



# For healthy, happy employees

## Chamber Primary Health Cash Plan

We are proud to have partnered with some of the largest and most prestigious membership organisations in the UK, providing innovative and effective health cover solutions available exclusively for their member businesses.

### Key features

- Exclusively available to BCC accredited and affiliated Chamber member organisations of all sizes
- Available on a corporate paid basis
- Four levels of cover to choose from
- From just £6.74 per employee, per month
- Premiums will not increase with age
- No medical required to join
- Cover for pre-existing medical conditions (except Personal Accident cover)

- 100% reimbursement, up to set limits, on cash benefits
- Immediate cover on all benefits
- Some worldwide cover available
- Cover for dependent children on some benefits at no extra cost
- Voluntary upgrades and partner/additional adult cover available at plan anniversary date via payroll deduction or individual Direct Debit
- Can sit alongside our Private Health Insurance cover

# Cover for employees

Level Price per month	Level 1 E6.74	Level 2 E13.44	Level 3 £25.99	Level 4 E38.83
Money back on everyday health and retail discounts				
Optical For the policyholder.	Up to £55	Up to £105	Up to £180	Up to £220
Dental For the policyholder.	Up to £55	Up to £105	Up to £180	Up to £220
Dental Accident For the policyholder.	Up to £110	Up to £210	Up to £360	Up to E440
Chiropody For the policyholder.	Up to £25	Up to £50	Up to £75	Up to £100
Therapy Treatments For the policyholder.   Physiotherapy, Acupuncture, Chiropractic, Osteopathy, Homeopathy.	Up to £150	Up to £250	Up to £500	Up to £650
Specialist Consultations and Diagnostics For the policyholder.	Up to E200	Up to E400	Up to £600	Up to £700
Westfield Rewards For the policyholder.	$\checkmark$		$\checkmark$	
Health and Wellbeing Scanning Service - MRI, CT & PET scans For the policyholder. Following a referral from a Consultant, employees must call our	Ø	$\langle \! \!                                 $	$\checkmark$	$\bigcirc$
Scanning Helpline on 0345 345 4556 and they will arrange the scan.	Ŭ	Ŭ	Ŭ	<u> </u>
DoctorLine™ For the policyholder, their partner and dependent children.	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
Expert Medical Opinion For the policyholder, their partner and dependent children.	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
24 Hour Advice and Information Line including access to My Healthy Advantage app For the policyholder, their partner and dependent children Counselling, legal, health and wellbeing advice, online resources. Including up to six sessions of structured counselling For the policyholder	Ø	Ø	Ø	Ø
Gym Discounts For the policyholder.	$\checkmark$	$\checkmark$	$\checkmark$	
Personal Accident — Accidental Death For the policyholder.	£5,000	E10,000	E15,000	E20,000
Personal Accident — Permanent Disability For the policyholder.	Up to £5,000	Up to £10,000	Up to £15,000	Up to £20,000

#### Upgrade premium rates

	Permonth
Level 1 to 2	E12.08
Level 1 to 3	E29.64
Level 1 to 4	E47.60
Level 2 to 3	E22.94
Level 2 to 4	E40.90
Level 3 to 4	£28.35

#### Voluntary additional adult premiums

	Permonth
Level 1	E9.42
Level 2	E18.82
Level 3	E36.38
Level 4	E54.34

Key

100 100% money back

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1 year benefit period



#### Cover for employees' children

Cover for your employees' children will be included at no additional cost. Children will receive cover on the same plan level you choose for your staff. If your employees choose to upgrade their level of cover, their children's cover will be automatically upgraded too, at no extra cost. Children's pre-existing medical conditions are covered and employees can start to claim for their children as soon as their own cover starts.

Level	Level 1	Level 2	Level 3	Level 4
Money Back - Shared between dependent children	Up to <b>£55</b>	Up to <b>£105</b>	Up to <b>£180</b>	Up to <b>£220</b>
Dental 100 (yr	Up to <b>£55</b>	Up to <b>£105</b>	Up to <b>£180</b>	Up to <b>£220</b>
Dental Accident 000 (yr	Up to <b>£110</b>	Up to <b>£210</b>	Up to <b>£360</b>	Up to <b>E440</b>
Therapy Treatments   - Physiotherapy, Acupuncture, Chiropractic, Osteopathy, Homeopathy.   100	Up to <b>£150</b>	Up to <b>£250</b>	Up to <b>£500</b>	Up to <b>£650</b>
Specialist Consultations and Diagnostics 100 (yr	Up to <b>£200</b>	Up to <b>£400</b>	Up to <b>£600</b>	Up to <b>£700</b>

# Working harder for your people

#### Expert Medical Opinion A second opinion and peace of mind

The Chamber Primary Health Plan also gives employees and their families access to the free Expert Medical Opinion service. The Expert Medical Opinion service can be used to request an alternative assessment, from a world leading medical specialist, of a diagnosis they've received from their local medical specialist.

#### DoctorLine Access to a GP 24/7

From anywhere in the world, 24 hours a day, employees can pick up the phone and arrange a call back from a practising UK GP. They can even choose to have a webcam consultation. It's the closest thing to a surgery appointment, but without the wait. If the doctor believes that their treatment requires medication, they can offer a private prescription. Your staff can choose for the medicine to be sent directly to them at an address of their choice or a local pharmacy, or they could be sent a digitally secure electronic prescription to show at a nominated local pharmacy.

#### Westfield Rewards Making employees' salaries go further

A great way to help policyholders save money on everyday items, this online portal allows policyholders to access offers and savings on a huge range of goods and services from hundreds of leading high street and online retailers.

By connecting with the Westfield Rewards website, your employees can make use of discount codes or purchase reloadable cards. The savings they make are often on top of sale prices, money off vouchers and online promotions, so their money goes even further. It's retail therapy at its best.



Argos B&Q

M&S



#### Our friendly Customer Care Team is here to help



Phone 0114 250 200

The cash plan continues to be one of our main reasons to recruiting and retaining members. We have had a long-standing relationship with Westfield Health and have always found them to be a professional, efficient partner that delivers a very high quality service.

Development Manager, Ayrshire Chamber

Registered Office: Westfield Health, Westfield House, 60 Charter Row, Sheffield, S1 3F7 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.