

# FORESIGHT: FORWARD THINKING FOR EMPLOYERS

**making a healthy difference**

# HAPPY, HEALTHY STAFF

The Foresight Healthcare Plan **encourages proactive employee health** by providing your staff with **valuable cash benefits** towards their **essential healthcare** together with access to **diagnostic Scanning Facilities** and an **Employee Assistance Programme**. Helping them to stay happy and healthy everyday.



## BENEFITS AT A GLANCE

Weekly Corporate Premium Per Employee	PAYBACK LEVEL	LEVEL 1 £1.00	LEVEL 2 £2.00	LEVEL 3 £4.00	LEVEL 4 £6.00
Weekly Voluntary Partner Premium		£1.40	£2.80	£5.60	£8.40
<b>EMPLOYEE BENEFITS AND SERVICES</b>					
<b>Dental</b>	100%	Up to <b>£55</b>	Up to <b>£105</b>	Up to <b>£180</b>	Up to <b>£220</b>
<b>Dental Trauma</b>	100%	Up to <b>£110</b>	Up to <b>£210</b>	Up to <b>£360</b>	Up to <b>£440</b>
<b>Optical</b>	100%	Up to <b>£55</b>	Up to <b>£105</b>	Up to <b>£180</b>	Up to <b>£220</b>
<b>Therapies*</b> – Physiotherapy, Acupuncture, Osteopathy, Chiropractic, Homeopathy	100%	Up to <b>£150</b>	Up to <b>£250</b>	Up to <b>£500</b>	Up to <b>£650</b>
<b>Chiropody</b>	100%	Up to <b>£25</b>	Up to <b>£50</b>	Up to <b>£75</b>	Up to <b>£100</b>
<b>Consultation</b>	100%	Up to <b>£200</b>	Up to <b>£400</b>	Up to <b>£600</b>	Up to <b>£700</b>
<b>MRI, CT and PET Scanning Facilities</b>	–	Following referral from a Consultant, policyholders simply call our Scanning Helpline on 0845 345 4556. Please refer to the Benefit Rules for further information.			
<b>24 Hour Counselling &amp; Advice Line (EAP)**</b> Includes up to 6 sessions of	–	✓	✓	✓	✓
<b>Face to face counselling***</b> and	–	✓	✓	✓	✓
<b>Cognitive Behavioural Therapy (CBT)***</b>	–	✓	✓	✓	✓
<b>Personal Health Risk Assessment**</b>	–	✓	✓	✓	✓
<b>EMPLOYER SERVICES</b>					
<b>HR Helpline</b>	–	✓	✓	✓	✓
<b>BusinessCare</b>	–	✓	✓	✓	✓
<b>Company Health Report</b>	–	✓	✓	✓	✓

\* In the case of therapies, the amount shown represents a combined total for all the treatments. This amount can be used for any one, or combination of therapy treatments.

\*\* Available to the policyholder and any immediate resident family. Full details on how to access these services can be found within the Benefit Rules section of the Policy Document.

\*\*\* Policyholder only. Accessed via the 24 Hour Counselling & Advice Line and offered at the discretion of the telephone counsellor (see Benefit Rules).

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

More information on each healthcare benefit, including details of limitations and exclusions, can be found in the Benefit Rules. The Benefit year is a 12-month period from the date the employer registered with Westfield Health to provide the Plan.

# THIS TARGETED PLAN DELIVERS A WIDE RANGE OF BENEFITS THAT YOUR EMPLOYEES WILL VALUE HIGHLY.

## Dental

The Dental benefit provides your employees with the means to claim back the cost of their dental check ups and treatment in both NHS and private practices. Regular check ups may help to reduce time taken off for emergency dental work.

12 million working days are lost each year as a result of staff taking time off work due to dental pain, treatments and check ups, equating to roughly £754 million of associated costs.\*

## Dental Trauma

The Plan also helps in providing money back towards the higher costs of dental treatment caused by accidental injuries.

## Optical

The Optical benefit provides money back towards the cost of employees' optical bills including eyesight tests, new glasses and contact lenses, which may help minimise accidents in the workplace as well as reduce headaches and eye strain.

Eyesight tests also check a person's overall general health, helping to detect early signs of eye conditions such as glaucoma, diabetes and high blood pressure.

This benefit may help a business to meet its obligations under the Health & Safety (Display Screen Equipment) Regulations 1992.

## Therapies

Musculoskeletal conditions play a big role in absences from work, particularly as the wait on the NHS can sometimes be weeks or even months. Receiving treatment as soon as a problem occurs may prevent conditions from becoming chronic. With the Therapies benefit you can rest assured that your staff have the means to seek treatment quickly – Physiotherapy, Acupuncture, Osteopathy, Homeopathy and Chiropractic treatment – all may help in significantly reducing the amount of time taken off work.

## Chiropody

A chiropodist specialises in diagnosing and treating conditions of the feet. They can help keep people mobile and active, relieve pain and treat infections.

According to the Society of Chiropodists and Podiatrists, between 75% and 80% of the adult population have some form of foot problem.

Employees can claim money back towards the cost of appointments, check ups, diagnosis and treatment, getting them back on their feet in no time!

## Consultation

Not knowing the exact nature of a medical problem can be stressful and distracting. The Consultation benefit gives your employees access to appointments with a qualified Consultant within days rather than weeks. It covers both Specialist and Diagnostic visits.

Also useful for those who have existing PMI cover, this benefit can be used to cover PMI excess for treatment done by a consultant, as well as diagnostics.

## Scanning Facilities

We are the only health cash plan provider to provide a scanning facility as a separate dedicated benefit.

We recognise that early diagnosis and intervention can help prevent minor health problems becoming major ones. With this in mind, the facility provides policyholders with access to scans normally within 2 weeks of referral (the wait on the NHS can be weeks, or even months) by simply calling our scanning helpline, (following a referral from a Registered Consultant Physician or Consultant Surgeon).

These state of the art machines can provide pinpoint diagnosis to detect conditions early, at a treatable stage, including serious conditions such as heart disease, brain disorders and cancer.

All scanning facilities are provided by Alliance Medical Limited.

**MRI Magnetic Resonance Imaging** combines a powerful magnet with a sophisticated computer to produce pictures of any part of the body without the need for x-rays. The detail in these pictures is so good that the scanner can see a lesion as small as two millimetres, accuracy that helps in the early detection of disease and injury, allowing effective treatment to start quickly.

**CT Computed Tomography** is complementary to MRI and gives fast and unambiguous diagnosis of many conditions. CT machines are able to scan large areas of the body in one continuous operation. CT is often the only way to visualise long structures such as the oesophagus.

**PET Positron Emission Tomography** is an imaging tool that illustrates chemical and physiological changes within the patient using nuclear medicine. It is primarily used in the diagnosis and management of patient care in Oncology (Tumours).

\* 'Filling the gap in the dental market', Health Insurance Magazine, September 2006

### **24hr Freephone Counselling and Advice Line (plus legal and health advice)**

The Plan provides confidential, professional counselling and advice on a whole range of issues including legal, medical and health related issues, 24hrs a day. This benefit enables employees and their immediate family to cope better with the stress and strains of every day life, whether at work or at home.

### **Face to Face Counselling/Cognitive Behavioural Therapy (CBT)**

In addition to the 24hr Freephone Counselling and Advice Line, this plan includes up to 6 face to face counselling or CBT sessions, if recommended by the telephone counsellor. CBT is an effective therapy technique specifically recommended for the treatment of depression, obsessive compulsive disorder (OCD), post traumatic stress disorder and anxiety.

### **Online Personal Health Risk Assessments\***

The online Personal Health Risk Assessment, provided by **roadtohealth**, can help safeguard the health and wellbeing of both your workforce and your business.

Based on a unique **Q-Score™** the assessment gives employees an easy to understand and visual representation of their current health status by demonstrating a person's place in a queue of 100 people representing their health risk.

This unique system allows your employees to find out what the risks are to their health (including heart disease, diabetes and cancer), understand the impact of their lifestyle on their health, identify the steps that can be taken to improve their health and track their progress along the way – as well as ongoing support from our online **healthcoach** service to help them meet their health objectives.

Extra upgrade options are also available to further support your risk assessment strategy. See our separate leaflet for full details.





## ALL THIS FOR AS LITTLE AS £1 PER EMPLOYEE, PER WEEK!

This premium has remained unchanged since 1999, testament to Westfield Health's experience at writing viable, market leading plans.

### **And your employees will love it too!**

- 100% reimbursement on cash benefits, up to set limits, per benefit year
- No qualifying periods
- No medical required to join
- Cover for all pre-existing medical conditions\*
- Worldwide cover available on most benefits
- Money back towards routine healthcare and access to preventative treatment
- Full Employee Assistance Programme
- Employee upgrades and partner cover available\*\*

\* Pre-existing medical conditions may not be covered under the Surgery Choices module.

\*\*Varying premium levels apply for upgrades and partners.

# MAKE YOUR BUSINESS BETTER TODAY

Find out more about how the Foresight Healthcare Plan  
can benefit your business

**Call: 0845 602 1629**

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

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



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