

# Working harder to make your business better.

Employee health cover from just



Harder working health cover



## Good news for Chamber members. Health cover at a price that really works for your business.

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### **Hello. And a warm welcome to Westfield Health.**

We've been working with the British Chambers of Commerce for more than 10 years and, as their preferred supplier of employee health cover, we've developed this unique, affordable and highly valued package together exclusively for you.

It's available to all members of Accredited Chambers of Commerce, from sole traders upwards.

The package combines the Chamber Primary Health Plan with our award winning hospital treatment insurance providing policyholders with continuous cover. Starting from as little as 33p per day, it includes Personal Accident Cover as standard.

It works harder for you whilst keeping your staff healthy, happy and where they belong: in the workplace.

### **Innovating. Listening. Caring. It's what we do.**

For almost a century, we've been helping businesses to thrive by keeping hardworking employees at their fit and healthy best.

As the UK's No.1 provider of corporate health cash plans, our innovative, award winning products are trusted by key decision makers everywhere and we continue to be recognised as world class by the Institute of Customer Service. We're better at what we do, because we care about what we do.



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

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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 16p per day or £4.77 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 £4.77	Level 2 £9.53	
Money Back				
<b>Optical</b> For the policyholder.	100 1yr	Up to £55	Up to £105	
<b>Dental</b> For the policyholder.	100 1yr	Up to £55	Up to £105	
<b>Dental Trauma</b> For the policyholder.	100 1yr	Up to £110	Up to £210	
<b>Chiropody</b> For the policyholder.	100 1yr	Up to £25	Up to £50	
<b>Therapy Treatments</b> For the policyholder. Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy.	100 1yr	Up to £150	Up to £250	
<b>Consultation</b> For the policyholder.	100 1yr	Up to £200	Up to £400	
Health and Wellbeing				
<b>MRI, CT and PET Scanning Facilities</b> For the policyholder. Following a referral from a Consultant, employees must call our Scanning Helpline on 0845 345 4556 and they will arrange the scan.		✓	✓	
<b>DoctorLine™</b> For the policyholder and their family.		✓	✓	
<b>Best Doctors®</b> For the policyholder and their family.		✓	✓	
<b>24 Hour Counselling and Advice Line</b> For the policyholder and their family. Counselling, legal, health and wellbeing advice. <b>Including up to six sessions of face to face counselling/ Cognitive Behavioural Therapy (CBT)</b> For the policyholder.		✓	✓	
<b>Personal Health Risk Assessment</b> For the policyholder and their family.		✓	✓	
<b>Health Club Concession</b> For the policyholder.		✓	✓	
<b>Personal Accident / Accidental Death</b> For the policyholder.		£5,000	£10,000	
<b>Personal Accident / Permanent Disability</b> For the policyholder.		Up to £5,000	Up to £10,000	U



Level 3 £18.42	Level 4 £27.52
Up to £180	Up to £220
Up to £180	Up to £220
Up to £360	Up to £440
Up to £75	Up to £100
Up to £500	Up to £650
Up to £600	Up to £700

✓	✓
✓	✓
✓	✓
✓	✓
✓	✓
✓	✓
✓	✓
£15,000	£20,000
Up to £15,000	Up to £20,000

**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 (CBI Fit for purpose – Absence and workplace health survey 2013). 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
- Private treatment is expensive: on average, hysterectomies cost £6,044 and hernias £2,595. (Median average costs

based on national, regional and group. Source: Private Healthcare UK Self-Pay Market Study, 2013.)

- 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 £5.37 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.



# 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.



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

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Book an appointment today...



**Phone:** 0845 602 1629

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



**Email:** [businessenquiries@westfieldhealth.com](mailto:businessenquiries@westfieldhealth.com)



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