

Your guide to Hospital Treatment Insurance.

Surgery Choices 2



W Westfield
Health

Harder working health cover

Hello.

A warm welcome to your health cover from Westfield Health. Since 1919, we've been helping hardworking people like you to stay at your fit and healthy best.

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 with innovative, best in class health cover.

And we've got some good news. Your employer is paying for you to have cover on Hospital Treatment Insurance, Surgery Choices 2. New medical conditions are covered, and there's no excess to pay or medical required.

A little bit about us.

We are Westfield Health. As a leading provider of corporate health insurance, we're here to look after you with products that work as hard as you do.

Innovating, listening, caring, delivering and keeping people at their healthy best. It's what we do.

We're not for profit, so we'll always put something back. We do this by reinvesting our surplus into providing even better products and services. We also support local communities with regular donations to both the NHS and medically related charities, and we place great emphasis on our social and environmental responsibilities too.

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 Hospital Treatment 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.

Although cancer related surgical procedures are excluded, we'll cover you when cancer is suspected but not confirmed e.g. biopsies.

Taking better care of you.

Waiting for surgery can be a long and stressful time. Hospital Treatment Insurance makes private surgery more accessible for you, so you can be treated quicker and back to your fit and healthy best.

Your policy provides you with immediate cover for new conditions and fast access to fixed price private treatment packages, should you need surgery or a medical procedure. Giving you the reassurance that you can access private treatment quickly. 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.



The treatment you need, when you need it most.

Your policy provides you with cover for a substantial number of surgical and medical procedures. Surgical procedures are defined as:

- Medical procedures requiring a general anaesthetic
- Medical procedures requiring a regional or local anaesthetic in conjunction with an incision involving a surgical knife
- Endoscopic fibre optic procedures

Heart and cancer procedures are excluded.

Over 1,300 procedures are covered for conditions such as:

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

You can view the full list of surgical and medical procedures covered at www.westfieldhealth.com/operationslist

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 Hospital Treatment Insurance, arranging treatment was one less thing to worry about. His case manager organised his care and his treatment was quick and in the comfort of a local, private hospital.

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, including where and when you undergo your procedure.

Following referral from a consultant, you'll be allocated a case manager who 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.

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 twelve bands depending on the complexity of the procedure, and each band has a benefit allowance to cover the cost of private treatment.

We regularly review the benefit allowance 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 toping 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.

As it's your employer who is paying the premium, they'll tell us at the start of their company scheme whether the NHS Benefit is payable to you or them. If you're entitled to the NHS Benefit, you can spend this money however you'd like.

The letter enclosed with this plan guide confirms who the NHS Benefit is payable to.



What's included?

Exactly what's included in a fixed price private treatment package will differ depending on the procedure required.

What remains the same is our commitment to working harder for you.

The package would normally 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).

Some private treatment packages may also include a specified number of post-operative out-patient physiotherapy sessions.

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

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

How it works.

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



Remember, we're here to help you. If you have any questions contact our Customer Care Team on **0114 250 2000**. Once you've been allocated a case manager, they'll be on hand to assist you.

Your cover working with a health cash plan.

Your policy provides you with cover for over 1,300 surgical procedures and medical procedures. It's been designed so that it can be further enhanced and complemented by a Westfield health cash plan, which provides a range of benefits and services that can support and assist you both pre and post-operatively.

Most of our health cash plans feature a **Consultation benefit**. So, if your GP recommends you see a Consultant, you can make an appointment privately should you wish, rather than wait for an NHS appointment. You can claim towards your costs for diagnostic consultations, and diagnostic tests such as x-rays, blood tests and ultrasounds, up to the set limit of your plan.

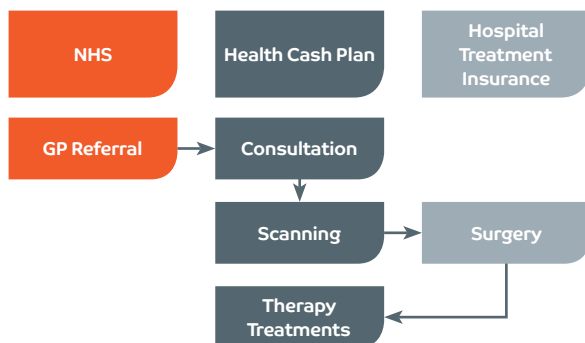
If your Consultant recommends an **MRI or CT Scan**, many of our plans provide access to a scanning service. If you have one of these plans our Scanning Helpline will arrange a scan quickly for you, often within 2 weeks of referral.

Other complementary benefits and services covered on some of our health cash plans include:

- **Therapy Treatments** – physiotherapy, acupuncture, chiropractic, homeopathy and osteopathy
- **DoctorLine™** – unlimited and convenient telephone access to a team of qualified, practising GPs, 24 hours a day, 7 days a week. Webcam consultations are also available.
- **24 Hour Counselling and Advice Line**
- **Face to face counselling sessions, including Cognitive Behavioural Therapy (CBT)**

Please check your health cash plan guide to confirm the benefits and services you are covered for. If you don't currently have a health cash plan, why not talk to us on **0114 250 2000** to find out more.

This diagram illustrates the journey you might take following a GP referral, using both your health cash plan and Hospital Treatment Insurance, if you needed a hip replacement for example:





Judith has a health cash plan and Hospital Treatment Insurance.

Judith was referred to a specialist Consultant by her NHS GP, the cost of her private appointment was paid back by her Westfield health cash plan.

The Consultant referred Judith for a scan, which was arranged and covered by her Westfield health cash plan.

Unfortunately, Judith was told that she would need a hip replacement. With her Hospital Treatment Insurance Judith had the reassurance that she could access private treatment quickly. So, within weeks of diagnosis Judith was at home recovering from a successful hip replacement.

Judith also has the added peace of mind that she'll be able to claim back the cost of her physiotherapy treatments following her operation too with her health cash plan cover.

We're here for you.

If there's anything you need to know about your health cover, your account 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 Sensitive Personal Data such as information relating to health and medical conditions.

In line with the Data Protection Act 1998, we will not discuss policy details with anyone other than the policyholder, unless you have given us written consent for a relative or friend to obtain account information on your behalf.

Contact us:



Online

westfieldhealth.com



Email

enquiries@westfieldhealth.com



Phone

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



Textphone

0114 250 2020
For policyholders with hearing
or speech difficulties



Appointments

Appointment	With/where	Time	Date

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.

Policy Summary	page 14
General Terms and Conditions	page 16
Definitions	page 22

Policy Summary.

Hospital Treatment Insurance, Surgery Choices 2 is designed to provide you with immediate cover for new conditions and fast access to fixed price private treatment packages. If you prefer to have NHS treatment, or a private treatment package isn't suitable, then your employer (or, at their discretion you) will receive a cash benefit.

Hospital Treatment Insurance, Surgery Choices 2 is underwritten by Westfield Contributory Health Scheme Limited.

This policy summary contains key information about your cover and it is important that you take the time to read and understand it. Please note that the policy summary does not contain the full standard terms and conditions of your cover. You will find these at the back of this guide.

Key features

- Cover for over 1,300 common surgical procedures
- Access for you to receive a private treatment package for eligible procedures, up to maximum monetary limits, that will be arranged on your behalf
- Cover for a new medical condition is available immediately. You won't have to wait a qualifying period
- No medical is required before you're accepted for cover
- If you have NHS treatment for an eligible procedure your employer (or, at their discretion you) will receive a cash benefit. This amount will depend upon the classification for that procedure

Key exclusions

- Surgery Choices is available when your employer decides to provide it as part of your corporate paid cover (see section 1, Eligibility)
- Pre-existing medical conditions and/or planned treatment may be excluded depending upon the underwriting terms that apply to your cover (see section 4, Underwriting Choices)
- Cover under Surgery Choices 2 covers you for a wide range of specified surgical procedures (see section 5, Surgical Procedures)
- There is a monetary limit available for the provision of a private treatment package, according to the surgical procedure required (see section 5, Surgical Procedures)
- You will not be covered if you do not contact us so that we can arrange your private treatment package: private treatment must not be arranged by you or your Consultant (see section 5, Surgical Procedures and section 9, Policy Exclusions)
- You can claim for up to three operations in any consecutive 12 month period (see section 5, Surgical Procedures)
- Benefit is restricted to a maximum of £250,000 throughout the lifetime of your cover (see section 5, Surgical Procedures)
- Treatment that arises as a result of certain circumstances will not be covered (see section 9, Policy Exclusions)
- Professional and semi-professional sports people are not eligible for cover (see section 1, Eligibility)
- To be eligible for cover you must be resident in the United Kingdom, Jersey or Isle of Man for a minimum of six months each year (see section 1, Eligibility)
- Some patients may be deemed unsuitable for a private treatment package (see section 7, Private Treatment – How does a fixed price private treatment package work)
- Surgery Choices 2 covers surgical procedures for acute conditions: chronic conditions are excluded (see section 5, Surgical Procedures)
- Treatment relating to cancer is excluded, however we will cover surgical procedures when cancer is suspected but not confirmed (see section 5, Surgical Procedures and section 9, Policy Exclusions)
- Treatment relating to heart disease is excluded (see section 5, Surgical Procedures and section 9, Policy Exclusions)

What is the duration of my cover?

Provided that your employer continues to pay the premium for Hospital Treatment Insurance, Surgery Choices 2 to Westfield Health your cover will remain in force. Your cover will cease when your employer cancels or terminates this insurance or when you are no longer eligible for corporate paid cover.

Can I cancel my policy?

It is only your employer that can cancel your cover as they have purchased it on your behalf. Please refer to sections 2 and 3, within this guide.

How do I make a claim?

Detailed information on how to claim can be found in section 6 of this guide. Please telephone our Customer Care Team on **0114 250 2000** to arrange for a Hospital Treatment Insurance claim form to be sent to you.

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, 87 Division Street, Sheffield, S1 1HT 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 or writing to Insurance Enquiries Division, South Quay Plaza, 183 Marsh Wall, 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.

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, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Your Cover

The information contained within this guide is effective from 1st December 2013 and replaces all previously published information.

This guide details **your** Hospital Treatment Insurance, Surgery Choices 2 cover. Where words or phrases appear in **bold type**, they have the special meaning for the purposes of Surgery Choices 2, as detailed in the Definitions section within this guide.



If there is anything about your cover that you do not understand please contact our Customer Care Team on 0114 250 2000 and we will be happy to help.

1. Eligibility

The employer has chosen this cover for **you** from the range of products offered by Westfield Health.

If the employer decides to change the cover available to **you** we will notify **you** as soon as reasonably practicable. **Your** cover will cease if the agreement between the employer and Westfield Health comes to an end. **We** will try to offer **you** an alternative Westfield Health plan; however this may not be on the same terms as **your** current cover.

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

You must satisfy **yourself** that Surgery Choices 2 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).

There are no age restrictions for **you** to receive corporate paid cover.

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

2. The contract between Westfield Health and you

Your cover will continue on condition that the employer continues to pay the premiums for **your** cover to Westfield Health. As it is the employer who is paying the premiums, they must notify **us** if **your** cover is to be cancelled.

Terminating your cover

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** or **your** employer 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 **you** submitted 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 Hospital Treatment Insurance, Surgery Choices 2

Should **we** cancel **your** cover **you**/the employer will not have any right to make any further claim on the **plan**. In addition, **we** may also seek to recover any monies from **you** that **we** have paid to provide **your** private treatment, or paid to **you**/the employer that **you**/the employer 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**/the employer owes **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.

3. Premiums

The employer is paying the premiums for **your** Surgery Choices 2 cover. **Your** corporate paid cover will continue on condition that the employer pays the premium due. **We** will not pay a claim if premiums are not paid up to and including the date of the **surgical procedure**.

If **you** leave **your** employment, or otherwise lose eligibility for corporate paid cover, **your** cover will cease on the date that **your** premium has been paid up to.

Premiums include Insurance Premium Tax at the current rate and are subject to review in respect of any changes in taxation.

4. Underwriting Choices

You are covered for eligible **surgical procedures** relating to new **medical conditions**, i.e. **medical conditions** that arise after your **registration date**. Cover is subject to the exclusions in Section 9. Policy Exclusions, on pages 20 to 21.

It is the employer's responsibility to promptly notify Westfield Health when you become eligible for cover and we cannot accept responsibility for loss of benefit that may arise if they fail to do so.

Your **policy schedule** details the underwriting terms that apply to **pre-existing conditions** on your Surgery Choices 2 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.

We will agree the underwriting terms with the employer who is paying for your cover.

Your corporate paid cover will be provided on one of the following basis:

Medical History Disregarded (MHD)
Pre-existing conditions are covered for the **surgical procedures** detailed in our **schedule of procedures**. Any **surgical procedure** that was **planned** prior to the start of your Surgery Choices 2 cover will be excluded, except when we have agreed with the employer purchasing the group policy that **planned treatment** will be covered. You must contact us to check whether you have any cover before proceeding with any **planned surgical procedure** for which you (or the employer) intend to make a claim.

Continuation of Personal Medical Exclusion (CPME)

You will not be covered for any **medical condition** that is excluded from the private medical insurance cover provided for you by the employer at the time that your cover is transferred to Hospital Treatment Insurance, Surgery Choices 2. The employer will provide us with details of your excluded **medical conditions** and we will hold this information in order that we can administer the **plan**. You (or the employer) cannot claim for any **surgical procedure**

that was **planned** prior to the start of your Hospital Treatment Insurance, Surgery Choices 2 cover.

Moratorium

You do not need to have a medical or declare any **pre-existing conditions** before being accepted on a moratorium basis.

However, 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 the start of your Hospital Treatment Insurance, Surgery Choices 2 cover. You can only have an eligible **surgical procedure** for a **pre-existing condition** once you have been free of symptoms, **treatment** or **advice** for 2 continuous years from the **registration date** of your current Hospital Treatment Insurance, Surgery Choices 2 cover.

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 medical 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**. You should not delay seeking medical **advice** or **treatment** for a **pre-existing condition** in order to become eligible for cover on the **plan**.

5. Surgical Procedures

Surgery Choices 2 covers the **surgical procedures** listed in our **schedule of procedures**: cover is subject to the exclusions in Section 9. Policy Exclusions, on pages 20 to 21.

The **schedule of procedures** is available to download at www.westfieldhealth.com/operationslist. Please contact our Customer Care Team if you would like us to send you a printed copy.

Important please note that:

- Surgery Choices 2 covers **surgical procedures** for **acute conditions**: **chronic conditions** are excluded
- **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 heart disease
- You will not be covered if you do not contact us so that we can arrange your **private treatment** package: **private treatment** must not be arranged by you or your Consultant
- The maximum benefit allowance for each band in our **schedule of procedures** has been designed to cover the cost of a **private treatment** package in most circumstances, however there can be no absolute guarantee that it will fully cover the **surgical procedure** in every case or in every **private hospital**
- If the cost of your **fixed price private treatment** package is more than the benefit entitlement you will be given the opportunity to pay the additional cost to top-up the benefit
- We will pay the NHS Benefit amount if you have **NHS treatment** for your **surgical procedure** (see page 20)

The **plan** covers you for a maximum of 3 **surgical procedures** in any consecutive 12 month period, with a maximum lifetime benefit of **£250,000** throughout the time you have Surgery Choices 2 cover.

If you have previously had cover under this **plan** or any of our other similar surgery package plans, any claims we have paid may also count towards your **£250,000** lifetime benefit limit. Please contact our Customer Care Team to confirm whether we will take previous claims into account when assessing your entitlement to benefit and the amount of lifetime benefit available to you.

Each **surgical procedure** is classified into one of 12 bands according to its medical complexity. Band 1 are the least complicated **surgical procedures** and Band 12 the most complicated **surgical procedures**. We reserve the right to vary the benefit amounts to reflect any changes in medical technology or inflation of medical costs. We will notify the employer in advance of any such changes and you will be informed as soon as reasonably practicable.

Continued overleaf

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 **surgical procedure**.

We may add or remove a **surgical procedure** without notice, to ensure that the **schedule of procedures** is kept up to date and accurately reflects the cover provided by Surgery Choices 2. **We** will not make any changes to the **schedule of procedures** with the intention of reducing the extent of **your** cover.

If **you** undergo more than one **surgical procedure** at the same time **we** will pay for the procedure in the highest band only. Except for **bilateral procedures** where **we** will pay one band higher than the cost of the procedure performed on a single side unless otherwise indicated.

The amount shown under Private Treatment Package, below, is the maximum monetary amount that **we** will use for the provision of **your private treatment** package for each band.

If **we** cannot source a **private treatment** package for **your surgical procedure**, or **you** choose to have the **surgical procedure** carried out by the NHS, **we** will pay the NHS Benefit amount shown in the table below. The employer providing the cover decides whether they wish the NHS Benefit to be paid to **you** or to them: this is detailed on **your policy schedule**.

Classification of Surgical Procedure	Private Treatment Package	NHS Benefit
Band 1	Up to £850	£200
Band 2	Up to £1,500	£350
Band 3	Up to £2,500	£650
Band 4	Up to £3,500	£850
Band 5	Up to £4,500	£1,200
Band 6	Up to £6,000	£1,500
Band 7	Up to £7,500	£2,000
Band 8	Up to £10,000	£2,500
Band 9	Up to £12,500	£3,000
Band 10	Up to £15,000	£3,500
Band 11	Up to £20,000	£4,000
Band 12	Up to £25,000	£5,000

Chronic Conditions

Chronic conditions are not covered on Surgery Choices 2.

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 **surgical 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.

6. How to claim

Please read the list of Policy Exclusions in Section 9 before making a claim.

You must contact us prior to having a **surgical procedure**.

As soon as **you** become aware that **you** might need one of the **surgical procedures** listed in our **schedule of procedures** please call us on **0114 250 2000**. Please have **your** policy details to hand.

We will need to ask **you** certain questions about **your medical condition** so that we can confirm that **your surgical procedure** is covered and then we will send **you** a claim form for completion.

The **Medical Specialist** who considers **your** surgery to be necessary must fill in a section of the claim form and attach a copy of **your GP's** referral letter BEFORE we can arrange **private treatment** for **your surgical procedure**.

For **NHS treatment** a member of **your** medical team should complete the claim form AFTER **your surgical procedure** has been carried out.

At **our** discretion, we may provide cover for an operation that does not substantially differ from one of the **surgical procedures** listed and **you** should submit a completed claim form for **our** fullest consideration.

Any charges that a practitioner or any other person makes for filling in a claim form will not be covered and must be paid for by **you**.

In most cases it will 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 order to assess the claim. If this information is not available, or if **you** do not complete the section on the claim form consenting to this in accordance with the Access to Medical Reports Act 1988, we may not be able to proceed with the claim. The **plan** covers the cost of any report that we request.

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 **your** cover will be terminated and **your** benefits will end immediately. We will not refund premiums paid by the employer for **your** healthcare cover and always take legal action for fraudulent claims.

You must tell **us** if the **surgical procedure** is covered under another Westfield Health plan, or by another insurer. If **you** are claiming 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 the **surgical 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.

7. Private Treatment – How does a fixed price private treatment package work?

On receipt of **your** completed claim form a case manager will contact **you** and, taking into account **your** personal circumstances, will work closely with **you** to arrange the most appropriate **private treatment** package possible.

We will arrange a **private treatment** package for **you** in a **private hospital**.

We will spend up to the maximum allowance allocated for **your surgical procedure** in our **schedule of procedures**. We may use a third party service to source and arrange the **surgical procedure**.

Private treatment packages normally include: the consultant surgeon/physician and anaesthetist fees; the **private hospital** charges relating to use of the operating theatre; accommodation either as an **inpatient** or **day patient**; personal meals; drugs and dressings; **inpatient** tests and **treatment** such as x-rays; pharmacy and physiotherapy. Some **private treatment** packages may also include a specified number of post-operative **out-patient** physiotherapy sessions. **Your** case manager will carefully explain the full details of the **private treatment** package, so that **you** know exactly what is included. If **you** have any out of pocket expenses that are not included in the package, such as travel or telephone calls, these will not be covered.

Jersey residents may have to travel to the **UK** for **your surgical procedure**: **you** will not be able to claim towards **your** travel expenses or for any accommodation that is not part of **your private treatment** package.

Private treatment packages include the cost of treating any **surgical complications** relating to **your surgical procedure** that occur within 30 days of the original **surgical procedure**. **Surgical complications** that arise more than 30 days after **your surgical procedure** will only be covered if they qualify as a separate **surgical procedure**, and will be treated as a separate claim.

While it is the intention of the policy to provide care in a **private hospital** if requested, the decision to decline to provide **you** with a **private treatment** package will be at the absolute discretion of Westfield Health, or one of **our** representatives.

The reasons why a **private treatment** package may not be made available to **you** include:

- if for medical reasons **private treatment** will not be appropriate for **you**;
- a **private treatment** package is not available within the monetary limit;
- **private hospitals** decline to provide a package price for a particular case

Continued overleaf

If a **private treatment** package is available, but the cost exceeds the monetary limit available for that **surgical procedure**, you will be offered the opportunity to top-up the benefit level **yourself**. You must pay the top-up amount to the **private hospital** prior to having your **surgical procedure**.

If a suitable **private treatment** package is not available **NHS treatment** will be recommended.

8. NHS Treatment

If **you** prefer to have **NHS treatment**, or if a **private treatment** package is unsuitable, **we** will pay the NHS Benefit. The NHS Benefit is a fixed monetary amount that is determined by the band for **your surgical procedure**. At the start of the company's scheme, the employer providing the cover decides whether they wish the NHS Benefit to be paid to **you** or to them. Please refer to **your policy schedule** for details of who is entitled to receive the NHS Benefit if **you** have **NHS treatment**.

If **you** have **NHS treatment**, once **you** have undergone **your surgical procedure** a member of **your NHS treatment** medical team should complete the relevant section of the claim form. Alternatively, providing that they have all the necessary information regarding **your NHS treatment**, the claim form can be completed by **your GP**. **We** will offer any assistance or advice that **you** need in connection with making a claim.

Completed forms must reach **us** within 26 weeks of the date of **your surgical procedure**. Once the claim has been verified a payment will be sent to either **you** or the employer.

9. Policy Exclusions

You should read this list of policy exclusions before applying for **private treatment** or making an NHS Benefit claim.

We will not cover:

- Any procedure that is not a **surgical procedure**: the **surgical procedure** must be listed in **our schedule of procedures** (except when at **our** discretion **we** agree to cover a procedure that does not substantially differ from one of those listed);
- Any **private treatment** that has not been arranged by **us** or **our** appointed representative;
- 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 registration date**, if **your** cover is underwritten on a moratorium basis;
- Any claim that arises as a result of an excluded **medical condition** or **planned treatment** if **your** cover is underwritten on the basis of the continuation of personal medical exclusions (CPME);
- Planned treatment** if **your** cover is underwritten on the basis that medical history has been disregarded (MHD): except when **we** have confirmed to **you** that **your surgical procedure** will be covered;
- Consultations or scans that are used to diagnose **you** need for a **surgical procedure** (if **you** also have Westfield Health Cash Plan cover please refer to the Benefit Rules section in the Health Cash Plan guide for details of any benefits that may be available to **you** and/or contact **our** Customer Care Team);
- Any charges that a **hospital**, practitioner or any other organisation makes for filling in a claim form;
- Emergency procedures**;
- Procedures which solely involve needle injections, needle biopsies, or needle procedures for **diagnostic** or therapeutic reasons with or without radiographic guidance;
- CT, MRI or Ultrasound scans or procedures requiring CT, MRI or Ultrasound scans for guidance, such as CT guided needle biopsies;
- Surgical procedures** relating to **chronic conditions**: except when there is evidence of a new acute phase;
- The **treatment** of any disease of the heart including its muscles, valves, conduction system, heart rhythm, blood supply, or pericardium;
- Cancer** related **surgical procedures**. For the purpose of this exclusion this means **surgical procedures** related to:
 - 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 **surgical procedures** when **cancer** is suspected but not confirmed e.g. biopsies;

- Renal failure – supportive **treatment** including dialysis;
- Insertion of hormonal or therapeutic implants;
- Correction of congenital abnormalities;
- Developmental delays, including learning difficulties or speech/language disabilities;
- Dental conditions – any dental condition or dentistry, including gum conditions and wisdom tooth extraction;
- Fertility or infertility **treatment**, or any **treatment** relating to fertility, low fertility or infertility;
- Any type of contraception;
- Vasectomy or sterilisation/ reversal of vasectomy or sterilisation;
- Treatment** for sexual dysfunction whatever the cause e.g. impotence;
- 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;
- Organ transplant or organ donation;
- Pregnancy and/or childbirth, or any **treatment** relating to pregnancy or childbirth e.g. foetal operations, termination of pregnancy, caesareans;
- Procedures relating to colposcopy other than knife cone biopsies;
- Endoscopic procedures** – the following **endoscopic procedures** are excluded unless they are carried out as part of an examination under general anaesthetic:
 - Nasal sinus endoscopy
 - Pharyngoscopy

- c. Laryngoscopy
 - d. Flexible and rigid sigmoidoscopy
 - e. Hysteroscopy;
28. Services or **treatment** at any long term care facility, nursing home, spa hydro-clinic or sanatorium that is not a **hospital**;
29. **Medical conditions** either directly or indirectly arising from or associated with alcohol, solvent abuse, and/or drug dependency;
30. Any claim if **you** do not seek and follow the medical advice of a **Medical Specialist** relating to the **treatment** of a specific condition;
31. 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;
32. Psychiatric Treatment – **treatment** associated with psychiatric conditions and any **related medical condition**;
33. **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;
34. **Treatment** directly or indirectly arising from, or as a consequence of, a pandemic illness;
35. **Treatment** required as a consequence of any criminal action **you** have undertaken;
36. **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; micro lighting; parachuting; paragliding or parasailing; potholing or caving; power boat racing; white water rafting; competitive yachting or sailing; bobsleighbing; competitive canoeing or kayaking; judo or martial arts; scuba diving or extreme sports such as free-diving; base jumping, ski-racing and ice climbing;
37. Any claim arising from a sexually transmitted disease;
38. Cosmetic **treatment**, 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**;
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;
44. **Treatment** that is experimental or that has not been approved by the National Institute for Health and Care Excellence (NICE).

10. 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**.

General Conditions

Hospital Treatment Insurance, Surgery Choices 2 is provided to eligible employees, the cost of which is met by the employer.

From time to time upon renewal it may be necessary for Westfield Health to alter the terms or amend the rules relating to this insurance. If **we** decide to make any such changes **we** will provide the employer with reasonable notice, and **you** will be informed as soon as reasonably practicable, 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**.

Data Protection/Fair Processing Notice

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

- provide the benefits for which **you** have applied
- maintain **your** records
- manage the underwriting and/or claims handling procedures
- prevent and detect fraud

This will include the recording and monitoring of Sensitive Personal Data such as health and medical conditions for all claims processed under **your plan**.

This information may be shared with:

- other insurance providers
- police and enforcement agencies
- the 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

In the interests of continuously improving **our** services to customers and for training purposes telephone

Continued overleaf

calls to Westfield Health will be recorded and monitored. This will include the recording and monitoring of Sensitive Personal Data such as data relating to health and medical conditions.

Whenever an employer passes information about you to Westfield Health **we** will process the information in accordance with all applicable data protection and medical information laws and regulations. By collecting such information from the employer Westfield Health relies on the employer's compliance with all data protection legislation. The employer warrants that whenever they transfer personal data (including any medical or other Sensitive Personal Data) to Westfield Health for the purposes set out in this policy that they have full authority to do this, and do so in accordance with applicable laws and regulations.

Where you have provided information about another person you should ensure that you have their consent to do so. For a small fee you are entitled to a copy of the information which **we** hold about you by writing to the Data Subject Rights Officer, Westfield Contributory Health Scheme Limited, 87 Division Street, Sheffield S1 1HT, telephone **0114 250 2000**.

Marketing Preferences

We may occasionally use your contact information to contact you by post, email, text or phone with marketing offers and details of **our** other products and services. To opt out please contact **us** at the above address. **We** may also share all contact details with other selected organisations who may contact you by post or phone about other products and services. To opt out please contact **us** at the above address. If you are also happy to receive emails/texts from these other selected organisations please contact **us** at the above address.

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.

Definitions

Where words or phrases appear in this document in **bold type**, they have the special meaning for the purposes of Hospital Treatment Insurance, Surgery Choices 2 cover, as detailed below.

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 Hospital Treatment Insurance, Surgery Choices 2 cover governed by the terms and conditions set out in this guide.

Bilateral procedures

The identical **surgical procedure** occurring on different sides of the body.

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

Day patient

A patient who is admitted to a **hospital** or day patient unit because they need a period of medically supervised recovery but does not occupy a bed overnight.

Diagnosed/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 x-rays 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** via an Accident and Emergency Department or procedures carried out following same-day referral to the **hospital** 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. Some **endoscopic procedures** not carried out under general anaesthetic are not covered (see Section 9. Policy Exclusions).

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

An independent **hospital** or nursing home registered in accordance with the Registered Homes Act 1984 or a NHS **hospital** in the **United Kingdom** with specialist facilities for medical and surgical procedures.

or

The Jersey General Hospital: any other **hospital** on Jersey with specialist facilities for medical and surgical procedures.

Hospitals in other countries may be included in this definition at Westfield Health's discretion.

Independent Sector Treatment Centres (I.S.T.C.)

A **treatment** centre that is registered with the Department of Health and appears on the National Administrative Code Service Register.

In-patient

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

Medical condition

Any symptom, illness, disease or injury.

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 **surgical procedure**.

NHS treatment

For the purposes of Surgery Choices 2, patients who undergo NHS-subsidised **surgical procedures** at either independent **hospitals** or **Independent Sector Treatment Centres (I.S.T.C.)** will be deemed to have received **NHS treatment**.

The NHS (National Health Service) means the free-to-use public health service.

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

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 Hospital Treatment Insurance, Surgery Choices 2 cover detailed in this guide.

Planned/Planned treatment

Means any **medical condition** for which **you**:

- have a date scheduled for a **surgical procedure**;
- are on an NHS waiting list for a **surgical procedure**;
- have been told by **your GP** or **Medical Specialist**, in the 3 months period prior to **your** current Surgery Choices 2 cover commencing, that reasonable medical opinion would consider may require a **surgical procedure**.

Policyholder

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

Policy schedule

The statement from **us** confirming **your** current benefits and level of cover.

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** **registration date** for **your** current cover on Surgery Choices 2, whether the condition has been **diagnosed** or not.

Private hospital

An independent **hospital** or NHS pay bed, or any other establishment e.g. an **Independent Sector Treatment Centre (I.S.T.C.)**, which Westfield Health may decide to treat as a **private hospital** for the purpose of this benefit.

Private treatment

A **surgical procedure** that is not **NHS treatment**, or funded by States of Jersey, whether in an NHS/States of Jersey funded **hospital** or a **private hospital**.

Registration date

Your registration date is the date that the employer elects to pay premiums from for **your** Surgery Choices 2 cover. If **your** cover has lapsed and is then re-instated a new **registration date** will apply.

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 Hospital Treatment Insurance, Surgery 2 **schedule of procedures** classifying **surgical procedures** according to their complexity. Band 1 are the least complicated procedures and Band 12 the most complicated procedures. The Hospital Treatment Insurance, Surgery Choices 2 **schedule of procedures** is available to look up at www.westfieldhealth.com/operationslist. A printed copy can be requested from Westfield Health.

Surgical complication

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

Surgical procedure

A **surgical procedure** is:

- An intervention carried out by a **Medical Specialist** in a **hospital** or **Independent Sector Treatment Centre (I.S.T.C.)** involving one of the following:
 - A general anaesthetic
 - A regional or local anaesthetic in conjunction with an incision involving a surgical knife
 - An **Endoscopic procedure**

The **surgical procedures** covered by this policy are listed in the **schedule of procedures** that is available to download at www.westfieldhealth.com/operationslist. A printed copy is available on request from Westfield Health.

Please refer to Section 9. Policy Exclusions for details of **treatment** that the **plan** does not cover.

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** Hospital Treatment Insurance, Surgery Choices 2 cover.

You/your/yourself

The named Hospital Treatment Insurance, Surgery Choices 2 **policyholder**.

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

.....



Online

westfieldhealth.com

.....



Email

enquiries@westfieldhealth.com

.....



Phone

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

.....



Textphone

0114 250 2020
For policyholders with hearing
or speech difficulties.



Registered Office.
Westfield Health
Westfield House
87 Division Street
Sheffield
South Yorkshire S1 1HT

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