

# Your guide to Private Health Insurance

Level 1 (with outpatient)

# Hello.

A warm welcome to your health cover from Westfield Health. We've been dedicated to supporting the health of the nation since 1919.

Almost a century on and we still have the same beliefs, vision and values we've always had – to support you throughout your working life and beyond with innovative, best in class health cover.

## A little bit about us.

We are Westfield Health. From humble beginnings, we've evolved to become a leading 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.

As a not for profit company, we reinvest our surplus in products and services that directly benefit our customers. Through our charitable donations, we support the NHS and medically related charities to help our customers and the community to lead healthier lives.

## Getting started.

Take a look through your handy little guide, which provides everything you need to help you get the most from your cover. If you have any questions at all, just give our friendly UK based Customer Care Team a call on **0114 250 2000**.

**Don't forget to read the full Terms and Conditions at the back of this guide.**



**We're not  
satisfied unless  
you are.**

At Westfield Health, we're renowned for our customer care and we continue to be recognised as offering 'world class service' by the Institute of Customer Service. So when you talk to us, you know we'll be fully committed to working harder for you.



# Introducing your cover.

Our Private Health Insurance gets you on the road to recovery fast.

It's different from Private Medical Insurance. You can choose to receive treatment at any hospital in the UK where a fixed price private treatment package is available.

## Taking better care of you.

Waiting for surgery can be a long and stressful time. Private Health Insurance makes private surgery and medical treatment more affordable and accessible for you, so you can be treated quicker and back to your fit and healthy best.

Taking you from consultation and diagnosis, on to surgery and through to rehabilitation, we offer you the support and care you need, every step of the way.



## Everything we do at Westfield Health is designed to make your life easier.

From your first contact with us, our dedicated team will guide you through the process of accessing a treatment package appropriate to your needs. This may include outpatient benefits including the consultations, diagnostic tests and scans that your specialist arranges for you, so that you can get a diagnosis and start your treatment plan.

Should you then need surgery or a medical procedure at either a private or NHS hospital, your policy provides you with immediate cover for new conditions and fast access to fixed price private treatment packages. Giving you the reassurance that you can access private treatment quickly.

Your policy aims to get you treated in complete comfort, taking into account your needs and preferences and getting you on the road to recovery as soon as possible. And you don't have to be concerned about the cost of your surgical treatment because it's all taken care of, up to the maximum allowance for your surgical procedure.

Steve twisted his knee whilst playing rugby with friends and was still experiencing pain weeks after. His GP referred him to a specialist Consultant and further investigations showed that he needed keyhole surgery to repair his internal knee ligaments.

Thanks to Steve's Private Health Insurance, Westfield Health paid the bill for the Consultant and tests direct. What's more arranging treatment was one less thing to worry about. His case manager organised his surgery and it occurred quickly, in the comfort of a local, private hospital.

# Working harder for you.

Following referral from your GP, our small dedicated team will carefully explain the details of your cover, so you know what's included. This includes an initial consultation, any diagnostic tests and scans, treatment or surgery at either a private or NHS hospital, follow up consultations and some post-operative physiotherapy. They will pay your Consultant's bills direct, and arrange a private treatment package to suit your needs.

## Outpatient benefits

Our Private Health Insurance covers you for up to £1000 of outpatient services in each 12 month period and includes:

- Specialist consultations
- Diagnostic tests such as x-rays, blood tests and ultrasounds
- MRI, CT and PET scans

## The treatment you need, when you need it most

Your policy provides you with cover for over 60 surgical procedures, for conditions such as:

- Slipped discs
- Varicose veins
- Hip replacement
- Knee replacement
- Abdominal hernias
- Sinus problems
- Cataracts
- Tonsillitis
- Prostate problems
- Gynaecological problems
- Gallstones

**You can view the full list of surgical procedures covered on pages 10 to 14.**



## What's included in a fixed-price treatment package?

With each fixed-price treatment package, inclusions will differ depending on the procedure required.

What remains the same is our commitment to providing harder working health cover.

### The package would typically include:

- The consultant surgeon/physician fees
- The anaesthetist fees
- The private hospital charges relating to
  - the operating theatre
  - accommodation either as an in-patient or day case
  - personal meals
  - drugs and dressings
  - in-patient tests
  - x-rays, pharmacy and occasionally physiotherapy
- The cost of treating any surgical complications relating to the treatment that occur during the operation whilst in hospital or within 30 days of your original surgical procedure. (Surgical complications that arise more than 30 days after your operation will only be covered if they qualify as a separate surgical procedure, and will be treated as a separate claim).

### Post-operative physiotherapy

You can also benefit from post-operative physiotherapy, which would be in addition to any physiotherapy provided by the hospital as part of the surgery package. So if your Consultant refers you for physiotherapy after your surgery or procedure, we'll cover you for post-operative physiotherapy (terms and conditions apply).

Some examples of items that are not covered in a fixed price private treatment package are:

- Diagnostic tests or consultations prior to admission
- Ambulance fees
- Travel costs
- Car parking
- Newspapers and other sundry items
- Telephone calls

# Medical procedures.

Each medical procedure is classified into one of four bands according to its medical complexity.

Band A contains the least complicated medical procedures and Band D the most complicated medical procedures.

Our Schedule of Procedures simply lists all the different operations so that you can see the band that we have allocated to each medical procedure. You can see our Schedule of Procedures on pages 10 to 14.

The table below tells you what we will pay for each band.

Classification of Medical Procedure	Private Treatment Package	NHS Cash Payout
Band A	Up to £3,000	£500
Band B	Up to £6,000	£1,500
Band C	Up to £10,000	£2,500
Band D	Up to £12,500	£3,000

More information can be found in the Terms and Conditions within this guide.



# Giving you choice and control.

## Private treatment.

We're on hand to help source the right private treatment package for you.

We'll arrange your private treatment package directly with you.

Once you have arranged a date for your procedure, your case manager will source and arrange a private treatment package to suit your needs. You don't have to be concerned about the cost of treatment as it is all taken care of, up to the maximum allowance allocated for your surgical procedure.

You can choose to receive treatment at any one of the many hospitals in the UK where a fixed price private treatment package is available and you won't be restricted to a specified list of private hospitals.

Each surgical procedure is categorised into one of four bands depending on the complexity of the procedure, and each band has a benefit allowance to cover the cost of most private treatment.

Benefit allowances are subject to review to ensure they'll meet the cost of fixed price private treatment packages at most UK hospitals. Certain hospitals, in London for example, may be an exception to this. If you prefer a more expensive hospital, you can do so by topping up the cost.

## NHS treatment.

If you prefer NHS treatment, or are assessed as unsuitable for a private treatment package by a healthcare professional, we'll pay an NHS Benefit. This is a cash benefit determined by the band for your surgical procedure.

## Schedule of Procedures

	Procedure code	Name and description of Surgical Procedure*	Band
<b>Cataracts</b>		Operations in this section are aimed at improving vision when the lens in the eye has become cloudy (a cataract).	
1	C7123	Phakoemulsification of cataract, without lens implant - unilateral The removal of the eye lens using ultrasonic vibrations.	A
2	C7124	Phakoemulsification of cataracts, without lens implant - bilateral The removal of the eye lens on both sides using ultrasonic vibrations.	A
3	C7122	Ultrasound phakoemulsification of cataract, with lens implant - unilateral The removal of the eye lens using ultrasonic vibrations then replacing the lens with an implant.	A
4	C7125	Ultrasound phakoemulsification of cataracts, with lens implant - bilateral The removal of the eye lens on both sides using ultrasonic vibrations, then replacing the lens with an implant.	A
5	C7180	Extracapsular cataract extraction with an implant - unilateral The removal of the eye lens as well as the front portion of the lens capsule, normally replacing the lens with an implant.	A
6	C7190	Extracapsular cataract extraction with an implant - bilateral As above except that both eyes are treated.	B
7	C7520	Lens implant/exchange The removal and replacement of an older implant.	B
<b>Ears</b>		Operations in this section are aimed at improving ear pain or hearing problems related to infections.	
8	D1440	Combined approach tympanoplasty - intact canal wall tympanoplasty The repair of a hole or perforation in the eardrum.	B
9	D1510	Myringotomy and the insertion of a tube through the tympanic membrane (one ear or both) The insertion of a small tube in the eardrum(s) to assist drainage of secretions.	A
<b>Sinus Problems</b>		Operations in this section are aimed at treating sinus problems. When sinuses become blocked or inflamed they can cause severe headaches.	
10	E1220	Caldwell-Luc approach to maxillary sinus The emptying and cleaning of the sinus in the cheek.	A
11	E1460	Trephining of the frontal sinus Creating a hole in the forehead sinus to allow drainage.	A
12	E1500	Operation(s) on the sphenoid sinus including those done by keyhole surgery Draining, cleaning or emptying the sphenoid sinus in the head.	A
<b>Tonsils</b>		Operations in this section are aimed at treating tonsil problems. When tonsils become inflamed they can cause sore throats and make swallowing difficult.	
13	F3440	Tonsillectomy - adult (on one or both sides) The removal of the tonsil(s).	A
<b>Abdominal Hernias</b>		Operations in this section are aimed at treating abdominal hernia problems. Hernias represent a weakness in the muscle wall through which bowel or other tissue pushes through under the skin. The weaknesses are often exacerbated by heavy lifting or other physical activity.	
14	T2000	Primary repair of an inguinal hernia Strengthening of the lower abdominal/groin muscle wall.	A

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	<b>Procedure code</b>	<b>Name and description of Surgical Procedure*</b>	<b>Band</b>
15	T2100	Repair of recurrent inguinal hernia Repeat strengthening of the lower abdominal/groin muscle wall.	A
16	T2200	Repair of a primary femoral hernia Strengthening of the upper leg/groin muscle wall.	A
17	T2500	Open repair of incisional or ventral hernia not requiring mesh Strengthening of the abdominal wall at the site of a previous operation.	A
18	T2400	Repair of an umbilical hernia Strengthening of the lower abdominal muscle wall around the belly button.	A
19	G2320	Transthoracic repair of diaphragmatic hernia (acquired) The closure of a hole in and strengthening of the diaphragm muscle in the chest through a cut in the chest. Diaphragm hernias present from birth are excluded.	B
<b>Gall Bladder and Gallstones</b>		Operations in this section are primarily aimed at treating gallstone problems, which can cause abdominal pain.	
20	J1800	Cholecystectomy (including mini-cholecystectomy) The removal of all or part of the gall bladder by either using keyhole surgery or a cut in the abdomen.	B
21	J2800	Excision of a lesion of the bile duct The removal of a section of the bile duct.	B
22	J3900	Therapeutic ERCP (including insertion of biliary or pancreatic prosthesis, sphincterotomy and stone extraction) The insertion of a fibre-optic camera down the gullet and into the bile duct/pancreas area to treat a variety of conditions.	B
<b>Veins in the Legs</b>		Operations in this section are aimed at treating poorly functioning veins in the leg. Varicose veins cause ankle swelling, leg aching and sometimes leg ulcers.	
23	L8510	Ligation/stripping of long and short saphenous veins (including local excision/multiple phlebectomy) Tying off and removing weakened veins in the legs.	A
24	L8530	Operations for recurrent varicose veins with re-exploration of groin and/or popliteal fossa - unilateral Repeat tying off and removing of weakened veins in one leg.	A
<b>Bladder</b>		Operations in this section are aimed at either treating abnormalities of the bladder itself or improving the functioning of the bladder such as leaking/incontinence.	
25	M4210	Endoscopic resection of lesion of bladder (including cystoscopy) The insertion of a fibre-optic camera into the bladder and the removal of an abnormality of the bladder wall.	B
26	M5100	Combined abdominal and vaginal operations to support outlet of female bladder (including sling procedures) The strengthening of the tissue around the bladder to prevent leaking.	B
27	M5180	Revision combined abdominal and vaginal operations to support outlet of female bladder (including sling procedures and cystoscopy) A revision of the above procedure involving different techniques.	B
28	M5220	Retropubic suspension of neck of bladder (including colposuspension and cystoscopy) An alternative method used to treat urinary incontinence by lifting the tissue around the bladder neck.	B

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	Procedure code	Name and description of Surgical Procedure*	Band
<b>Men's Health</b>		Operations in this section are aimed at treating prostate problems.	
29	M6100	Open excision of prostatic adenoma The removal of a prostate lesion through a cut in the abdominal wall.	B
30	M6580	Endoscopic biopsy of the prostate (including cystoscopy) The insertion of a fibre-optic camera down the penis and removal of a sample of the prostate gland.	A
31	M6720	Transurethral microwave therapy The insertion of a fibre-optic camera down the penis and the treatment of an abnormality of the prostate gland using heat treatment.	A
<b>Women's Health</b>		Operations in this section cover a wide range of common gynaecological problems.	
32	P0600	Excision of lesion of vulva The removal of pre-cancerous lesions on the outside of the vagina.	A
33	P2210	Anterior +/- posterior colporrhaphy and amputation of the cervix uteri (including primary repair of enterocele) Surgical repair of the front and back of the vaginal wall, including removal of the cervix.	B
34	P2310	Anterior +/- posterior colporrhaphy (including primary repair of enterocele) Surgical repair of the front and back of the vaginal wall.	B
35	P2230	Posterior colporrhaphy Surgical repair of the back of the vaginal wall.	A
36	Q0740	Total abdominal hysterectomy (+/- oophorectomy) +/- ureterolysis The removal of the womb, with or without the removal of the fallopian tubes and ovaries, by making a cut through the abdomen.	B
37	Q0750	Subtotal abdominal hysterectomy (+/- oophorectomy) +/- ureterolysis The removal of most of the womb, with or without the removal of the fallopian tubes but leaving the cervix, by making a cut through the abdomen.	B
38	Q0830	Vaginal hysterectomy with laparoscopic assistance +/- ureterolysis The removal of the womb through the vagina with or without the assistance of keyhole surgery techniques.	B
39	Q0920	Myomectomy (including laparoscopically) +/- ureterolysis The removal of fibroids embedded in the wall of the womb either by a cut in the abdomen or using keyhole surgery techniques.	C
40	Q1700	Therapeutic hysteroscopic operations on uterus (including endometrial ablation excluding microwave or radiofrequency ablation) The insertion of a fibre-optic camera through the cervix into the womb and the treatment of a variety of conditions.	B
41	Q2230	Oophorectomy and salpingectomy, +/- biopsy eg. omentum, peritoneum, lymph node (as sole procedure) (including bilateral) The removal of both ovaries and fallopian tubes on one or both sides but leaving the womb intact.	B
42	Q3800	Laparoscopy and therapeutic procedures (including laser, diathermy and destruction e.g. endometriosis, adhesiolysis, tubal and ovarian surgery, +/-ureterolysis) The insertion of a fibre-optic camera through the abdominal wall ('key-hole surgery') and the treatment of a variety of conditions.	B

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	<b>Procedure code</b>	<b>Name and description of Surgical Procedure*</b>	<b>Band</b>
43	Q4400	Ovarian cystectomy +/- omental biopsy (as sole procedure and including bilateral) The removal of a cyst or cysts on one or both ovaries where not conducted as part of a larger procedure.	B
<b>Spine/Slipped Disc</b>		Operations in this section are aimed at improving neck/back stiffness or pain often resulting from physical activity such as lifting or poor posture while sitting at a desk.	
44	V2200	Posterior decompression +/- foraminotomy (cervical region) Relieving pressure on the spine in the neck by moving and stabilising a slipped disc.	C
45	V2300	Revisional posterior decompression +/- foraminotomy (cervical region) A revision of the first posterior decompression in the neck.	C
46	V2402	Posterior decompression (thoracic region) Relieving pressure on the spine in the upper back by moving and stabilising a slipped disc.	D
47	V2430	Revisional posterior decompression with fusion (thoracic region) A revision of the first posterior decompression in the upper back.	C
48	V3340	Primary anterior discectomy, decompression and anterior fusion +/- instrumentation (lumbar region) Relieving pressure on the spine in the lower back by moving and stabilising a slipped disc.	D
49	V2900	Anterior discectomy (cervical region) Removal of a part or all of a disc from the neck.	C
50	V2902	Revisional anterior discectomy (cervical region) Further removal of a part or the remainder of a disc in the neck.	D
51	V2540	Posterior excision of disc prolapse including microdiscectomy +/- decompression (lumbar region) Removal of a disc from the lower back using a variety of different approaches.	B
52	V2543	Revision of posterior excision of disc prolapse with undercutting facetectomy +/- decompression (lumbar region) A revision of the first posterior excision in the lower back.	C
<b>Bones, Joints and Ligaments</b>		Operations in this section cover the major joint replacements, keyhole surgery on the knee or shoulder and ligament repairs.	
53	W3712	Primary total hip replacement with or without cement Replacement of a hip joint by a prosthetic implant.	D
54	W3713	Complex primary total hip replacement requiring bone grafting or femoral osteotomy A more complicated replacement of the hip joint.	D
55	W3714	Total hip replacement, with or without cement, after excision arthroplasty or arthrodesis, including conversion of hemiarthroplasty or revision of other previous hip surgery which involved internal fixation A complicated type of hip replacement sometimes involving revision of previous work.	D
56	W4210	Total prosthetic replacement of knee joint, with or without cement, +/- patella Replacement of a knee joint by a prosthetic implant.	D

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	<b>Procedure code</b>	<b>Name and description of Surgical Procedure*</b>	<b>Band</b>
57	W8500	Multiple arthroscopic operation on knee (including meniscectomy, chondroplasty, drilling or microfracture) Insertion of a fibre-optic camera ('key-hole surgery') into the knee joint and treatment of a variety of conditions.	B
58	A6510	Carpal Tunnel release (open) Carpal tunnel release surgery is used to relieve severe symptoms of carpal tunnel syndrome, which causes pain or weakness in the hand and forearm. It involves cutting a ligament in the wrist to relieve pressure on a nerve.	A
59	A6710	Cubital Tunnel release (open without transposition) Cubital tunnel release surgery is used to relieve severe symptoms of cubital tunnel syndrome, which causes symptoms of pins and needles in the little, and ring fingers and the inner side of the forearm. It involves releasing a ligament to allow decompression of a nerve at elbow level.	A
60	W8603	Therapeutic arthroscopy of shoulder (as sole procedure) Shoulder arthroscopy is a minimally invasive technique that allows orthopaedic surgeons to assess - and in some cases, treat - a range of conditions affecting the shoulder joint.	B
61	T5202	Dupuytren's facsciectomy palm only Dupuytren's contracture/disease is a condition of the hands and fingers. A contracture is when affected fingers bend (contract) towards the palm and you cannot straighten them fully. The procedure most commonly used to correct Dupuytren's contracture is fasciectomy. This involves cutting open the skin on the palm of the hand and removing the underlying tissue that has become thickened and tight and is causing the fingers to stay bent inwards.	A
62	T5203	Dupuytren's facsciectomy single digit with proximal interphalangeal joint Dupuytren's contracture/disease is a condition of the hands and fingers. A contracture is when affected fingers bend (contract) towards the palm and you cannot straighten them fully. The procedure most commonly used to correct Dupuytren's contracture is fasciectomy. This involves cutting open the skin of the fingers and removing the underlying tissue that has become thickened and tight and is causing the fingers to stay bent inwards.	A
63	T5210	Dupuytren's facsciectomy multiple digits with proximal interphalangeal joints Dupuytren's contracture/disease is a condition of the hands and fingers. A contracture is when affected fingers bend (contract) towards the palm and you cannot straighten them fully. The procedure most commonly used to correct Dupuytren's contracture is fasciectomy. This involves cutting open the skin of the fingers and removing the underlying tissue that has become thickened and tight and is causing the fingers to stay bent inwards.	A

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# How it works.

Your step by step guide on how to make a claim.  
A typical example/illustration.

More information can be found on page 20 in the Benefits section within this guide.



Remember, we're here to help you. If you have any questions contact our Customer Care Team on **0114 250 2000**.

Our small specialist team will be on hand to assist you and talk you through the process.



# We're here for you.

If there's anything you need to know about your Private Health Insurance, or your claim, just get in touch. With our help, it's easy to start accessing the treatment you need to keep you at your healthy best.

## Monitoring and confidentiality.

To keep improving our service, we record and monitor all calls. This includes recording and monitoring information relating to health and medical conditions.

We will not discuss policy details with anyone other than the policyholder, unless you have given us specific approval for a relative or friend to obtain account information on your behalf. This may be verbal or written.

### Contact us:



#### Online

westfieldhealth.com



#### Email

enquiries@westfieldhealth.com



#### Phone

0114 250 2000  
8am-6pm, Mon-Fri  
(except Christmas Eve  
and public holidays)

# Our Privacy Promise.

We are committed to protecting the privacy of our users and customers whilst improving people's quality of life by enabling them to make healthier choices.

We believe in being open and up front with users and customers and have developed our Privacy Promise, a quick and simple summary explaining how we manage, share and look after your personal data.

We promise to collect, process, store and share your data safely and securely:

- **You're always in control:** Your privacy will be respected at all times and we will put you in control of your privacy with easy-to-use tools and clear choices.
- **We work transparently:** We will be transparent about the data we collect and how we use that data so that you can make fully informed choices and decisions.
- **We operate securely:** We have achieved ISO27001 certification and we will protect the data that you entrust to us via appropriate security measures and controls. We'll also ensure through the contracts we have in place, that other businesses we work with are just as careful with your data.
- **For your benefit:** When we do process your data, we will use it to benefit you and to make your experience better and to improve our products and services.

If you'd like to know more, please read our detailed Privacy Policy available on our website and **page 28** in this plan guide.

If you need to speak to us in relation to how your personal data is processed please feel free to contact our Data Protection Officer, whose details are provided below:

**Email:** [dpo@westfieldhealth.com](mailto:dpo@westfieldhealth.com)

**Post:** Data Protection Officer  
Westfield Health  
Westfield House  
60 Charter Row  
Sheffield  
S1 3FZ

# Everything you need to know.

This section contains important information about your cover, so please read it carefully.

If you have any questions, please get in touch.

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Benefits	page 20
General Terms and Conditions	page 22
Definitions	page 26
Our Privacy Policy	page 28

## Private Health Insurance Level 1 cover

This guide tells **you** everything that **you** need to know about **your** cover. The special meaning that **we** have given to words in **bold type** is explained in the Definitions section at the back of this guide.



If there is anything that you don't understand please contact **our** Customer Care Team on **0114 250 2000** and **we** will be happy to help.

### Important information about your cover

- Each **medical procedure** is classified into one of four bands according to its medical complexity. Band A are the least complicated **medical procedures** and Band D are the most complicated **medical procedures**. The table on page 8 shows the maximum that **we** will pay for each band towards **private treatment** and the NHS cash payout for each band
- **Our schedule of procedures** shows the band that **we** have allocated to each **medical procedure**. Please see pages 10 to 14
- The **plan** covers **outpatient events** and **medical procedures** for **acute conditions** only; **chronic conditions** are excluded
- The **plan** does not cover **outpatient events** or **medical procedures** to monitor a disease, illness or injury
- **Cancer** related **surgical procedures** are excluded, however **we** will cover **surgical procedures** when **cancer** is suspected but not confirmed e.g. biopsies
- There is no cover for the **treatment** of any heart condition
- **We** recommend that you wait until **we** have approved the **outpatient event** before you incur any charges because if you are not eligible for cover you will not get your money back
- **Private treatment** will not be covered if **you** don't contact **us** so that **we** can arrange **your medical procedure: private treatment** must not be arranged by **you** or **your medical specialist**
- **You** will be responsible for paying the shortfall if the cost of **private treatment** is more than **your** benefit entitlement
- If **private treatment** costs less than the maximum allowance for the band that **we** have allocated to the **medical procedure** **we** will not pay any cash surplus to **you**
- **We** will pay the NHS cash payout if **you** have **NHS treatment** for an eligible **medical procedure**
- **You** must tell **us** if **your outpatient event** or **medical procedure** is covered under another Westfield Health plan, or by another insurer. If **you** can claim from another insurer **we** will pay **our** proportionate share of the cost, subject to the terms and conditions of the **plan**

- **You** must tell **us** whether the cost of **your outpatient event** or **medical procedure** may be recovered from a third party: **we** reserve the right to commence proceedings against a third party in **your** name to recover the benefits that **we** have paid
- It is **your** responsibility to ensure that complete and accurate information is submitted with the claim. For audit purposes **we** will carry out checks on the information you and practitioners provide to **us**. If **you** submit a claim that is false **we** will terminate the **policy** and all benefits will end immediately. **We** will not refund premiums paid for the **plan** and always take legal action for fraudulent claims

## Benefits

### Outpatient events

#### We cover...

- **Private treatment** for **specialist consultations** and/or **diagnostic tests** – up to a maximum of **£1,000** per **policy year**

#### We will not cover...

- If the **policy** excess option was selected on the policy **we** will deduct **£100** from the first **outpatient event** claim, per **policy year**
- **Outpatient events** that arise as a result of certain circumstances, please refer to section 6, Policy Exclusions
- **GP consultations/treatment**
- **Specialist consultations** if you do not have a **GP** referral letter
- **Diagnostic tests** if they have not been requested by a **medical specialist**: tests and scans requested by a **GP** are **not** covered
- More than the maximum amount for your level of cover. **You** will be responsible for paying the shortfall if the cost of **private treatment** is more than **your** benefit entitlement
- Travel costs to or from an **outpatient event**, or the cost of a private ambulance
- Claims for an **NHS outpatient event**
- Monitoring of any disease, illness or injury when there are no active symptoms
- Any charges that a **medical specialist** or any other person makes for filling in your claim form

## Claiming for private treatment is easy if you follow these simple steps:

### Step 1

You must get a referral from your **GP** to see a **medical specialist** for a **specialist consultation**. **Diagnostic tests** must be requested by a **medical specialist**.

### Step 2

Contact us immediately on **0114 250 2000** so that our PHI Team can help you with your claim.

Please have your **policy** number ready when you call. We will need to ask you certain questions about your **medical condition** e.g. when the symptoms started. We will then send you a claim form for completion.

### Step 3

Fill in section 1 of the claim form. Send the completed form back to us.

### Step 4

We check the information to find out whether you are covered. In order for us to assess the claim it will usually be necessary for us to request additional medical information from your **GP**, or any other doctor or practitioner who has been involved in your care. In accordance with the Access to Medical Reports Act 1988 we need permission, so please make sure that you give your consent on the claim form. If we don't have your permission, or the information that we need is not available, we will not be able to pay the claim.

We will pay the cost of any report that we request from your **GP**.

### Step 5

We will contact you to tell you whether cover is available. We recommend that you wait until we have approved the **outpatient event** before you incur any **private treatment** charges because if you are not eligible for cover you will not get your money back.

### Step 6

Our friendly PHI Team will work with you to make sure your claim goes as smoothly as possible.

## Medical procedures

### We cover...

- **Private treatment for medical procedures** (maximum limits apply please see the table on page 8)
- A cash payout for **NHS treatment**
- A maximum of three **medical procedures** per **policy year**

- A maximum of **£100,000** during the lifetime of your cover (if you have previously had cover under this **plan**, or any of our other similar surgery package plans, any claims we have paid will also count towards your **£100,000** lifetime benefit limit)

### We will not cover...

- More than the maximum amount for the band that we have allocated to the **medical procedure**. You will be responsible for paying the shortfall if the cost of **private treatment** is more than your benefit entitlement
- Extended **treatment** due to unforeseen **surgical complications** that are not covered by the **private treatment package**: you will be responsible for paying the shortfall
- Claims for **NHS treatment** received by us more than six months after the **medical procedure**
- **Medical procedures** that arise as a result of certain circumstances, please refer to section 6, Policy Exclusions
- **Private treatment** if you do not contact us so that we can arrange the **private treatment package**: the **private treatment package** must not be arranged by you or your **medical specialist**
- **Cancer related medical procedures** are excluded, however we will cover **medical procedures** when **cancer** is suspected but not confirmed e.g. biopsies
- There is no cover for the **treatment** of any heart condition
- Additional **in-patient** nights before or after your **private treatment package**: we will only cover the **in-patient** nights that we have arranged as part of your **private treatment package**
- Accommodation that is not part of the **private treatment package** e.g. hotel stays
- Travel costs to or from the **hospital/treatment centre**, or the cost of a private ambulance
- **Treatment** carried out by a **GP** or **treatment** carried out in a **GP surgery**
- Monitoring of any disease, illness or injury when there are no active symptoms
- Any charges that a **medical specialist** or any other person makes for filling in your claim form

## Our schedule of procedures

Each **medical procedure** is classified into one of four bands according to its medical complexity. Band A contains the least complicated **medical procedures** and Band D the most complicated **medical procedures**.

**Our schedule of procedures** shows the band that we have allocated to each **medical procedure**. You can see our **schedule of procedures** on pages 10 to 14.

The table on page 8 shows the maximum that we will pay towards **private treatment** for each band and the NHS cash payout if you have **NHS treatment**.

We reserve the right to vary the benefit amounts to reflect any changes in medical technology or inflation of medical cost. We will notify you before we make these changes.

The allocated banding of individual procedures under the **schedule of procedures** may be reviewed (either up or down) to reflect changes in technology or the cost of the **medical procedure**.

If you undergo more than one **medical procedure** at the same time we will pay one band higher than the procedure in the highest band.

## Claiming for private or NHS treatment is easy if you follow these simple steps:

### Step 1

Contact us immediately on **0114 250 2000** so that our PHI Team can help you with your claim. Remember, if you have **NHS treatment** we will still need all the relevant information so that we can assess whether the claim is eligible for the NHS cash payout.

Please have your name and **policy** number ready when you call. We will need to ask you certain questions about your **medical condition** e.g. when the symptoms started. We will then send you a claim form for completion.

### Step 2

You fill in section 1 of the claim form. Your **medical specialist** must complete section 2 and attach a copy of your **GP** referral. For **treatment** in a **private hospital** we need the **medical specialist** to fill in section 2 before we can make the arrangements for your **medical procedure**.

Continued overleaf

For **NHS treatment** section 2 is filled in when you have your **medical procedure**. Send **us** the completed claim form together with your copy of your discharge summary.

### Step 3

**We** check the information to find out whether you are covered. In order for **us** to assess the claim it will usually be necessary for **us** to request additional medical information from **your GP**, or any other doctor or practitioner who has been involved in **your care**. In accordance with the Access to Medical Reports Act 1988 **we** need permission, so please make sure that **you** give **your** consent on the claim form.

**We** will pay the cost of any report that **we** request.

### Step 4

**We** will contact **you** to tell **you** whether cover is available. Once **we** have confirmed that **you** are covered and you have agreed a date for the **medical procedure**, **we** will arrange the **private treatment package**. If the cost of **your private treatment package** is more than the maximum **we** pay for that **medical procedure** **you** can pay the shortfall, or choose to have **NHS treatment** instead.

### Step 5

**Our** friendly PHI Team will work with you to make sure your claim goes as smoothly as possible.

Remember, if you have **NHS treatment** **we** must receive the completed claim form and **your** discharge summary within six months of **your medical procedure**.

### How does a fixed price private treatment package work?

- One of **our** case managers will contact **you** and they will work closely with **you** to arrange the most appropriate **private treatment package** possible for **your medical procedure**
- **We** will arrange a **private treatment package** for you in a **private hospital**. **We** will spend up to the maximum allowance allocated for that **medical procedure** in **our schedule of procedures**. **We** may use a third party service to source and arrange the **surgical procedure**
- If your **private treatment package** costs more than the maximum allowance allocated for that **medical procedure** in **our schedule of procedures** **you** must

pay the shortfall to the **private hospital**

- If **private treatment** costs less than the maximum allowance for the band that **we** have allocated to the **medical procedure** **we** will not pay any cash surplus to **you**

### What will usually be included in a private treatment package?

- The **medical specialist's** and anaesthetist's fees
- The **private hospital** charges relating to use of the operating theatre
- Accommodation either as an **in-patient** or **day patient**
- Drugs and dressings used while you are an **in-patient/day patient**
- **In-patient** tests and **treatment** such as x-rays and physiotherapy
- Personal meals
- **Surgical complications** relating to your **medical procedure** that occur within 30 days of the original **medical procedure**. A specified number of post-operative outpatient physiotherapy sessions carried out by a **Physiotherapist** are also included in some **private treatment packages**. Additional sessions of post-operative physiotherapy may be arranged by Westfield following a referral by a medical professional. **We** will provide up to 4 sessions if referred by a **GP** and up to 10 sessions if referred by a **medical specialist**. The cost of these additional sessions will not be treated as an **Outpatient event**, but the policy excess will be deducted if it is the first **Outpatient event** claim of the **policy year**.

Your case manager will carefully explain the full details of the **private treatment package**, so that you know exactly what is included.

### What isn't included in a private treatment package?

- Out of pocket expenses such as telephone calls, magazines and entertainment packages
- Travel costs to or from the **private hospital**, or the cost of a private ambulance. This includes Jersey residents who may need to travel to the **UK**
- **Surgical complications** that arise more than 30 days after **your medical procedure**: these will only be covered if they qualify as a separate **medical procedure** and will be treated as a separate claim
- Additional medication or dressings e.g. pain relief once you have left

the **hospital/treatment centre** (although you may be sent home with a small supply as part of the **private treatment package**)

### Is private treatment suitable for everyone?

It is the intention of the **policy** to provide your care in a **private hospital** if that's what **you** want, but sometimes **we** cannot arrange a **private treatment package** that is suitable for **you**. The decision to decline to provide you with **private treatment** will be at the absolute discretion of Westfield Health, or one of **our** representatives.

### What are the reasons why a private treatment package may not be suitable?

- A **private treatment** may not be appropriate for **you** for medical reasons
- A **private treatment package** may not be available within the monetary limit for the **medical procedure** and **you** do not want to pay the shortfall
- **Private hospitals** decline to provide a package price for a particular case

### What if I have NHS treatment?

If a **private treatment package** is not available; **you** do not want to pay any shortfall; or **you** just prefer to have **NHS treatment**, **we** will pay the NHS cash payout for an eligible **medical procedure**. **You** must send **us** a completed claim form and give **us** all the information that **we** need to verify the claim.

## General Terms and Conditions

### 1. Who can have cover?

#### Eligibility:

**You** must reside in the **United Kingdom**, Jersey or Isle of Man for a minimum of 180 days each year to be eligible for cover.

**You** must satisfy **yourself** that the **plan** is right for **you**. Westfield Health will not provide any advice in this regard but **you** are of course free to seek information or advice from a professional advisor.

**We**, like any responsible insurer, and to the extent permitted by all applicable laws, reserve the right to decline an application for a policy or request to upgrade **your** cover. If an application is not accepted, **we** will refund any premium paid for the cover that **we** have declined to offer

(providing **we** have not paid a claim under that cover).

**You** must be at least 18 years old and younger than 80 years of age to apply for the **plan**. However, policyholders are not required to leave the **plan** once they become 80.

Professional and semi-professional sportspeople are not eligible for the **plan**.

#### When will your cover end?

- At the end of the **policy** term specified on the **policy letter** (unless the **policy** is renewed)
- If **you die**
- If the premium for **your policy** has not been paid within 30 days of the normal due date

## 2. What are the underwriting options?

**You** will be covered for eligible **outpatient events/medical procedures** relating to new **medical conditions** i.e. **medical conditions** that arise after **your commencement date**. Cover is subject to the exclusions in section 6, Policy Exclusions, on pages 24 to 25.

**Your policy letter** details the underwriting terms that apply to **pre-existing conditions** on **your** cover. If **you** are not sure whether a **medical condition** qualifies please contact **us** and **we** will be happy to confirm the extent of any cover.

**Your cover will be provided on a Moratorium basis.**

#### Moratorium

**You** do not need to have a medical examination, fill in a health statement or declare any **pre-existing conditions** before being accepted on a moratorium basis. **You** should not delay seeking medical **advice** or **treatment** for a **pre-existing condition** in order to become eligible for cover on the **plan**.

Moratorium underwriting means that:

- **You** will not be covered for any **medical condition** (or **related medical condition**) that **you** knew about, or had symptoms, received **advice** or **treatment** in the 3-year period prior to **your commencement date**. **You** can only have an eligible **medical procedure** for a **pre-existing condition** once **you** have been free of symptoms, **treatment** or **advice** for 2 continuous years from **your commencement date**

- The moratorium period starts again for a **pre-existing condition** or **related medical condition** each time **you** receive **treatment, medication, or advice**
- Long-term or **chronic conditions** usually require regular or periodic **treatment, medication or advice**. This means that a long-term **pre-existing condition** or **related medical condition** may never be eligible for cover because it is unlikely that there would ever be 2 continuous years without any **treatment, medication or advice**

**If you transfer from another Westfield Health private health plan consideration will be given to offering cover on similar underwriting terms.**

This could be on the following terms:

- Continued Moratorium
- Continuation of Personal Medical Exclusion (CPME)
- Medical History Disregarded (MHD)

Continued Moratorium means that the commencement date of the original private health plan will be used as the date to calculate the moratorium on this **plan**.

CPME underwriting means that:

- **You** will not be covered for any **medical condition** that was excluded from the private medical insurance (PMI) cover at the time that cover was transferred to **your** original Westfield Health private health plan.
- Details of all excluded **medical conditions** will have been supplied when cover on the original plan was accepted and **we** will continue to hold this information in order that **we** can administer the **plan**.

MHD underwriting means **pre-existing medical conditions** are covered for the medical procedures detailed in our **schedule of procedures**.

**Your policy letter** details the underwriting terms that apply to **pre-existing conditions** on **your policy**. If **you** are not sure whether a **medical condition** qualifies please contact **us** and **we** will be happy to confirm the extent of any cover.

#### Chronic Conditions

**The plan does not cover outpatient events or medical procedures for chronic conditions.**

A **chronic condition** is a disease, illness or injury that has one or more of the following characteristics:

- It needs ongoing or long-term

monitoring through consultations, examinations, check ups and/or tests

- It needs ongoing or long-term control or relief of symptoms
- It requires your rehabilitation or for you to be specially trained to cope with it
- It continues indefinitely
- It has no known cure
- It comes back or is likely to come back

If a **medical condition** has failed to improve following a **medical procedure we** may consider it to be a **chronic condition** that is not eligible for cover e.g. more than one hip replacement revision.

**We** do not cover monitoring of **medical conditions** e.g. **we** may decline to cover repeated gastroscopies or colonoscopies. **We** may cover a **chronic condition** if there is evidence of a new acute phase (a flare-up), however **we** will not cover frequent flare-ups.

## 3. How to apply for cover

**You** must satisfy **yourself** that the cover is right for **you**. **We** will not provide any advice in this regard but **you** are of course free to seek information or advice from a professional advisor.

**We**, like any responsible insurer, and to the extent permitted by all applicable laws, reserve the right to decline an application for a **policy** or a request to change **your** cover. If an application is not accepted, **we** will refund any premium paid for the cover that **we** have declined to offer (providing **we** have not paid a claim under that cover).

An online application form must be completed. **You** must make sure that the information that **you** are asked to give regarding the application is correct.

Please remember that the application form, together with any information that **you** give, forms part of the contract of insurance. If **you** do not give **us** all the information that **we** ask for it may affect the benefits that **you** can claim.

**If you want to transfer from another Westfield Health private health plan** If you want to apply for cover on this **plan** after leaving another Westfield

Continued overleaf

Health private health plan please call us instead of filling in the online form.

#### 4. The contract between Westfield Health and you

##### Cooling off period

You have **14 days** from the receipt of **your policy** documents, or **14 days** from **your annual renewal date** to cancel this **agreement** if you do not wish to go ahead with it.

To cancel your **policy** please contact our Customer Care Team on **0114 250 2000**, email **enquiries@westfieldhealth.com**, or write to us at the address on the back of this guide. If you cancel **your policy** please return **your policy** documents to us.

Providing that **we** have not paid a claim for **you** **we** will refund any premiums that **you** have paid for that **policy** year.

##### Renewing your policy

**We** will send **you** a renewal notice each year at least 21 days prior to **your annual renewal date**. **We** will tell **you** if **your** premium is changing and about any changes that **we** intend to make to **your** cover.

##### Cancellation

After the 14 day cooling off period **you** can still cancel **your policy**.

**You** must give **us** at least 10 working days notice if **you** would like to cancel **your policy**.

If **you** **have** made any claims during the current **policy** year **you** must pay **us** the balance of **your** full annual premium within 14 days of **your** cancellation date.

If **you** **have not** made any claims during the current **policy** year **we** will not collect any further premiums.

##### Termination of your cover by Westfield Health

**We** reserve the right to cancel **your** cover at any time (with retrospective effect where appropriate), if:

- Under the terms and conditions of the **plan** **you** are not eligible for cover
- **You** provided false information and/or failed to disclose all the relevant required information with an application for cover
- **You** provided false information and/or failed to disclose all the relevant required information when submitting a claim
- **You** fail to comply with **our** request for information relating to a claim or an application for cover

- **You** submit a claim that is fraudulent or that **we** reasonably believe to be intentionally false, and/or misleading, and/or exaggerated
- **You** act in a threatening or abusive manner, e.g. violent behaviour; verbal abuse; sexual or racial harassment, towards a member of **our** organisation, or one of **our** suppliers
- **You** fail to abide by any of the terms and conditions of the **Plan**
- **We** have not received payment of premiums within 30 days of the date that they should have been paid

If **we** cancel **your** cover **you** will not have any right to make any further claims on the **plan**. In addition, **we** may also seek to recover any monies from **you** that **we** have paid to provide **private treatment** or **outpatient events** for **you**; or paid to **you** that **you** were not due to under the Terms and Conditions of this **plan**.

If premiums for **your** cover have been paid in advance **we** may refund premiums paid beyond the date for which **you** have had the benefit of cover. However, **we** retain the right to withhold such premiums if **you** owe **us** money.

**We** will notify **you** in writing **our** reason for cancelling **your** cover and **you** have the right to appeal to **us** through **our** published Complaints Procedure, which is available on request.

If **your policy** is terminated **we** will not accept **you** for cover with **us** again on any Westfield Health product.

#### 5. Premiums

Premiums are payable by monthly Direct Debit to Westfield Health. When **you** take out a policy, or change **your** cover, **we** will notify **you** when **your** first payment will be collected. To bring **your** premiums up to date, it may be necessary to take payment for 2 or more months' premiums at the first collection. **We** will not pay a claim if **your** premiums are not paid up to and including the date of the **outpatient event/ medical procedure**.

**Your** cover will lapse if the premium has not been received by **us** within 30 days of the date that it should have been paid.

Premiums include Insurance Premium Tax at the current rate and

are subject to review in respect of any changes in taxation.

#### 6. Policy exclusions

**Outpatient events** and **medical procedures** that arise as a result of certain circumstances will not be covered. **You** should read this list of **policy** exclusions before applying for **private treatment** or claiming the **NHS cash payout**.

1. Any procedure that is not listed in our schedule of procedures on pages 10 to 14 (except when at our discretion we agree to cover a procedure that does not substantially differ from one of those listed).
2. **Private treatment** for a **medical procedure** that has not been arranged by **us** (or **our** appointed representative).
3. Any claim that arises as a result of a **pre-existing condition** (or **related medical condition**), until **you** have been free of symptoms, **treatment** or **advice** for 2 continuous years from your **commencement date**, if your cover is underwritten on a moratorium basis.
4. **Outpatient events** and **medical procedures** relating to **chronic conditions**, except when there is evidence of a new acute phase.
5. **Outpatient events** and **medical procedures** relating to heart conditions including its muscles, valves, conduction system, heart rhythm, blood supply, or pericardium;
6. **Cancer** related **medical procedures**. For the purpose of this exclusion this means **medical procedures** related to:
  - a. All **cancers**, including leukaemia and Hodgkin's disease;
  - b. Tumours which are histologically described as pre-malignant, or non-invasive, or types of intraepithelial neoplasia, or as **cancer** in situ, or as undefined or mixed;
  - c. Any **cancer** in the presence of Human Immunodeficiency Virus;
  - d. Any skin **cancer** including pre-malignant, basal cell and malignant melanoma.This exclusion will not apply to **medical procedures** when **cancer** is suspected but not confirmed e.g. biopsies;
7. Physiotherapy, psychiatry and **specialist consultations** relating to mental health.



8. **Outpatient events and medical procedures** relating to cosmetic **treatment**, or relating to the removal of undiseased tissue: whether or not required for psychological or religious purposes or following accident, illness or injury. Also, cover will not be provided for **treatment** either directly or indirectly arising from or associated with cosmetic **treatment** or the removal of undiseased tissue.
9. Procedures which solely involve needle injections, needle biopsies or needle procedures for **diagnostic** or therapeutic reasons, unless occurring as part of a **CT** or **MRI scan** during an **outpatient event**.
10. **Outpatient events** to investigate whether **you** may have a potential illness or disease unless **you** have symptoms e.g. genetic testing is not covered.
11. Any claim that arises as a result of an excluded **medical condition** if cover is underwritten on the basis of the continuation of personal medical exclusions (CPME).
12. Any charges that a **hospital/treatment centre**, practitioner or any other organisation makes for filling in a claim form.
13. Private ambulance fees; the cost of transport to or from an **outpatient event** or **medical procedure**.
14. **Treatment** carried out by a **GP** or **treatment** carried out in a **GP** surgery.
15. **Emergency procedures**.
16. Renal failure – supportive **treatment** including dialysis.
17. Insertion of hormonal or therapeutic implants.
18. Investigation and/or correction of congenital abnormalities.
19. Developmental delays, including learning difficulties or speech/language disabilities.
20. Dental conditions – any dental condition or dentistry, including gum conditions and wisdom tooth extraction.
21. Fertility or infertility **treatment**, or any **treatment** relating to fertility, low fertility or infertility.
22. Any type of contraception.
23. Vasectomy or sterilisation/ reversal of vasectomy or sterilisation.
24. **Treatment** for sexual dysfunction whatever the cause e.g. impotence.
25. Sex change/gender reassignment, whether or not it is for psychological purposes, or any other **treatment** arising from or directly or indirectly associated with gender reassignment.
26. Organ transplant or organ donation.
27. Pregnancy and/or childbirth, or any **treatment** or investigations relating to pregnancy or childbirth e.g. foetal operations, termination of pregnancy, caesareans.
28. Procedures relating to colposcopy other than knife cone biopsies.
29. Services or **treatment** at any long-term care facility, nursing home, spa hydro-clinic or sanatorium that is not a **hospital/treatment centre**.
30. **Medical conditions** either directly or indirectly arising from or associated with alcohol, solvent abuse, and/or drug dependency.
31. Any claim if **you** do not seek and follow the medical advice of a **medical specialist** relating to the **treatment** of a specific condition.
32. Self-inflicted injuries, illness, disease or any condition intentionally self-inflicted or self-inflicted or arising from suicide attempts, including **treatment** required as a result of attempted suicide.
33. Psychiatric Treatment – **treatment** associated with psychiatric conditions and any **related medical condition**.
34. **Treatment** directly or indirectly arising from, or as a consequence of:
  - a. War, riots, civil disturbances, **terrorism** or acts against any foreign hostility, whether war has been declared or not.
  - b. **Terrorism** whether or not this involves the use or release or threat thereof of any nuclear weapon or any chemical or biological agents.
  - c. Natural perils and nuclear risks.
35. **Treatment** directly or indirectly arising from, or as a consequence of, a pandemic illness.
36. **Treatment** required as a consequence of any criminal action **you** have undertaken.
37. **Treatment** directly or indirectly arising from or as a consequence of:
  - a. Work that involves handling explosives, toxic chemicals, deep-sea diving or outdoor activity at heights above 50 feet.
- b. Professional Sports where a fee is received for training or playing.
- c. Injury sustained whilst participating in dangerous or hazardous sporting activity including, but not limited to: mountaineering; rock climbing; motor sports, including motor cycle sport; aviation, other than as a fare paying passenger; ballooning; bungee jumping; hang gliding; microgliding; parachuting; paragliding or parasailing; potholing or caving; power boat racing; white water rafting; competitive yachting or sailing; bobsleighing; competitive canoeing or kayaking; judo or martial arts; scuba diving or extreme sports such as free-diving; base jumping, ski-racing and ice climbing.
38. Any claim arising from a sexually transmitted disease.
39. Breast augmentation or breast reduction, whether or not required for psychological or religious purposes or following accident, illness or injury. Also, cover will not be provided for **treatment** either directly or indirectly arising from or associated with breast augmentation or breast reduction.
40. **Treatment** associated with AIDS or HIV infection.
41. **Treatment** for weight loss e.g. gastric bands, gastric by-pass.
42. Laser eye surgery or any procedure for the correction of eyesight e.g. myopia, hyperopia, astigmatism or presbyopia.
43. Sleep disorders e.g. **treatment** for sleep apnoea or snoring.
44. Preventative **treatment** (prophylactic **treatment**).
45. Monitoring of any disease, illness or injury when there are no active symptoms.
46. **Treatment** that is experimental or that has not been approved by the National Institute for Health and Care Excellence (NICE).

## 7. Making a complaint

We are committed to providing the highest possible level of service to our customers.

However, if the services provided do not meet **your** expectations please contact **our** Customer Care Team at Westfield Health, Westfield House, 60  
Continued overleaf

Charter Row, Sheffield, S1 3FZ or call them on **0114 250 2000**.

Our complaints procedure will be sent to **you** on request. If **you** remain dissatisfied with **our** final response **you** can refer **your** complaint to the Financial Ombudsman Service by visiting [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or writing to Insurance Enquiries Division, Exchange Tower, London E14 9SR. The Ombudsman will only consider **your** complaint after **you** have written confirmation that **our** internal complaints procedure has been applied in full or if it takes **us** longer than eight weeks to resolve **your** complaint.

## 8. Compensation

Westfield Health is covered by the Financial Services Compensation Scheme.

In the unlikely event that **we** are unable to meet **our** obligations, **you** may be able to claim compensation. Further information is available from the Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU and by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## 9. General Conditions

### Governing Law

Once **your** application to register for the **plan** has been accepted by **us**, this **agreement** shall be governed by and construed in accordance with the laws of England and the parties irrevocably and unconditionally submit to the exclusive jurisdiction of the courts of England in respect of any dispute or difference between them arising out of this **agreement**.

### Changes to this Contract

From time to time upon renewal it may be necessary for **us** to increase the amount of the premium for the **plan**, alter the benefits payable under the terms of the **plan** or amend the rules relating to the **plan**. If **we** decide to make any such changes **we** will give you reasonable notice to enable **you** to decide if **you** do not wish to continue **your policy**, except when it is not possible for **us** to do this, for example changes required by law.

A person who is not a party to this **agreement** shall not have any rights under or in connection with it by virtue of the Contracts (Rights of Third Parties) Act 1999 except where

such rights are expressly granted in these terms and conditions but this does not affect any right or remedy of a third party which exists, or is available, apart from that Act. The rights of the parties to terminate, rescind or agree any variation, waiver or settlement under this **agreement** is not subject to the consent of any person that is not a party to this **agreement**.

### Marketing Preferences

At **Westfield Health**, we help people to lead healthier lives and feel their best. **We** occasionally send out communications with ideas and information on health and wellbeing, plus special offers that **we** think are of value to **you**, invitations to take part in **our** research panel Westfield Insiders, and on the products **we've** designed to help keep **you** and **your** loved ones healthy and happy.

**We'll** never make **your** data available to anyone outside Westfield Health for them to use for their own marketing purposes, **we'll** treat **your** data with respect and will keep **your** details safe and secure.

**You** can let **us** know what **you** want to hear about and how **you** want to hear about it by visiting [westfieldhealth.com](http://westfieldhealth.com) to register or log in to **My Westfield** where **you** can also update your details.

**We'd** like to bring to **your** attention **our** Privacy Policy which details how **your** data is used and stored, and how to exercise **your** privacy rights. Visit [www.westfieldhealth.com/about-us/legal/privacy-policy](http://www.westfieldhealth.com/about-us/legal/privacy-policy).

Westfield Contributory Health Scheme Ltd (company number 303523), Westfield Health & Wellbeing Ltd (company number 9871093) are collectively referred to as Westfield Health and are registered in England & Wales.

### Language

In accordance with regulatory guidance **we** confirm the language **we** will use for communication purposes. It is: English.

### Additional Information

**We** are required to notify **you** that there may also be other taxes or costs which are not paid through, or imposed by, the insurance underwriter.

**The information contained within this guide is effective from 1st February 2019.**

## Definitions

This section explains the special meaning that **we** have given to words in **bold type**.

### E

**United Kingdom** pounds sterling.

### Acute condition

A disease, illness or injury that is likely to respond quickly to treatment which aims to return you to the state of health you were in immediately before suffering the disease, illness or injury, or which leads to your full recovery.

### Advice

Any consultation regarding a **pre-existing condition** or **related medical condition** from a **GP, medical specialist**, therapist or allied healthcare specialist: this includes the issue of any prescription or repeat prescription.

### Agreement

The contract between Westfield Health and **you** for the provision of the Private Health Insurance Level 1 cover governed by the terms and conditions set out in this guide.

### Annual renewal date

The anniversary of **your commencement date**.

### Cancer

A malignant tumour, tissues or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.

### Chronic condition

A disease, illness or injury that has **one or more** of the following characteristics:

- It needs ongoing or long-term monitoring through consultations, examinations, check ups and/or tests
- It needs ongoing or long-term control or relief of symptoms
- It requires your rehabilitation or for you to be specially trained to cope with it
- It continues indefinitely
- It has no known cure
- It comes back or is likely to come back

### Commencement Date

The date that **you** first become insured under this **policy**.

or

The date that **your** cover starts again in the event that your cover is cancelled, lapses, or is not renewed.

### Day patient

A patient who is admitted to a **hospital/treatment centre** because they need a period of medically supervised recovery, but does not occupy a bed overnight.

### Diagnosed/diagnosis/diagnostic

The unequivocal discovery and identification of a **medical condition** from the examination of symptoms using investigations such as x-rays or blood tests, by a **medical specialist**.

### Diagnostic tests

Investigations, such as scans, endoscopic procedures, x-rays, pathology or blood tests, to find or to help to find the cause of **your** symptoms.

### Emergency procedures

Procedures usually carried out in an Accident and Emergency Department or procedures carried out following admission into a **hospital/treatment centre** via an Accident and Emergency Department or procedures carried out following same-day referral to the **hospital/treatment centre** by a **GP** or **medical specialist** or any other person.

### Endoscopic procedures

Procedures using an illuminated optical instrument used for internal investigations or for assistance with procedures associated with body cavities or organs.

### GP

General Practitioner i.e. a physician registered with the General Medical Council, who is currently in general practice and is not a **medical specialist**.

The **GP** must not be **you, your partner** or a member of **your** family.

### Hospital/treatment centre

A medical facility that:

- Has permanent facilities for caring for patients as an **in-patient** and/or a day case patient **and**
- Has facilities for medical practitioners to diagnose and treat injured or sick people **and**
- Provides nursing services from qualified nurses/midwives who are on the Nursing and Midwifery Council (NMC) register (or an equivalent register if the **hospital/treatment centre** is outside the **UK**, Channel Islands or Isle of Man) **and**
- Is **not** a nursing home; hospice; convalescent home; residential care home; prison; health spa/hydro

### In-patient

A patient who is admitted to a **hospital/treatment centre** and who occupies a bed overnight or longer, for medical reasons.

### Medical condition

Any symptom, illness, disease or injury.

### Medical procedure

The **medical procedures** covered by this **policy** are listed in the **schedule of procedures** on pages 10 to 14. Please refer to section 6, Policy Exclusions for details of **treatment** that the **plan** does not cover.

### Medical specialist

A Doctor who:

- holds an NHS Consultant post **and**
- is on the Specialist Register held by the General Medical Council **or**
- holds a Consultant post on Jersey **and**
- is on the Specialist Register held by the General Medical Council **or**
- Who is otherwise approved by Westfield Health prior to any **medical procedure**

### NHS treatment

NHS-subsidised **outpatient events/medical procedures**. The NHS (National Health Service) means the free-to-use public health service in the **UK**.

For residents of Jersey this will include health care funded by the States of Jersey Health and Social Services Department.

### Outpatient events

- A visit to a Consultant who is a **medical specialist**
- A **diagnostic test**

### Partner

- A person **you** live with that **you** are married to, or a person that **you** permanently live with as if **you** are married to them **or**
- A person **you** live with in a civil partnership, or a person that **you** permanently live with as if **you** are in a civil partnership

### Plan

The Private Health Insurance Level 1 cover detailed in this guide.

### Physiotherapist

A fully qualified practitioner who is registered with the Health and Care Professions Council (HCPC).

The **Physiotherapist** must not be **you, your partner** or a member of **your** family.

### Policy

The contract, comprising of the **policy letter** and terms and conditions in this guide, between Westfield Health and **you**.

### Policy letter

The welcome or renewal email/letter which has the details of **your policy: your name; your commencement date**; the annual renewal date; any special provisions relating to **your** cover.

### Policy year

12 calendar months from:

- The **policyholder's commencement date**
- The **annual renewal date**

### Policyholder

The person in whose name the **plan** is held.

### Pre-existing condition

Any disease, illness or injury for which:

- **you** have received consultation, medication, monitoring, **advice** or **treatment** **or**
- **you** have experienced symptoms in the 3 years prior to **your commencement date** (whether the condition has been **diagnosed** or not)

### Private hospital

An independent **hospital/treatment centre** or NHS pay bed, or any other establishment which Westfield Health may decide to treat as a **private hospital** for the purpose of the **plan**.

### Private treatment

An **outpatient event** or **medical procedure** that is not **NHS treatment** whether in an **NHS hospital/treatment centre** or a **private hospital**.

### Private treatment package

The **private treatment** arranged by **us** for **your medical procedure** in a **private hospital**. Please refer to page 22 for more information.

### Related medical condition

Any condition, symptom, disease, illness or injury, which is medically considered to be associated with another condition, symptom, disease, illness or injury.

## Schedule of procedures

The Private Health Insurance Level 1 cover **schedule of procedures** classifying **medical procedures** according to your complexity. Band A are the least complicated procedures and Band D the most complicated procedures. The **schedule of procedures** is on pages 10 to 14.

## Specialist Consultation

An assessment of **your** health by a **medical specialist** in the form of a medical history and, if required, manual examination.

## Surgical complication

An adverse and unintended medical event resulting directly from the **medical procedure**, which requires medical or surgical intervention.

## Terrorism

An act of **terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

## Treatment

Surgical or medical services (including **diagnostic tests**) that are needed to diagnose, relieve or cure a disease, illness or injury.

## UK/United Kingdom

The **United Kingdom** of Great Britain and Northern Ireland i.e. England, Scotland, Wales and Northern Ireland.

## We/us/our

Westfield Contributory Health Scheme Ltd., or someone appointed by **us** to administer **your** private health plan cover.

## You/your/yourself

The named Private Health Insurance Level 1 cover **policyholder**.

# Our Privacy Policy

## Who we are:

“Westfield Health” (referred to as “we”, “us” or “our”) is a trading name of: Westfield Contributory Health Scheme Ltd, Westfield House, 60 Charter Row, Sheffield, S1 3FZ. Company Registration Number: 0303523. ICO registration number: Z5678949.

We have a Data Protection Officer who can be contacted in the following ways should you have any questions, complaints or feedback about your privacy. Please email: dpo@westfieldhealth.com or write to them via the above address.

## What information we collect:

In relation to your plan, you may provide us with your personal details including:

- Your title, full name, postal and billing addresses, email address, phone number and date of birth;
- Your payment details;
- Information in relation to your health, including any pre-existing medical conditions;
- Details in relation to your partner, friends or dependents for the purposes of adding them to your plan/policy or in order to create their own. Where you have provided information about another person you should ensure that you have their approval to do so.

## How we use it:

Information provided to us or collected in relation to your plan will be used by Westfield Health, or selected third parties to:

- Fulfill your order;
- Provide the benefits for which you have applied;
- Manage and maintain your records;
- Manage the underwriting and/or claims handling procedures (including your dependants' claims);
- Handle complaints and improve customer service;
- Administer marketing on behalf of Westfield Health. (You can change your details and preferences at anytime by logging into and using your “My Westfield” account or by calling our friendly Customer Helpline on 0114 250 2000);
- Prevent and detect fraud;

- Understand our customers better in order to provide tailored communications, a better experience and to improve our services.

We will record, and monitor telephone calls made to and from Westfield Health's sales and customer service teams. We do this in order to continuously improve our service to customers and for training purposes. This will also include the recording and monitoring of data relating to health and medical conditions. We do not record the element of telephone calls where any form of payment is being made.

We may share information, including your health and medical information, with third parties or individuals. These may include:

- Other insurance providers in order to process your claims;
- For purposes of national security; taxation; criminal investigations or when we are obliged to do so by law;
- To prevent and detect fraud. This will include the recording and monitoring of Special Category data, such as health and medical conditions for all claims processed under your plan;
- Your employer (if they are paying some or all of the premium for your cover) where we have a reasonable belief that the claims activity is in serious breach of our terms and conditions and/or may be fraudulent;
- Marketing agencies or mailing houses acting on our behalf

We'll never make your personal data available to anyone outside Westfield Health for them to use for their own marketing purposes without your prior consent.

## How we look after your data:

We have achieved ISO27001 certification and we will protect the data that you entrust to us at all times via appropriate security measures and controls. We'll also ensure through the contracts we have in place, that other businesses we work with are just as careful with your data.

All the personal data we process is processed by our staff in the UK and stored on servers located inside the European Economic Area (EEA).

### How long we keep your data:

We will keep your personal data for a number of purposes, as necessary to allow us to carry out our business. Your information will be kept securely for up to 6 years following the date you cease to remain an active customer, after which time it will be archived, deleted or anonymised. In some cases for the purposes of processing your existing or future claims and for underwriting purposes, we may keep personal information for longer. Where we, at present, cannot technically erase the data we will ensure this is securely archived with restricted access.

### Your Rights:

- **Right to be Informed:** We will always be transparent in the way we use your personal data. You will be fully informed about the processing through relevant privacy notices
- **Right to Access:** You have a right to request access to the personal data that we hold about you and this should be provided to you. If you would like to request a copy of your personal data, please contact our Data Protection Officer
- **Right to Rectification:** We want to make sure that the personal data we hold about you is accurate and up to date. If any of your details are incorrect, please let us know and we will amend them. You can also visit the "My Westfield" section of the website and update your details at any time
- **Right to Erasure:** You have the right to have your data 'erased' in the following situations:
  - Where the personal data is no longer necessary in relation to the purpose for which it was originally collected or processed
  - When you withdraw consent
  - When you object to the processing and there is no overriding legitimate interest for continuing the processing
  - When the personal data was unlawfully processed
  - When the personal data has to be erased in order to comply with a legal obligation

If you would like to request erasure of your personal data, please contact our Data Protection Officer. Please note that each request will be

reviewed on a case by case basis and where we have a lawful reason to retain the data or where exceptions exist within our retention policy, then it may not be erased.

- **Right to Restrict Processing:** You have the right to restrict processing in certain situations such as:
  - Where you contest the accuracy of your personal data, we will restrict the processing until you have verified the accuracy of your personal data
  - Where you have objected to processing and we are considering whether Westfield Health's legitimate grounds override your legitimate grounds
  - When processing is unlawful and you oppose erasure and request restriction instead
  - Where Westfield Health no longer need the personal data but you require the data to establish, exercise or defend a legal claim
- **Right to Data Portability:** You have the right to data portability in certain situations. You have the right to obtain and reuse your personal data for your own purposes via a machine-readable format, such as a .CSV file. If you would like to request portability of your personal data, please contact our Data Protection Officer, this only applies:
  - To personal data that you have provided to us;
  - Where the processing is based on your consent or for the performance of a contract; **and**
  - When processing is carried out by automated means
- **Right to Object:** You have the right to object to the processing of your personal data in the following circumstances:
  - Direct marketing (including profiling). Remember you can opt out at any time from marketing communications via our Marketing Preferences, available in "My Westfield"; and
  - Where the processing is based on legitimate interests

- **Rights in Relation to Automated Decisions Making Including Profiling:** You have the right to not be subject to a decision when it is based on automated processing. If you have any questions in relation to how your information is processed in this way, then please contact our Data Protection Officer.

### Not Happy?

If you feel that "Westfield Health" has not upheld your rights, we ask that you contact our Data Protection Officer so that we can try and help.


If you are not satisfied with how Westfield Health processes your data, or believe we are not processing your data in accordance with the law you have the right to lodge a complaint with the Information Commissioner's Office (ICO). Please visit: [www.ico.org.uk](http://www.ico.org.uk)



## Notes

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Remember, our  
friendly Customer  
Care Team is here  
to help.

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**Online**

[westfieldhealth.com](http://westfieldhealth.com)

.....



**Email**

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

.....



**Phone**

0114 250 2000  
8am-6pm, Mon-Fri  
(except Christmas Eve  
and public holidays)

 **Westfield  
Health**

Registered Office.  
Westfield Health  
Westfield House  
60 Charter Row  
Sheffield  
South Yorkshire  
S1 3FZ

Westfield Health is a trading name of Westfield Contributory Health Scheme Ltd and is registered in England & Wales company number 303523. We are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA. Details of this registration can be found by accessing the Financial Services Register online at either the PRA or the FCA websites or by contacting the PRA on 020 7601 4878 or the FCA on 0800 111 6768. Our financial services registration number is 202609. Westfield Health is a registered trademark.