Money back for your essential health costs

You can enjoy cover on the **Westfield Flex Health Cash Plan** by selecting this benefit as part of your employer's Flexible Benefits Scheme. This easy to use plan gives you money back, up to set limits, towards the cost of your routine healthcare, helping you to budget for essential health costs like:

- **Optical treatments** – sight tests, contact lenses, prescription glasses and sunglasses
- **Dental treatment** – check-ups, treatments, clean and polish, braces and dentures
- **Therapy treatments** – physiotherapy, acupuncture, chiropractic, homeopathy and osteopathy
- A flu jab up to the value of £15, and some prescription charges
- **Specialist consultations and diagnostics** and much more…

To be eligible for cover you must live in the UK, Channel Islands or Isle of Man for a minimum of six months each year. Partners applying for cover must be younger than 66 years of age. For more information, please refer to the general terms and conditions in the full Westfield Flex Health Cash Plan guide.

Dependent children are also covered on some benefits and services, at no extra cost.

If you decide to select this benefit, please refer to the Benefit Rules and General Terms and Conditions before applying for cover. This information can be found within the full Westfield Flex Health Cash Plan guide. Please also refer to the Insurance Product Information Document.

Get the most from your cover

The Westfield Flex Health Cash Plan also provides you with fixed cash payouts if you ever need to stay in hospital as either an **inpatient** or for **day surgery**. You will even receive money if you have a **baby or adopt a child**. You can use the cash you claim from us as you like.

Valuable Health and Wellbeing Services are also included, giving you fast access to a **Scanning Service** of MRI, CT and PET scans, 24 hour telephone access to a GP through **DoctorLine,** a confidential **24 Hour Advice and Information Line** and special deals at UK health and fitness clubs with **Gym Discounts.**

Pre-existing medical conditions are covered, except for Personal Accident cover, and you will receive immediate benefit from the date you join the plan (with the exception of Maternity/Paternity/Adoption benefit, which is subject to a 10 month qualifying period).

The Westfield Flex Health Cash Plan can also save you money on your shopping. With **Westfield Rewards**, you can access discount codes or purchase reloadable

cards for hundreds of leading retailers, restaurants and destinations. The savings you make are often on top of sale prices, money off vouchers and online promotions, so your money goes even further.

More information on each healthcare benefit can be found in the benefit table and Benefit Rules section in your plan guide. You will also need to refer to the General Terms and Conditions at the back of the plan guide.

Details of the premiums associated with your plan, whether your plan is paid for by you or your company or is part of a points based flexible benefits scheme, are available on your flexible benefits selection site, and from your HR/Payroll team or flex administrator.

The health cash plan is provided by Westfield Health.

Online claims processed within two days

The Westfield Flex Health Cash Plan is so easy to use. Simply receive and pay for your healthcare treatment as normal (where applicable), keep hold of your receipt and claim online at www.westfieldhealth.com/my-westfield or via our 'My Westfield' mobile app. Please submit your claim within 26 weeks of the date you paid for each treatment, goods or service.

We aim to process correctly presented online claims within two working days of receipt and payment will be made directly into your bank or building society account. There's no limit to the number of claims you can make up to your maximum benefit allowances.

You can also download a claim form and send it to us by post, along with the original copy of your receipt, if you prefer.

You must receive diagnosis or treatment from a fully qualified GP, consultant or practitioner who is registered with, or a member of, the relevant professional bodies as specified in the definitions section within the Westfield Flex Health Cash Plan guide.

Additional cover – quick and easy access to private surgery.

Waiting for non-critical operations and surgical procedures can be a long and stressful process. To complement your Westfield Flex Health Cash Plan, you can select additional **Private Health Insurance**, which provides cover for non urgent surgical procedures and conditions such as slipped discs, hip/knee replacements, varicose veins, cataracts, tonsil and prostate problems.

By choosing to combine the cash plan with Private Health Insurance, you'll have access to more continuous health cover – from early diagnosis to fast access to treatment, and rehabilitation for getting better.

Private Health Insurance is available with two levels of cover to choose from and provides you with immediate cover for new conditions and prompt 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.

Surgery Choices 1 provides cover for over 60 operations up to a maximum lifetime cover of £100,000, while Surgery Choices 2 provides cover for a much greater range of operations up to a maximum lifetime cover of £250,000. Private Health Insurance is designed to provide easy access to non urgent surgical and medical treatment and, as such, it does not cover surgical procedures for cancer or heart disease, or emergency treatment. Chronic conditions are also excluded.

Full details of Private Health Insurance, including terms and conditions, can be found in the Private Health Insurance plan guides. Alternatively, call the Westfield Health Customer Care Team on 0114 250 2000.

PLEASE NOTE: The terms and conditions of Private Health Insurance cover differ from the Westfield Flex Health Cash Plan. **If you decide to select this benefit, please refer to the General Terms & Conditions and Benefit Rules in the full Private Health Insurance plan guides before applying for cover. Please also refer to the Insurance Product Information Document.**

Joining is easy

Step 1: Choose your level of cover on the Westfield Flex Health Cash Plan through your employer's Flexible Benefits Scheme. Please refer to your employer for further details of what is included as part of your company's individual flexible benefits package.

Step 2: Choose your additional level of cover on Private Health Insurance if you're selecting this benefit too.

Step 3: If your employer has options for partner cover, decide if you would like to cover your partner too, as this is only possible at the application stage.

Step 4: We will send you a Welcome Pack containing all the information you need to be able to enjoy your new cover.

A little bit about us

For over 100 years we have been dedicated to making a healthy difference to the quality of life of our customers and the communities in which they live and work.

We do that by delivering evidence-based health and wellbeing solutions that support people, communities and workplaces to be healthier. We know that healthy people are happier and more productive, and our vision is to work with like-minded people and businesses to inspire healthy choices.

Through our charitable donations, we donate an average of £750,000 every year to causes that align with our purpose to make a healthy difference to quality of life. We're proud to say that we've donated over £15,000,000 in the last 20 years alone.

Want to find out more?

Call our enquiry line: **0114 250 2000**
Contact your **HR / Payroll / Flex Administrator** for a full plan guide.
Visit: **westfieldhealth.com**

Westfield Health is a trading name of Westfield Contributory Health Scheme and is registered in England & Wales Company Number 303523. Westfield Health 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. Westfield Health is a registered trademark. Registered Office: Westfield Health, Westfield House, 60 Charter Row, Sheffield, S1 3FZ.