield Health will not provide any advice in this regard but **you** are of course free to seek information or advice from a professional advisor.

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 request to upgrade **your** cover. If an application is not accepted, **we** will refund any premium paid for the cover that **we** have declined to offer (providing **we** have not paid a claim under that cover).

Applications to take out, or upgrade, **your** Private Health Insurance cover are subject to the same age restrictions as **your** health plan cover.

Professional and semi-professional sports people are not eligible for the **plan**.

2. The contract between Westfield Health and you

Private Health Insurance purchased in conjunction with **your** health plan cover is subject to the duration of cover and cancellation rights detailed in **your** health plan policy terms and conditions.

Terminating your cover

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 with an application for cover

- **You** provided false information and/or failed to disclose all the relevant required information when **you** submitted a claim
- **You** fail 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** 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 Private Health Insurance, Surgery Choices 2

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 **we** have paid to provide **your private treatment**, or 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.

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

3. Premiums

Your Surgery Choices 2 cover will continue on condition that the premium due is paid. **We** will not pay a claim if premiums are not paid up to and including the date of the **surgical procedure**.

If **your** premium is collected from an employee's wages or salary **we** implement stringent credit control procedures for employers operating payroll deduction facilities.

However it ultimately remains **your** responsibility to ensure that premiums for **your** Surgery Choices 2 cover are remitted to Westfield Health.

If Surgery Choices 2 cover is selected through an employer's flexible benefits scheme **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. **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**.

We will not accept a payment for more than 13 months cover in advance.

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

4. Underwriting Choices

Your Surgery Choices 2 cover is underwritten on a moratorium basis.

You are covered for eligible **surgical procedures** relating to new **medical conditions**, i.e. **medical conditions** that arise after **your** registration date. Cover is subject to the exclusions in Section 9. Policy Exclusions, on pages 18 to 19.

If **you** are not sure whether a **medical condition** qualifies please contact **us** and **we** will be happy to confirm the extent of any cover.

If Surgery Choices 2 cover is selected through an employer's flexible benefits scheme it is the employer's responsibility to promptly notify Westfield Health when **you** become eligible for cover and **we** cannot accept responsibility for loss of benefit that may arise if they fail to do so.

Moratorium

You do not need to have a medical or declare any **pre-existing conditions** before being accepted on a moratorium basis.

However, **you** will not be covered for any **medical condition** (or **related medical condition**), that **you** knew about, or had symptoms, received **advice** or **treatment** in the 3-year

period prior to the start of **your** Private Health Insurance, Surgery Choices 2 cover. **You** can only have an eligible **surgical procedure** for a **pre-existing condition** once **you** have been free of symptoms, **treatment** or **advice** for 2 continuous years from the **registration date** of **your** current Private Health Insurance, Surgery Choices 2 cover.

The moratorium period starts again for a **pre-existing condition** or **related medical condition** each time **you** receive **treatment**, medication, or **advice**.

Long-term or **chronic medical conditions** usually require regular or periodic **treatment**, medication or **advice**. This means that a long-term **pre-existing condition** or **related medical condition** may never be eligible for cover because it is unlikely that there would ever be 2 continuous years without any **treatment**, medication or **advice**. **You** should not delay seeking medical **advice** or **treatment** for a **pre-existing condition** in order to become eligible for cover on the **plan**.

5. Surgical Procedures

Surgery Choices 2 covers the **surgical procedures** listed in **our** **schedule of procedures**: cover is subject to the exclusions in Section 9. Policy Exclusions, on pages 18 to 19.

The **schedule of procedures** is available to download at **www.westfieldhealth.com/operationslist**. Please contact **our** Customer Care Team if **you** would like **us** to send **you** a printed copy.

Important please note that:

- Surgery Choices 2 covers **surgical procedures** for **acute conditions**: **chronic conditions** are excluded
- **Cancer** related **surgical procedures** are excluded, however **we** will cover **surgical procedures** when **cancer** is suspected but not confirmed e.g. biopsies
- There is no cover for the **treatment** of heart disease
- **You** will not be covered if **you** do not contact **us** so that **we** can arrange **your private treatment** package: **private treatment** must not be arranged by **you** or **your** Consultant
- The maximum benefit allowance for each band in **our** **schedule of procedures** has been designed

to cover the cost of a **private treatment** package in most circumstances, however there can be no absolute guarantee that it will fully cover the **surgical procedure** in every case or in every **private hospital**

- If the cost of **your** fixed price **private treatment** package is more than the benefit entitlement **you** will be given the opportunity to pay the additional cost to top-up the benefit
- **We** will pay the NHS Benefit amount if **you** have **NHS treatment** for **your surgical procedure** (see page 18)

The **plan** covers **you** for a maximum of 3 **surgical procedures** in any consecutive 12-month period, with a maximum lifetime benefit of **£250,000** throughout the time **you** have Surgery Choices 2 cover.

If **you** have previously had cover under this **plan** or any of **our** other similar surgery package plans, any claims **we** have paid may also count towards **your** **£250,000** lifetime benefit limit. Please contact **our** Customer Care Team to confirm whether **we** will take previous claims into account when assessing **your** entitlement to benefit and the amount of lifetime benefit available to **you**.

Each **surgical procedure** is classified into one of 12 bands according to its medical complexity. Band 1 are the least complicated **surgical procedures** and Band 12 the most complicated **surgical procedures**. **We** reserve the right to vary the benefit amounts to reflect any changes in medical technology or inflation of medical costs and **we** will notify **you** in advance of any such changes.

The allocated banding of individual procedures under the **schedule of procedures** may be reviewed (either up or down) to reflect changes in technology or the cost of the **surgical procedure**.

We may add or remove a **surgical procedure** without notice, to ensure that the **schedule of procedures** is kept up to date and accurately reflects the cover provided by Surgery Choices 2. **We** will not make any changes to the **schedule of procedures** with the intention of reducing the extent of **your** cover.

If **you** undergo more than one

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surgical procedure at the same time **we** will pay for the procedure in the highest band only. Except for **bilateral procedures** where **we** will pay one band higher than the cost of the procedure performed on a single side unless otherwise indicated.

The amount shown under Private Treatment Package, below, is the maximum monetary amount that **we** will use for the provision of **your private treatment** package for each band.

If **we** cannot source a **private treatment** package for **your surgical procedure**, or **you** choose to have the **surgical procedure** carried out by the NHS, **we** will pay **you** the NHS Benefit amount shown in the table below.

Classification of Surgical Procedure	Private Treatment Package	NHS Benefit
Band 1	Up to £850	£200
Band 2	Up to £1,500	£350
Band 3	Up to £2,500	£650
Band 4	Up to £3,500	£850
Band 5	Up to £4,500	£1,200
Band 6	Up to £6,000	£1,500
Band 7	Up to £7,500	£2,000
Band 8	Up to £10,000	£2,500
Band 9	Up to £12,500	£3,000
Band 10	Up to £15,000	£3,500
Band 11	Up to £20,000	£4,000
Band 12	Up to £25,000	£5,000

Chronic Conditions

Chronic conditions are not covered on Surgery Choices 2.

A **chronic condition** is a disease, illness or injury that has one or more of the following characteristics:

- it needs ongoing or long term monitoring through consultations, examinations, check ups and/or tests
- it needs ongoing or long term control or relief of symptoms
- it requires **your** rehabilitation or for **you** to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back

If a **medical condition** has failed to improve following a **surgical procedure** we may consider it to be a **chronic condition** that is not eligible for cover e.g. more than one hip replacement revision.

We do not cover monitoring of **medical conditions** e.g. we may decline to cover repeated gastroscopies or colonoscopies. We may cover a **chronic condition** if there is evidence of a new acute phase (a flare-up), however we will not cover frequent flare-ups.

6. How to claim

Please read the list of Policy Exclusions in Section 9 before making a claim.

You must contact us prior to having a surgical procedure.

As soon as **you** become aware that **you** might need one of the **surgical procedures** listed in **our schedule of procedures** please call **us** on **0114 250 2000**. Please have **your** policy details to hand.

We will need to ask **you** certain questions about **your medical condition** so that **we** can confirm that **your surgical procedure** is covered and then **we** will send **you** a claim form for completion.

The **Medical Specialist** who considers **your** surgery to be necessary must fill in a section of the claim form and attach a copy of **your GP's** referral letter BEFORE **we** can arrange **private treatment** for **your surgical procedure**.

For **NHS treatment** a member of **your** medical team should complete

the claim form AFTER **your surgical procedure** has been carried out.

At **our** discretion, **we** may provide cover for an operation that does not substantially differ from one of the **surgical procedures** listed and **you** should submit a completed claim form for **our** fullest consideration.

Any charges that a practitioner or any other person makes for filling in a claim form will not be covered and must be paid for by **you**.

In most cases it will be necessary for **us** to request additional medical information from **your GP**, or any other doctor or practitioner who has been involved in **your** care, in order to assess the claim. If this information is not available, or if **you** do not complete the section on the claim form consenting to this in accordance with the Access to Medical Reports Act 1988, **we** may not be able to proceed with the claim. The **plan** covers the cost of any report that **we** request.

It is **your** responsibility to ensure that complete and accurate information is submitted with the claim. For audit purposes **we** will carry out checks on the information **you** and practitioners provide to **us**. If **you** submit a claim that is false **your** cover will be terminated and **your** benefits will end immediately. **We** will not refund premiums paid for **your** healthcare cover and always take legal action for fraudulent claims.

You must tell **us** if the **surgical procedure** is covered under another Westfield Health plan, or by another insurer. If **you** are claiming from another insurer **we** will pay **our** proportionate share of the cost, subject to the terms and conditions of the **plan**.

You must tell **us** whether the cost of the **surgical procedure** may be recovered from a third party: **we** reserve the right to commence proceedings against a third party in **your** name to recover the benefits that **we** have paid.

7. Private Treatment – How does a fixed price private treatment package work?

On receipt of **your** completed claim form a case manager will contact **you** and, taking into account **your** personal circumstances, will work closely with **you** to arrange the most

appropriate **private treatment** package possible.

We will arrange a **private treatment** package for **you** in a **private hospital**. **We** will spend up to the maximum allowance allocated for **your surgical procedure** in **our schedule of procedures**. **We** may use a third party service to source and arrange the **surgical procedure**.

Private treatment packages normally include: the consultant surgeon/physician and anaesthetist fees; the **private hospital** charges relating to use of the operating theatre; accommodation either as an **inpatient** or **day patient**; personal meals; drugs and dressings; **inpatient** tests and **treatment** such as x-rays; pharmacy and physiotherapy. Some **private treatment** packages may also include a specified number of post-operative **outpatient** physiotherapy sessions. **Your** case manager will carefully explain the full details of the **private treatment** package, so that **you** know exactly what is included. If **you** have any out of pocket expenses that are not included in the package, such as travel or telephone calls, these will not be covered.

Jersey residents may have to travel to the **UK** for **your surgical procedure**: **you** will not be able to claim towards **your** travel expenses or for any accommodation that is not part of **your private treatment** package.

Private treatment packages include the cost of treating any **surgical complications** relating to **your surgical procedure** that occur within 30 days of the original **surgical procedure**. **Surgical complications** that arise more than 30 days after **your surgical procedure** will only be covered if they qualify as a separate surgical procedure, and will be treated as a separate claim.

While it is the intention of the policy to provide care in a **private hospital** if requested, the decision to decline to provide **you** with a **private treatment** package will be at the absolute discretion of Westfield Health, or one of **our** representatives.

The reasons why a **private treatment** package may not be made available to **you** include:

- if for medical reasons **private treatment** will not be appropriate for **you**;

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- a **private treatment** package is not available within the monetary limit;
- **private hospitals** decline to provide a package price for a particular case

If a **private treatment** package is available, but the cost exceeds the monetary limit available for that **surgical procedure**, **you** will be offered the opportunity to top-up the benefit level **yourself**. **You** must pay the top-up amount to the **private hospital** prior to having **your surgical procedure**.

If a suitable **private treatment** package is not available **NHS treatment** will be recommended.

8. NHS Treatment

If **you** prefer to have **NHS treatment**, or if a **private treatment** package is unsuitable, **we** will pay the NHS Benefit. The NHS Benefit is a fixed monetary amount that is determined by the band for **your surgical procedure**.

If **you** have **NHS treatment**, once **you** have undergone **your surgical procedure** a member of **your NHS treatment** medical team should complete the relevant section of the claim form. Alternatively, providing that they have all the necessary information regarding **your NHS treatment**, the claim form can be completed by **your GP**. **We** will offer any assistance or advice that **you** need in connection with making a claim.

Completed forms must reach **us** within 26 weeks of the date of **your surgical procedure**. Once the claim has been verified a payment will be sent to **you**.

9. Policy Exclusions

You should read this list of policy exclusions before applying for **private treatment** or making an NHS Benefit claim.

We will not cover:

1. Any procedure that is not a **surgical procedure**: the **surgical procedure** must be listed in **our schedule of procedures** (except when at **our** discretion **we** agree to cover a procedure that does not substantially differ from one of those listed);
2. Any **private treatment** that has not been arranged by **us** or **our** appointed representative;

3. Any claim that arises as a result of a **pre-existing condition** (or **related medical condition**), until **you** have been free of symptoms, **treatment** or **advice** for 2 continuous years from **your registration date**;
4. Consultations or scans that are used to diagnose **your** need for a **surgical procedure** (please refer to the Benefit Rules section in **your** Westfield health plan guide for details of any benefits that may be available to **you** and/or contact **our** Customer Care Team);
5. Any charges that a **hospital**, practitioner or any other organisation makes for filling in a claim form;
6. **Emergency procedures**;
7. Procedures which solely involve needle injections, needle biopsies, or needle procedures for **diagnostic** or therapeutic reasons with or without radiographic guidance;
8. CT, MRI or Ultrasound scans or procedures requiring CT, MRI or Ultrasound scans for guidance, such as CT guided needle biopsies;
9. **Surgical procedures** relating to **chronic conditions**: except when there is evidence of a new acute phase;
10. The **treatment** of any disease of the heart including its muscles, valves, conduction system, heart rhythm, blood supply, or pericardium;
11. **Cancer** related **surgical procedures**.

For the purpose of this exclusion this means **surgical procedures** related to:

- a. All **cancers**, including leukaemia and Hodgkin's disease;
- b. Tumours which are histologically described as pre-malignant, or non-invasive, or types of intraepithelial neoplasia, or as **cancer** in situ, or as undefined or mixed;
- c. Any **cancer** in the presence of Human Immunodeficiency Virus;
- d. Any skin **cancer** including pre-malignant, basal cell and malignant melanoma.

This exclusion will not apply to **surgical procedures** when

cancer is suspected but not confirmed e.g. biopsies;

12. Renal failure - supportive **treatment** including dialysis;
13. Insertion of hormonal or therapeutic implants;
14. Correction of congenital abnormalities;
15. Developmental delays, including learning difficulties or speech/language disabilities;
16. Dental conditions - any dental condition or dentistry, including gum conditions and wisdom tooth extraction;
17. Fertility or infertility **treatment**, or any **treatment** relating to fertility, low fertility or infertility;
18. Any type of contraception;
19. Vasectomy or sterilisation/ reversal of vasectomy or sterilisation;
20. **Treatment** for sexual dysfunction whatever the cause e.g. impotence;
21. Sex change/gender reassignment, whether or not it is for psychological purposes, or any other **treatment** arising from or directly or indirectly associated with gender reassignment;
22. Organ transplant or organ donation;
23. Pregnancy and/or childbirth, or any **treatment** relating to pregnancy or childbirth e.g. foetal operations, termination of pregnancy, caesareans;
24. Procedures relating to colposcopy other than knife cone biopsies;
25. **Endoscopic procedures** - the following **endoscopic procedures** are excluded unless they are carried out as part of an examination under general anaesthetic:
 - a. Nasal sinus endoscopy
 - b. Pharyngoscopy
 - c. Laryngoscopy
 - d. Flexible and rigid sigmoidoscopy
 - e. Hysteroscopy;
26. Services or **treatment** at any long-term care facility, nursing home, spa hydro-clinic or sanatorium that is not a **hospital**;
27. **Medical conditions** either directly or indirectly arising

- from or associated with alcohol, solvent abuse, and/or drug dependency;
28. Any claim if **you** do not seek and follow the medical advice of a **Medical Specialist** relating to the **treatment** of a specific condition;
 29. Self-inflicted injuries, illness, disease or any condition intentionally self-inflicted or self-inflicted or arising from suicide attempts, including **treatment** required as a result of attempted suicide;
 30. Psychiatric Treatment - **treatment** associated with psychiatric conditions and any **related medical condition**;
 31. **Treatment** directly or indirectly arising from, or as a consequence of:
 - a. War, riots, civil disturbances, **terrorism** or acts against any foreign hostility, whether war has been declared or not.
 - b. **Terrorism** whether or not this involves the use or release or threat thereof of any nuclear weapon or any chemical or biological agents.
 - c. Natural perils and nuclear risks;
 32. **Treatment** directly or indirectly arising from, or as a consequence of, a pandemic illness;
 33. **Treatment** required as a consequence of any criminal action **you** have undertaken;
 34. **Treatment** directly or indirectly arising from or as a consequence of:
 - a. Work that involves handling explosives, toxic chemicals, deep-sea diving or outdoor activity at heights above 50 feet.
 - b. Professional sports where a fee is received for training or playing.
 - c. Injury sustained whilst participating in dangerous or hazardous sporting activity including, but not limited to: mountaineering; rock climbing; motor sports, including motor cycle sport; aviation, other than as a fare paying passenger; ballooning; bungee jumping; hang gliding; micro lighting; parachuting; paragliding or parascending; potholing or caving; power boat racing; white water rafting; competitive yachting
 - or sailing; bobsleighbing; competitive canoeing or kayaking; judo or martial arts; scuba diving or extreme sports such as free-diving; base jumping, ski-racing and ice climbing;
 35. Any claim arising from a sexually transmitted disease;
 36. Cosmetic **treatment**, whether or not required for psychological or religious purposes or following accident, illness or injury. Also, cover will not be provided for **treatment** either directly or indirectly arising from or associated with cosmetic **treatment**;
 37. Breast augmentation or breast reduction, whether or not required for psychological or religious purposes or following accident, illness or injury. Also, cover will not be provided for **treatment** either directly or indirectly arising from or associated with breast augmentation or breast reduction;
 38. **Treatment** associated with AIDS or HIV infection;
 39. **Treatment** for weight loss e.g. gastric bands, gastric by-pass;
 40. Laser eye surgery or any procedure for the correction of eyesight e.g. myopia, hyperopia, astigmatism or presbyopia;
 41. Sleep disorders e.g. **treatment** for sleep apnoea;
 42. **Treatment** that is experimental or that has not been approved by the National Institute for Health and Care Excellence (NICE).

10. Making a complaint

We are committed to providing the highest possible level of service to **our** customers.

However, if the services provided do not meet **your** expectations please contact **our** Customer Care Team at Westfield Health, Westfield House, 60 Charter Row, Sheffield, S1 3FZ or call them on **0114 250 2000**.

Our complaints procedure will be sent to **you** on request. If **you** remain dissatisfied with **our** final response **you** can refer **your** complaint to the Financial Ombudsman Service by visiting **www.financial-ombudsman.org.uk** or writing to Insurance

Enquiries Division, Exchange Tower, London E14 9SR. The Ombudsman will only consider **your** complaint after **you** have written confirmation that **our** internal complaints procedure has been applied in full or if it takes **us** longer than eight weeks to resolve **your** complaint.

11. 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, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU and by visiting **www.fscs.org.uk**.

12. General Conditions

Governing Law

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

General Conditions

From time to time upon renewal it may be necessary for Westfield Health to alter the terms or amend the rules relating to this insurance. 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, except when it is not possible for **us** to do this, for example changes required by law.

A person who is not a party to this **agreement** shall not have any rights under or in connection with it by virtue of the Contracts (Rights of Third Parties) Act 1999 except where such rights are expressly granted in these terms and conditions but this does not affect any right or remedy of a third party which exists, or is available, apart from that Act.

The rights of the parties to terminate, rescind or agree any variation, waiver or settlement under this **agreement** is not subject to the consent of any person that is not a party to this **agreement**.

Continued overleaf

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 **www.westfieldhealth.com/about-us/legal/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.

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.

Definitions

Where words or phrases appear in this document in **bold type**, they have the special meaning for the purposes of Private Health Insurance, Surgery Choices 2 cover, as detailed below.

£

United Kingdom pounds sterling.

Acute condition

A disease, illness or injury that is

likely to respond quickly to treatment which aims to return **you** to the state of health **you** were in immediately before suffering the disease, illness or injury, or which leads to **your** full recovery.

Advice

Any consultation regarding a **pre-existing condition** or **related medical condition** from a **GP**, **Medical Specialist**, therapist or allied healthcare specialist: this includes the issue of any prescription or repeat prescription.

Agreement

The contract between Westfield Health and **you** for the provision of the Private Health Insurance, Surgery Choices 2 cover governed by the terms and conditions set out in this guide.

Bilateral procedures

The identical **surgical procedure** occurring on different sides of the body.

Cancer

A malignant tumour, tissues or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.

Chronic condition

A disease, illness or injury that has one or more of the following characteristics:

- it needs ongoing or long term monitoring through consultations, examinations, check ups and/or tests
- it needs ongoing or long term control or relief of symptoms
- it requires **your** rehabilitation or for **you** to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back

Day patient

A patient who is admitted to a **hospital** or day patient unit because they need a period of medically supervised recovery but does not occupy a bed overnight.

Diagnosed/Diagnostic

The unequivocal discovery and identification of a **medical condition** from the examination of symptoms using investigations such as x-rays or blood tests, by a **Medical Specialist**.

Diagnostic tests

Investigations, such as x-rays or blood tests, to find or to help to find the cause of **your** symptoms.

Emergency procedures

Procedures usually carried out in an Accident and Emergency Department or procedures carried out following admission into a **hospital** via an Accident and Emergency Department or procedures carried out following same-day referral to the **hospital** by a **GP** or **Medical Specialist** or any other person.

Endoscopic procedures

Procedures using an illuminated optical instrument used for internal investigations or for assistance with procedures associated with body cavities or organs. Some **endoscopic procedures** not carried out under general anaesthetic are not covered (see Section 9. Policy Exclusions).

GP

General Practitioner i.e. a physician registered with the General Medical Council, who is currently in general practice and is not a **Medical Specialist**.

The **GP** must not be **you**, **your partner** or a member of **your** family.

Hospital

An independent **hospital** or nursing home registered in accordance with the Registered Homes Act 1984 or a **NHS hospital** in the **United Kingdom** with specialist facilities for medical and surgical procedures.

or

The Jersey General Hospital: any other **hospital** on Jersey with specialist facilities for medical and surgical procedures.

Hospitals in other countries may be included in this definition at Westfield Heath's discretion.

Independent Sector Treatment Centres (I.S.T.C.)

A **treatment** centre that is registered with the Department of Health and appears on the National Administrative Code Service Register.

In-patient

A patient who is admitted to a **hospital** and who occupies a bed overnight or longer, for medical reasons.

Medical condition

Any symptom, illness, disease or injury.

Medical Specialist

A Doctor who:

- holds an NHS Consultant post and;
- is on the Specialist Register held

by the General Medical Council

or

- holds a Consultant post on Jersey and;
- is on the Specialist Register held by the General Medical Council

or

- who is otherwise approved by Westfield Health prior to any **surgical procedure**.

NHS treatment

For the purposes of Surgery Choices 2, patients who undergo NHS-subsidised **surgical procedures** at either independent **hospitals** or **Independent Sector Treatment Centres (I.S.T.C.)** will be deemed to have received **NHS treatment**.

The NHS (National Health Service) means the free-to-use public health service.

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

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

Plan

The Private Health Insurance, Surgery Choices 2 cover detailed in this guide.

Policyholder

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

Policy schedule

The statement from **us** confirming **your** current benefits and level of cover.

Pre-existing condition

Any disease, illness or injury for which:

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

or

- **you** have experienced symptoms in the 3 years prior to **your registration date** for **your** current cover on Surgery Choices 2, whether the condition has been **diagnosed** or not.

Private hospital

An independent **hospital** or NHS pay bed, or any other establishment e.g. an **Independent Sector Treatment Centre (I.S.T.C.)**, which Westfield Health may decide to treat as a **private hospital** for the purpose of this benefit.

Private treatment

A **surgical procedure** that is not **NHS treatment**, or funded by States of Jersey, whether in an NHS/States of Jersey funded **hospital** or a **private hospital**.

Registration date

If **your** cover has lapsed and is then re-instated a new **registration date** will apply.

For payments by Direct Debit **we** will take **your date of registration** as:

The first day of the current month for applications accepted by **us** before the 15th of that month;

The first day of the following month for applications accepted by **us** on or after the 15th of the month.

For payments deducted from an employee's wages/salary **we** will take **your date of registration** as:

The start of the pay period covered by **your** first/revised premium deduction.

For cover selected as part of an employer's flexible benefits scheme **we** will take **your date of registration** as:

The date that, under the terms of the scheme, the employee is eligible for their benefits selection to start.

Related medical condition

Any condition, symptom, disease, illness or injury, which is medically considered to be associated with another condition, symptom, disease, illness or injury.

Schedule of procedures

The Private Health Insurance, Surgery Choices 2 **schedule of procedures** classifying **surgical procedures** according to their complexity. Band 1 are the least complicated procedures and Band 12 the most complicated procedures. The Private Health Insurance, Surgery Choices 2 **schedule of procedures** is available to download at **www.westfieldhealth.com/operationslist**. A printed copy can be requested from Westfield Health.

Surgical complication

An adverse and unintended medical event resulting directly from the

surgical procedure, which requires medical or surgical intervention.

Surgical procedure

A **surgical procedure** is:

An intervention carried out by a **Medical Specialist** in a **hospital** or **Independent Sector Treatment Centre (I.S.T.C.)** involving one of the following:

- A general anaesthetic
- A regional or local anaesthetic in conjunction with an incision involving a surgical knife
- An **Endoscopic procedure**

The **surgical procedures** covered by this policy are listed in the **schedule of procedures** that is available to download at **www.westfieldhealth.com/operationslist**. A printed copy is available on request from Westfield Health.

Please refer to Section 9. Policy Exclusions for details of **treatment** that the **plan** does not cover.

Terrorism

An act of **terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Treatment

Surgical or medical services (including **diagnostic tests**) that are needed to diagnose, relieve or cure a disease, illness or injury.

UK/United Kingdom

The **United Kingdom** of Great Britain and Northern Ireland i.e. England, Scotland, Wales and Northern Ireland.

We/us/our

Westfield Contributory Health Scheme Ltd., or someone appointed by **us** to administer **your** Private Health Insurance, Surgery Choices 2 cover.

You/your/yourself

The named Private Health Insurance, Surgery Choices 2 **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.

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.

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.

All the personal data we process is processed by our staff in the UK and stored on servers located inside the European Economic Area (EEA).

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 was 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.

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Online

westfieldhealth.com

.....



Email

[enquiries@
westfieldhealth.com](mailto:enquiries@westfieldhealth.com)

.....



Phone

0114 250 2000
8am-6pm, Mon-Fri
(except Christmas Eve
and public holidays)



Registered Office.
Westfield Health
Westfield House
60 Charter Row
Sheffield
South Yorkshire S1 3FZ

Westfield Health is a trading name of Westfield Contributory Health Scheme Ltd and is registered in England & Wales company number 303523. We are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA. Details of this registration can be found by accessing the Financial Services Register online at either the PRA or the FCA websites or by contacting the PRA on 020 7601 4878 or the FCA on 0800 111 6768. Our financial services registration number is 202609. Westfield Health is a registered trademark.