

Chamber Primary Health Cash Plan

Frequently Asked Questions for Policyholders

Direct Debit

Q: What is the Chamber Primary Health Cash Plan and how will it benefit me?

A: The Chamber Primary Health Cash Plan is being made available to you by your employer, and lets you access a range of valuable cash benefits and services. You'll receive money back towards the cost of your essential healthcare, up to set limits, including new glasses or contact lenses, dental treatment and physiotherapy.

You'll also receive Personal Accident cover, quick access to MRI, CT and PET scanning services and you, your partner and your children aged 16-24 in full time education will have access to a 24 Hour Advice and Information Line (including up to 6 structured counselling sessions for you, the policyholder only).

What's more, you'll have access to a range of valuable lifestyle services – 24 hour worldwide DoctorLine telephone service with optional webcam consultations; special deals at UK health and fitness clubs; an expert second medical opinion service and Westfield Rewards – an online shopping portal with access to offers on a wide range of goods and services at hundreds of leading online retailers, restaurants and destinations.

Q: Can I go to any Practitioner for treatment?

A: In order to help protect the interests of our policyholders, we do require that you receive diagnosis or treatment from a fully qualified GP, Consultant or Practitioner who is registered with, or a member of, the relevant professional body as specified in your plan guide.

Q: Where does it tell me exactly what I can and cannot claim for?

A: Our easy reference Benefit Rules within the Chamber Primary Health Cash Plan guide tell you what you can and cannot claim for under each healthcare benefit and service.

Q: How do I make a claim?

A: Claims can be made online for all benefits. First you must register for 'My Westfield' on westfieldhealth.com/my-westfield. You must submit your claim within 26 weeks from the date you make each payment for treatment, goods or services. If they're included in your cover, the 26 weeks start from the date you were discharged as an in-patient, or the date you attended for day surgery.

We aim to process your online claims within two working days and will then arrange payment directly into your bank account. Paper claims are normally processed within four working days. If you need a paper form you can download one from My Westfield or give us a call.

Q: [How do I access the Scanning Service?](#)

A: To access this facility you'll first need to see your Consultant, who will give you a written referral for a scan. Once you have this referral, simply call the Scanning Helpline on 0345 345 4556 (Monday to Friday 8:30am – 5:30pm), and the Helpline staff will explain the process for booking your scan.

Q: [How long will I have to wait to speak to a GP when using the DoctorLine service?](#)

A: This service gives you, your partner and your dependent children access, at your convenience, to confidential telephone advice from a fully qualified GP or clinical pharmacist, 24 hours a day – every day, from anywhere in the world. Once you have accessed the service via the telephone, by arrangement you will be telephoned back by a qualified practising GP, at a time convenient to you. If required, you can also have prescription medication sent to you via a range of delivery options to suit you.

To access the service, call **0345 612 3861** or **0203 858 9094**. The DoctorLine web app can be used to book appointments.

Q: [How do I access Expert Medical Opinion /Best Doctors?](#)

A: The Expert Medical Opinion service can be used to get a second medical opinion from a world-leading medical specialist if you, your partner or dependent children have been diagnosed with a serious or worrying medical condition.

To access this confidential service, simply telephone **0800 085 2088** or **0203 608 9377** and confirm your eligibility by quoting your Westfield Health account number, full name, address and date of birth. Telephone lines are open 24 hours a day, every day. Once it has been established that you have an eligible condition, you will be assigned a dedicated Case Manager who will listen to your concerns, support you and keep you informed at each stage of the process. Full details of the Best Doctors service are provided in your plan guide.

Q: [How do I access the 24 Hour Advice and Information Line?](#)

A: This easy-to-use confidential telephone counselling and advice service gives you, your partner and your children aged 16-24 in full time education, unlimited access to a team of qualified professionals 24 hours a day – 365 days a year.

Simply call **0800 092 0987** (call charges may apply). You will need to quote the scheme number supplied to you in your welcome letter or email. The content of your call will not be divulged unless there is a serious risk to you or someone else.

Structured counselling sessions are arranged by the telephone counsellor, should they consider them to be beneficial.

Q: How do I access the Wisdom app?

A: You have access to online tools including a progressive app – Wisdom. With Wisdom 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. Only the policyholder can register to use this service.

Download: 'Wisdom: Learn, Grow, Thrive' available on the Apple App Store and Google Play, or visit wisdom.healthassured.org. The one-time access code when registering for Wisdom is 'WHCORG'. You then create your own username and password.

Q: How do I access the Gym Discounts?

A: You can access Gym Discounts by logging on to westfieldhealth.com/my-westfield, then click on the 'Gym Discounts' tile and follow the on screen instructions.

Q: Can I upgrade my cover and/or cover for an additional adult?

A: Yes, simply complete and return the application form found in your Welcome Pack and return to Westfield Health within one month of your company's anniversary date. Pre-existing conditions will be covered (except Personal Accident) and claims can be made as soon as the cover starts. If you miss this deadline you will have to wait until the next anniversary date. Additional premiums will be collected by Direct Debit.

Q: Is there a qualifying period before I can make a claim?

A: You'll be able to claim immediately from the date your cover starts.

Q: Do I have to declare any medical conditions I already have?

A: All pre-existing medical conditions are covered on your corporate paid cover, except for Personal Accident.

Q: Are my dependent children covered?

A: Yes, on some benefits, up to their 22nd birthday. Please refer to your policy schedule for details of the benefits your children are covered for. Cover for your dependent children is provided at the same plan level as you. Benefit allowances are shared between your dependent children. Please refer to the plan guide for information on each healthcare benefit, including details of limitations and exclusions.

Q: What is defined as a dependent child?

A: A dependent child is defined as: 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 unmarried/not in a civil partnership and living with you or is financially dependent on you and lives in the UK.

Q: How do I claim back an excess from my private medical insurance plan?

A: If you're claiming on a PMI policy, you can claim back towards the excess that you pay using your Chamber Primary Health Plan. Once you've paid the PMI invoice, send the receipt to us having completed either the Specialist Consultations and Diagnostics or Therapy section on the claim form. You can also claim under Specialist Consultations and Diagnostics if the receipt relates to treatment.

Q: Who is Westfield Health?

A: We've been dedicated to supporting the health of the nation since 1919. From humble beginnings, we've evolved to become an award-winning 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.

We reinvest our surplus in products and services that directly benefit our customers. Through our charitable donations, we support charities that improve quality of life to help our customers and the community.

This is to be used as a guide only. Full details can be found in the Chamber Primary Health Cash Plan guide in your Welcome Pack.

Westfield Contributory Health Scheme Ltd (company number 303523), Westfield Health & Wellbeing Ltd (company number 9871093) and Westfield Employment Services Ltd (company number 9870326) are collectively referred to as Westfield Health and are registered in England & Wales. Additionally Westfield Contributory Health Scheme Ltd is 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.