



For healthy, happy employees

Foresight Health Cash Plan

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

Key features

- Available on a corporate paid basis for companies with five or more employees
- Four levels of cover to choose from
- Premiums are segmented according to company size; 5 to 49 employees and 50+ employees
- Premiums do not increase with age
- No medical required to join
- Cover for pre-existing medical conditions
- 100% reimbursement, up to set limits, on cash benefits
- Immediate cover on all benefits
- Some worldwide cover available
- Employer Support Helpline
- Cover for dependent children on some benefits at no extra cost
- Voluntary upgrades and partner/additional adult cover available at plan anniversary date. Available via payroll deduction, individual Direct Debit or through a flexible benefit platform
- Can sit alongside our Private Health Insurance cover

Cover for employees

Level	Level 1	Level 2	Level 3	Level 4
50+ employees	£5.15	£9.95	£18.75	£28.50
5 to 49 employees	£5.70	£10.95	£20.65	£31.35

Money back on everyday health plus fitness and retail discounts

		Level 1	Level 2	Level 3	Level 4
Optical For the policyholder.	100 1yr	Up to £65	Up to £115	Up to £190	Up to £230
Dental For the policyholder.	100 1yr	Up to £60	Up to £105	Up to £180	Up to £220
Dental Accident For the policyholder.	100 1yr	Up to £200	Up to £350	Up to £500	Up to £750
Chiropody For the policyholder.	100 1yr	Up to £25	Up to £50	Up to £75	Up to £100
Therapy Treatments For the policyholder. - Physiotherapy, Acupuncture, Chiropractic, Osteopathy, Homeopathy.	100 1yr	Up to £150	Up to £250	Up to £400	Up to £650
Gym Discounts For the policyholder.		✓	✓	✓	✓
Westfield Rewards For the policyholder.		✓	✓	✓	✓

Diagnosis and treatment for body and mind

		Level 1	Level 2	Level 3	Level 4
DoctorLine For the policyholder, their partner and dependent children.		✓	✓	✓	✓
Specialist Consultations and Diagnostics For the policyholder.	100 1yr	Up to £200	Up to £300	Up to £500	Up to £700
MRI, CT & PET Scanning Service For the policyholder.		-	✓	✓	✓
24 Hour Advice and Information Line including the Wisdom app For the policyholder, their partner and dependent children. - Counselling, legal, health and wellbeing advice, online resources. Including up to six sessions of structured counselling For the policyholder.		✓	✓	✓	✓

Upgrade premium rates, per month

	5 to 49 employees	50+ employees
Level 1 to 2	£12.50	£11.80
Level 1 to 3	£29.50	£26.85
Level 1 to 4	£47.60	£43.30
Level 2 to 3	£24.25	£22.05
Level 2 to 4	£42.35	£38.50
Level 3 to 4	£25.05	£25.05

Voluntary partner premiums, per month

	5 to 49 employees	50+ employees
Level 1	£9.45	£8.55
Level 2	£18.65	£16.95
Level 3	£35.20	£32.00
Level 4	£53.30	£48.45

Optional Scanning Service on Level 1

Our Scanning Service is not included as standard on Level 1. However, for an additional premium of 60p per employee, per month, the Scanning Service can be purchased as an additional module on this level.

Available on a corporate paid basis only, the Scanning Service module must be purchased for all Level 1 employees covered on the Foresight Health Plan and can be added at a company's anniversary date.

Key  100% money back  1 year benefit period



We switched to Westfield nearly a year ago. Since then, we have experienced professionalism and efficiency from Westfield, especially in how quickly they process payments for our staff.

Additionally, the Westfield Rewards scheme has been a welcomed extra that many of our employees appreciate.

**Communications Director,
A. Proctor Group**



Cover for employees' children

Level		Level 1	Level 2	Level 3	Level 4
Money Back - Shared between dependent children					
Optical	100 1yr	Up to £32.50	Up to £57.50	Up to £95	Up to £115
Dental	100 1yr	Up to £30	Up to £52.50	Up to £90	Up to £110
Dental Accident	100 1yr	Up to £100	Up to £175	Up to £250	Up to £375
Chiropody	100 1yr	Up to £12.50	Up to £25	Up to £37.50	Up to £50
Therapy Treatments - Physiotherapy, Acupuncture, Chiropractic, Osteopathy, Homeopathy.	100 1yr	Up to £75	Up to £125	Up to £200	Up to £325
Specialist Consultations and Diagnostics	100 1yr	Up to £100	Up to £150	Up to £250	Up to £350

Working harder for your people

24 Hour Advice and Information Line Guidance on medical, legal and domestic issues

24/7 access to confidential guidance on medical, legal or domestic issues from qualified counsellors, legal advisors and nurses and up to six sessions of structured counselling. Plus, access to the Wisdom app which includes mood trackers, mini health checks, webinars and more.

DoctorLine Access to a GP 24/7

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

Westfield Rewards Making employees' salaries go further

A great way to help policyholders save money on everyday items, this online portal allows policyholders to access offers and savings on a huge range of goods and services from hundreds of leading high street and online retailers. By connecting with the Westfield Rewards website, your employees can make use of discount codes or purchase reloadable cards. The savings they make are often on top of sale prices, money off vouchers and online promotions, so their money goes even further. It's retail therapy at its best.

Sainsbury's   

Employer Support

We're focused on being there for you too. That's why the Foresight Health Plan includes access to free, specialist advice from our Employer Support Helpline. Through your plan you are able to take advantage of two free calls per year for HR, employment law or health and safety matters.



Our friendly Customer Care Team is here to help



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westfieldhealth.com



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