



## Private Health Insurance

cover for private treatment  
that's surprisingly  
affordable.

Welcome to a new dawn  
in healthcare.

To obtain cover or find out more, visit  
[westfieldhealth.com/private-health-insurance](https://westfieldhealth.com/private-health-insurance)



Private Health Insurance makes private surgery and medical treatment more affordable and accessible, so people can be treated quicker and be back to their healthy best far sooner. Taking patients from consultation and diagnosis, on to surgery and treatment and through to post-operative physiotherapy, this cover offers end to end care with the personal touch.



**“Having Westfield Health cover gave me huge peace of mind throughout the whole [treatment] process. It was fantastic to be able to get a quick diagnosis and know that I could access private treatment so I wouldn’t have to wait a long time for surgery.”**

Siobhan Hutchinson, Rope Assemblies

## Key features



### **Accessible**

Quick, easy access to private consultation, diagnosis, treatment and post-operative physiotherapy



### **Affordable**

Because we exclude heart and cancer related procedures, you can access private treatment for less than the cost of Private Medical Insurance and premiums don't increase with claims



### **Personal**

All cases are managed by a dedicated team



### **Simple**

Setting up a policy and accessing treatment is straightforward; no medical is required



### **Immediate cover**

For all new eligible conditions



### **Choice**

Choose from a wide range of consultants, hospitals and treatment centres – private or NHS

## Flexible cover or diagnosis and surgery

There are two levels of cover to choose from. The **Private Health Insurance Level 2** covers most surgical procedures, except heart and cancer. Each procedure is categorised into one of the ten medical bands and classifications which determine the funds available for your surgery.

The plan also provides up to £1,000 for Outpatient services, such as specialist consultations, diagnosis tests, scans and endoscopies. You can also benefit from post-operative physiotherapy provided by the hospital as part of the surgery package. You are covered for a maximum of three surgical procedures in a consecutive 12 month period, with a maximum benefit of £250,000 during the lifetime of your cover.

## I already have a health cash plan

A number of the Outpatient benefits included in Private Health Insurance Level 1 and Level 2 (such as private consultations, scans and physiotherapy) may be covered by a Health Cash Plan, so if you already have a Health Cash Plan, you could consider excluding the Outpatient benefit from your cover.



## Surprisingly affordable

To keep Private Health Insurance Level 1 and Level 2 affordable, at a fraction of the cost of PMI, it has been developed to cover procedures that the NHS classifies as non-urgent. Typical procedures include cataract surgery, knee replacement, hip replacement and colonoscopy. The insurance covers new eligible conditions and will cover biopsies when cancer is suspected but not confirmed. However, we won't cover cancer treatment. Surgical procedures for heart conditions or emergency treatment are also excluded, as these are areas that the NHS prioritises.

## Lower premium option

Alternatively, **Level 1** covers a reduced range of common non-urgent surgical procedures, typically those with the longest waiting times on the NHS. Hip and knee replacements can typically involve a wait of more than 100 days on NHS waiting lists, and cataract surgery, more than 90 days. The cost of accessing private treatment for hip replacements can exceed £10,000 and £2,400 for cataracts.

This level of cover still includes up to £1,000 in Outpatient services. On this plan you are covered for a maximum of three surgical procedures in a consecutive 12 month period, with a maximum benefit of £100,000 during the lifetime of your cover.

It is also possible to reduce your premium by accepting a £100 excess which is applied to the first claim on your Outpatient benefit.

# How do I claim?



## NHS payment option

If you prefer NHS treatment, or are assessed as being unsuitable for a private treatment package, we will pay you an NHS Benefit. This is the amount of money payable to you should you receive treatment through the NHS. You will need to submit a claim following your NHS procedure, along with a copy of your discharge summary. You can use the money that you receive however you like.

## Who can have cover?

New cover on this plan is available to UK residents between the ages of **18 and 79**, so your **family and friends** can apply for cover too. Cover can continue beyond the age of 79, but you won't be able to make changes to your policy after your 80th birthday.

## How do I apply?

For more details about Private Health Insurance and how to apply:

### Visit

[westfieldhealth.com/private-health-insurance](https://westfieldhealth.com/private-health-insurance)

### Call

0114 250 2000

8am-6pm, Mon-Fri

(Except Christmas Eve and public holidays)

### Email

[enquiries@westfieldhealth.com](mailto:enquiries@westfieldhealth.com)

Registered office

Westfield Health, Westfield House, 60 Charter Row, Sheffield, South Yorkshire S1 3FZ

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