

Innovative employee health cover that works harder on every level.

Against a backdrop of increasing Private Medical Insurance costs, more and more businesses are now looking for an option that provides better value and reduced healthcare premiums.

Combining our Chamber Primary Health Plan with our award winning hospital treatment insurance is an effective and cost effective solution, providing excellent everyday health cover, essential early diagnosis and access to prompt private surgery.

Here's how it works:



Proper rehabilitation speeds up recovery, meaning your employees will be back to their old selves much faster.



Everyday health cover and preventative treatment means your employees are better protected.



Avoid long NHS waiting lists to receive treatment faster. The sooner your employees get treatment, the sooner they'll be on the mend.



Diagnosing an illness early means that it may be easier to treat, in turn reducing recovery time.

Chamber Primary Health Plan: Trusted by Members across the UK.

The Chamber Primary Health Plan encourages your staff to think proactively about their health and provides money back towards their healthcare bills. It's not just good for your staff. It's good for your business too.

- Affordable for the whole workforce, with four levels of cover starting from just 18p per day or £5.30 per month, per employee for level 1
- Provides a valuable employee benefit and an attractive rewards package
- Can reduce absenteeism and related costs
- Improves staff productivity, motivation and morale as they feel more valued
- Helps as part of pay negotiations
- Can help with stress related problems
- Will support your duty of care
- Sits alongside existing PMI plans or our own hospital treatment insurance to give your employees continuous health cover

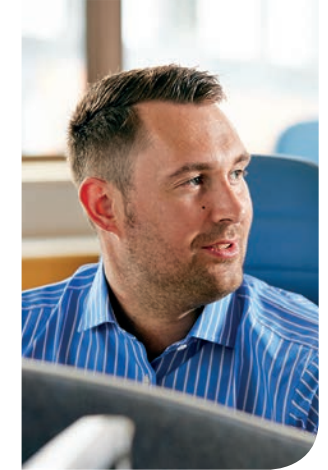
“We offer Level 1 as a benefit for all of our contracted employees. The process to claim back healthcare fees is extremely easy for our employees to follow and their Customer Services Team are readily available to help with any queries. We would not hesitate in recommending Westfield Health to other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

Angela Fallon,
HR Manager,
Nottinghamshire
Hospice



Affordable health cover with an exclusive range of benefits.

To see exactly what your employees are covered for, take a look at the table below. There is a wide range of benefits available, with four different levels of cover to choose from. The benefits are listed on the left, with the amount your staff are entitled to receive under each level of cover on the right. The Health and Wellbeing services that your employees can access are listed too.



Cover for employees

Level Price per month		Level 1 £5.30	Level 2 £10.58	Level 3 £20.46	Level 4 £30.56
Money Back					
Optical For you.	100 1yr	Up to £55	Up to £105	Up to £180	Up to £220
Dental For you.	100 1yr	Up to £55	Up to £105	Up to £180	Up to £220
Dental Trauma For you.	100 1yr	Up to £110	Up to £210	Up to £360	Up to £440
Chiropody For you.	100 1yr	Up to £25	Up to £50	Up to £75	Up to £100
Consultation For you.	100 1yr	Up to £200	Up to £400	Up to £600	Up to £700
Therapy Treatments For you. Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy.	100 1yr	Up to £150	Up to £250	Up to £500	Up to £650
Health and Wellbeing					
MRI, CT & PET Scanning Facilities For you.		Following a referral from a Consultant, you <u>must</u> call our Scanning Helpline on 0845 345 4556 and they will arrange your scan. Please see Benefit Rules for more information.			
Best Doctors® For you and your family.		✓	✓	✓	✓
24 Hour Counselling and Advice Line For you and your family. Counselling, legal, health and wellbeing advice.		✓	✓	✓	✓
Including up to 6 sessions of face to face counselling/ Cognitive Behavioural Therapy (CBT) For you.		✓	✓	✓	✓
Personal Health Risk Assessment For you and your family.		✓	✓	✓	✓
DoctorLine™ For you and your family.		✓	✓	✓	✓
Health Club Concession For you.		✓	✓	✓	✓
Personal Accident/Accidental Death For you.		£5,000	£10,000	£15,000	£20,000
Personal Accident/Permanent Disability For you.		Up to £5,000	Up to £10,000	Up to £15,000	Up to £20,000
For Kids					
Money Back – Shared between your dependent children					
Optical	100 1yr	Up to £55	Up to £105	Up to £180	Up to £220
Dental	100 1yr	Up to £55	Up to £105	Up to £180	Up to £220
Dental Trauma	100 1yr	Up to £110	Up to £210	Up to £360	Up to £440
Consultation	100 1yr	Up to £200	Up to £400	Up to £600	Up to £700
Therapy Treatments Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy.	100 1yr	Up to £150	Up to £250	Up to £500	Up to £650

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

- Employee upgrades and partner cover available (different terms and conditions apply)
- Immediate cover
- Cover for your employees' children, on selected benefits, for just an extra 15p per employee per week
- Company Health Report. Gives you the full health picture for your company, to help you safeguard both your workforce and your business

Short term sickness

As reported in Employee Benefits Healthcare Research 2013, 85% of employers say minor ailments such as colds and flu are the biggest cause of sickness absence. Our DoctorLine service provides 24 hour access to a GP. And over 70% of DoctorLine consultations result in an effective diagnosis and advice without further referral.

Long term sickness

Mental health issues and musculoskeletal disorders are most commonly identified as contributors to long term absence (CIPD Absence Management Report 2014). Therefore our Employee Assistance Programme includes a 24 hour Counselling and Advice Line, face to face counselling and Cognitive Behavioural Therapy service, along with cash back up to set limits for a whole range of therapy treatments.



Hospital treatment insurance. Why now is the right time.

With the NHS under increasing pressure and unlikely to get any better, introducing hospital treatment insurance makes sound business sense.

- Health reforms could make longer waiting times a painful reality and a costly problem for businesses
- With £20bn efficiency savings required by 2015, common surgical procedures may be withdrawn, leading to more long term absenteeism
- NHS finances are under pressure, based on current spending levels, the NHS faces a shortfall of £30bn by 2020-21 (The Kings Fund)
- Private treatment is expensive: on average, hysterectomies cost £5,936 and hernias cost £2,725. (Private Healthcare UK Self-Pay Market Study 2015)
- By not covering heart conditions and cancer, (which are already prioritised by the NHS), our hospital treatment insurance represents a more cost effective health cover solution.

How hospital treatment insurance can help your business.

- Combines with the Chamber Primary Health Plan to give your employees a low cost alternative to PMI and quick access to specific private surgical and medical procedures
- Employees get prompt access to private treatment
- Staff get treated sooner and return to work quickly
- No medical required, no excess to pay
- Choice of a wide range of hospitals, both private and NHS
- Private treatment from just 18p per day or £5.55 per month, per employee for Surgery Choices 1
- One price for all - prices aren't age related and premiums won't increase with claims
- Simple and straightforward policy setup
- Available for groups of five or more employees
- Two levels of cover to choose from, allowing businesses to choose exactly the right cover for their staff.

There's never been a better time to discover harder working health cover.

Book an appointment today...



Phone: 0345 602 1629
8am-6pm, Mon-Fri (except Christmas Eve and public holidays)



Email: businessenquiries@westfieldhealth.com



Online: westfieldhealth.com/chamber



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

Westfield Health is a trading name of Westfield Contributory Health Scheme Ltd., which is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Details of registration can be found by accessing the Financial Services Register on line at either the PRA or the FCA websites or by contacting the PRA on 0207 601 4878 or the FCA on 0800 111 6768. Our financial services registration number is 202609. Westfield Health is registered and incorporated in England and Wales as a company limited by guarantee. Registered no. 303523. Westfield Health is a registered trademark. © Westfield Health 2014