

Health cover for working
life and beyond

**For healthy
happy staff.**

Foresight Health Plan



Ideally suited to small to medium sized companies of all types, our best selling product works hard for employees and employers alike, providing targeted benefits and services for both.

Key features

- Available on a corporate paid basis for companies with five or more employees
- Four levels of cover to choose from
- From just £4.47 per employee, per month
- Premiums do not increase with age
- No medical required to join
- Cover for pre-existing medical conditions
- 100% reimbursement, up to set limits, on cash benefits
- Immediate cover on all benefits
- Worldwide cover available
- BusinessCare, HR Helpline and Company Health Report for you, the employer
- Optional module available to cover employees' dependent children
- Voluntary upgrades and partner cover available via payroll deduction or individual direct debit (different terms and conditions apply)
- DoctorLine™ module included
- Personal Health Risk Assessment upgrades available to purchase
- Can sit alongside our Hospital Treatment Insurance cover



Harder working health cover

Cover for employees

Level Price per month		Level 1 £4.47	Level 2 £8.95	Level 3 £17.90	Level 4 £26.86
Money Back					
Optical For the policyholder.	100 1yr	Up to £55	Up to £105	Up to £180	Up to £220
Dental For the policyholder.	100 1yr	Up to £55	Up to £105	Up to £180	Up to £220
Dental Trauma For the policyholder.	100 1yr	Up to £110	Up to £210	Up to £360	Up to £440
Chiropody For the policyholder.	100 1yr	Up to £25	Up to £50	Up to £75	Up to £100
Therapy Treatments For the policyholder. Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy.	100 1yr	Up to £150	Up to £250	Up to £500	Up to £650
Consultation For the policyholder.	100 1yr	Up to £200	Up to £400	Up to £600	Up to £700

Health and Wellbeing				
MRI, CT and PET Scanning Facilities For the policyholder. Following a referral from a Consultant, employees must call our Scanning Helpline on 0345 345 4556 and they will arrange the scan.	✓	✓	✓	✓
Best Doctors® For the policyholder and their family.	✓	✓	✓	✓
24 Hour Counselling and Advice Line For the policyholder and their family. Counselling, legal, health and wellbeing advice. Including up to six sessions of face to face counselling/ Cognitive Behavioural Therapy (CBT) For the policyholder.	✓	✓	✓	✓
Personal Health Risk Assessment For the policyholder.	✓	✓	✓	✓

Upgrade premium rates	
	Per month
Level 1 to 2	£7.84
Level 1 to 3	£23.50
Level 1 to 4	£39.17
Level 2 to 3	£15.66
Level 2 to 4	£31.33
Level 3 to 4	£15.67

Voluntary partner premiums	
	Per month
Level 1	£7.83
Level 2	£15.67
Level 3	£31.33
Level 4	£47.00

DoctorLine™ incorporating Health Club Concession

Available for just 15p per employee, per week, DoctorLine™ gives your employees unlimited and convenient telephone access to a team of qualified practising GPs, 24 hours a day, 7 days a week, from anywhere in the world. Webcam consultations are available too.

And with the health club concession, your employees have access to concessionary deals at a national network of health and fitness clubs.

Available on a corporate paid basis only, the DoctorLine™ module must be purchased for all employees covered on the Foresight Health Plan.

Additional services
<ul style="list-style-type: none"> ✓ Westfield Rewards (for employees) ✓ Company Health Report (for employers) ✓ BusinessCare (for employers) ✓ HR Helpline (for employers)

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



Cover for employees' children

For just an extra **15p** per employee, per week, you can choose to provide children's cover for those employees with dependent children. Or, you can choose to select children's cover for your whole workforce at a discounted premium of **7p** per employee, per week. 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.

Alternatively, employees can purchase children's cover on a voluntary basis by paying an additional **67p** per month by payroll deduction or individual direct debit.

Level		Level 1	Level 2	Level 3	Level 4
Money Back – Shared between 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
Therapy Treatments Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy.	100 1yr	Up to £150	Up to £250	Up to £500	Up to £650
Consultation	100 1yr	Up to £200	Up to £400	Up to £600	Up to £700

Personal Health Risk Assessment upgrade options

The Personal Health Risk Assessment benefit lets your employees get a clear picture of their current health status and helps them identify steps that can be taken to help them improve their lifestyle, based on the results of a 15 minute online questionnaire. This can be enhanced by selecting upgrade options to gain an even better understanding of specific aspects of their health.

Options 1 and 2 can be purchased on a corporate paid basis or employees can choose to purchase directly via Debit/Credit Card. Option 3 is only available on a corporate paid basis. VAT will be added to these prices.

Option 1	Option 2	Option 3
Biometric Tests – £36 each 10 minute appointment with a pharmacist/clinician to record: <ul style="list-style-type: none"> - Resting heart rate - Blood pressure - Total cholesterol - HDL cholesterol - Blood glucose - Height, weight and body mass index 	Biometric Consultation – £59 each As Option 1, plus an additional 15 minute review to discuss: <ul style="list-style-type: none"> - Medical history - Lifestyle - Recommended health improvement actions 	Healthconsultant – £60 per employee, per month This service is available for those employees who would benefit from an enhanced level of support. Each employee will have access to their own professionally qualified advisor, who will provide lifestyle support and advice (via email or phone).

Working harder for your people.

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 over 450 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.



Best Doctors®

A second opinion and peace of mind.

The Foresight Health Plan also gives staff and their families access to the free Best Doctors® service. Best Doctors® 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.



"The feedback from staff has been tremendous – not only in terms of the range of healthcare cover available but the ease and speed of making a claim as well. Staff who have contacted Westfield's customer service team have had great experiences, getting professional and good advice."

Euan Cameron, Financial Controller, Parafix

Employer support.

We're focused on being there for you too. That's why the Foresight Health Plan includes valuable employer services as standard, designed to support your business and give you complete peace of mind. It's all part of our altogether healthier approach.

BusinessCare.

The legal aspects of running a company can tie any business in knots. BusinessCare provides invaluable help and guidance in one easily understood business package, with instant 24/7 access to expert interactive online information and telephone support on a range of legal issues from employment and property to health and safety.

HR Helpline.

People matter more at Westfield Health. Which is why we always ensure that you have the correct tools to take care of workplace issues. The HR Helpline provides 24 hrs a day telephone access to anyone involved in people management, with free and confidential advice and support on workplace issues from a team of qualified Counsellors, Medical Advisors and Lawyers.

Company Health Report.

This market leading service gives you the full health picture for your company, to help you safeguard both your workforce and your business. It presents aggregated results for all your employees' Personal Health Risk Assessments along with participation rates, allowing you to gain a better understanding of your workforce's overall wellbeing, enabling you to take preventative action and measure progress.

Our friendly Customer Care Team is here to help



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