

Foresight Health Cash Plan Frequently Asked Questions for Customers

Direct Debit

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

A: Your employer has paid for you to be covered on the Foresight Health Cash Plan, providing you with a range of valuable cash benefits and services. You'll receive money back, up to set limits, towards the cost of your essential healthcare including new glasses or contact lenses, dental treatment and physiotherapy. If you have dependent children, they'll also be covered on certain key benefits.

You have access to a range of health and wellbeing services including:

- 24hr Advice and Information Line (including up to 6 sessions of structured counselling)
- 24hr worldwide DoctorLine telephone service with optional webcam consultations and a range of options for prescription medicines
- Special deals at UK health and fitness clubs through Gym Discounts
- Westfield Rewards –offers on a wide range of goods and services at hundreds of retailers, restaurants and destinations.

On Levels 2, 3 and 4 you have access to a Scanning Service. With the 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. Scanning Service maybe on Level 1 if this is stated in your welcome letter.

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 plan guide tells you everything about 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, including a picture of your receipt, within 26 weeks from the date you make each payment for treatment, goods or services.

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.

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

A: You'll be able to claim immediately from the date of your registration – as soon as your cover starts.

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

A: No, any pre-existing medical conditions you, your additional adult or your dependent children may have will be covered.

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 unlimited access to a team of qualified professionals 24 hours a day – 365 days a year.

Simply call **0800 092 0987**. You will need to quote the special 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.

The structured counselling sessions can be delivered face-to-face, as structured telephone calls or online and may be Cognitive Behavioural Therapy (CBT) technique sessions.

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 'WHCORP'. You then create your own username and password.

Q: How long will I have to wait to speak to a GP when using the DoctorLine service?

A: This innovative service gives you, your partner and your dependent children access, at your convenience, to confidential telephone advice from a fully qualified GP, 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. There is the option to arrange a video consultation and get medicine via a private prescription, if required.

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 the Scanning Service?

A: The Scanning Service is available on Levels 2, 3 and 4 (and Level 1 if this is stated in your welcome letter).

To access this service 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 do I access 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 an additional adult?

A: Yes, simply complete and return the application form titled 'direct debit', which you can find in your My Westfield account, and return to Westfield Health within one month of your company's anniversary date. If you miss this deadline you will have to wait until the next anniversary date. Additional premiums will be collected by Direct Debit.

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 Foresight Health Cash 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: Are my dependent children covered?

A: Yes, on some benefits, up to their 22nd birthday. Please refer to your benefit table 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: 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.

Giving back is in our nature, we donate to causes that align with our purpose to make a healthy difference to quality of life.



This is to be used as a guide only. Full details can be found in the Foresight Health Cash Plan guide in your online [My Westfield account](#).

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.