



HEALTHY STAFF FOR A HEALTHY BUSINESS

Backed by our understanding of healthcare provision today, Westfield Health has developed the innovative **Foresight Healthcare Plan** with employers in mind.

What Foresight could do for you:

- Reduce absenteeism and related costs
- Recruit and retain your staff
- Improve staff morale, motivation and productivity
- Lower the risk of stress and musculoskeletal related litigation
- Can help as an integral part of your Health and Safety policy
- Provide a valuable employee benefit package
- Encourage proactive employee healthcare
- Cost may be offset against corporation tax
- May help employees cope with stress related problems
- Scanning and diagnostic benefits can lead to early intervention

DID YOU KNOW?...

According to the CIPD's Absence Management Survey Report 2006:

- The average cost of sickness absence is £598 per employee per year
- Back pain climbed ahead of musculoskeletal injury as the number one cause of long-term absence for manual workers
- Stress remains the number one reason for long-term absence for non-manual workers, with acute medical conditions rated the second most significant cause
- 46% of employers reported an increase in stress-related absence last year
- Just under half of employers provide access to counselling services, and a little over a quarter of organisations provide subsidised gym membership as a benefit.

SIMPLE AND AFFORDABLE

Adding to Foresight's appeal is its cost-effectiveness and simplicity.

Foresight offers 3 levels of cover to choose from, starting from

£1 per employee, per week. Plus, it's different from PMI – an affordable healthcare option that can complement PMI cover. So it's easy to offer cover for all of your staff.

Foresight is simple to implement and administer and is backed by Westfield's award-winning customer service. We've also won national acclaim for the clarity of our policies, cover and claims procedure, so you can rest assured you're in good hands.

Foresight is only available as an employer-paid plan, with options for voluntary upgrades and partner cover via payroll deduction.



DON'T JUST TAKE OUR WORD FOR IT...

We took out the Foresight Plan for a variety of reasons but mainly because we believed it to be an excellent, cost-effective healthcare scheme which would enhance our company's sickness strategy.

ANNE CHAPMAN, HUMAN RESOURCES MANAGER
Western Electrical

The nature of our business means that many of our staff are involved in physical work and back trouble in particular is an issue. The range of benefits which the Westfield plan offers, especially the chiropractic, physiotherapy and osteopathy treatments, has meant that now if any of our staff develop a problem they can get immediate treatment. This has made a real difference to the length of time that people have had to be away from their work.

NIGEL HOLMES, GENERAL MANAGER
WH Scott

Under the plan, Doff Portland pay £2 per week for each employee and Derek regards it as "an excellent investment." He adds: "It gives them peace of mind and they don't have to worry about unexpected bills, which can be crippling. We see the plan as being a reward for their efforts."

DEREK BEHARALL, MANAGING DIRECTOR
Doff Portland

The plan was easy to introduce and now my staff can look forward to a range of cash benefits towards their healthcare. I wanted to give my staff a reward for their years of service with me, and I wanted to enhance their pay/benefit package. The Westfield Foresight Plan was the ideal solution.

GIL VASEY, DIRECTOR
Specsavers Opticians



Winner Best health insurance provider
Consumer Finance Awards 2005
theguardian The Observer Guardian Unlimited MONEY



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FORESIGHT: FORWARD THINKING FOR EMPLOYERS

making a healthy difference

BENEFITS AT A GLANCE

Foresight provides your employees with cash benefits towards routine healthcare, together with access to diagnostic scanning facilities and an Employee Assistance Programme, to help them stay healthy every day. All this for as little as **£1 per employee, per week!**

- **100% reimbursement** on cash benefits, up to set limits
- **No medical** required to join
- **Cover for all pre-existing medical conditions**
- **Worldwide cover** available

The Foresight Plan will also provide your employees with **immediate cover**, so the sooner you register the sooner both your employees and your company can start to enjoy the benefits.

Corporate paid weekly premiums	LEVEL 1: £1	LEVEL 2: £2	LEVEL 3: £3.75
Dental (100% reimbursement per benefit year)	Up to £45	Up to £90	Up to £180
Optical (100% reimbursement per benefit year)	Up to £45	Up to £90	Up to £180
Therapy treatments* (100% reimbursement per benefit year) Physiotherapy Acupuncture Osteopathy Chiropractic	Up to £120	Up to £250	Up to £500
Consultation (100% reimbursement per benefit year)	Up to £200	Up to £400	Up to £800
MRI, CT and PET Scanning Facilities	Included on all plan levels. Following referral from a Consultant, policyholders should call our Scanning Helpline on 0845 345 4556 . For further information please see the Benefit Rules.		
24 Hour Counselling and Advice Line (EAP)** (Up to 6 face-to-face counselling sessions)†	✓	✓	✓

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

** 24 Hour Freephone Counselling and Advice Line applies to the policyholder and any immediate resident family.

† Face-to-face sessions only apply to the policyholder.



THIS TARGETED PLAN CAN SUPPORT YOUR ABSENCE AND RISK MANAGEMENT NEEDS, WHILST DELIVERING THE RANGE OF BENEFITS MOST POPULAR WITH YOUR EMPLOYEES

Foresight encourages proactive employee healthcare by providing employees with cash benefits towards routine treatments. This can help to reduce absenteeism and the related costs within your organisation and offer a good return on investment.

24 Hour Freephone Counselling and Advice Line (Employee Assistance Programme plus legal and medical advice)
Stress is one of the most dangerous emerging risks to business today. According to a recent HSE survey* over half a million individuals in Britain believed that they were experiencing work-related stress at a level that was making them ill.

But employers are not defenceless against the trend. The Court of Appeal has ruled:

“An employer who provides an EAP or some other form of a confidential advice service, with referral to appropriate counselling or treatment services, is unlikely to be in breach of their duty of care.”

Effectively this means that putting an EAP in place may reduce your risk of litigation and help to protect your company from stress-related claims.

The Plan provides confidential, professional counselling and advice on a whole range of legal, medical and domestic issues at any time of the day or night. This will enable your employees and their immediate family to cope better with the stress and strains of everyday life – whether at work or at home.

Plus, it provides up to 6 face-to-face counselling sessions for your employees if required.

All counselling, medical and legal advice is provided by First Assist Group Limited.

Scanning Facilities
The wait for a scan can be weeks, or even months. The Plan will normally provide policyholders with access to scanning facilities within 2 weeks of referral.

We recognise that early diagnosis and intervention can help prevent minor health problems becoming major ones.

Foresight’s Scanning benefit provides fast access to **MRI, CT and PET Scanning Facilities**. These state-of-the-art machines can provide pinpoint diagnosis to detect conditions early at a treatable stage, including serious illness such as heart disease, brain disorders and cancer.

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).

All scanning arrangements are made by Alliance Medical Limited. **MRI** and **CT scanning** is available upon referral by a Registered Consultant Physician or Consultant Surgeon. **PET scanning** is available if an **MRI** or **CT** scan indicates that it is necessary.

Dental
The increasing privatisation and changes within Britain’s dental health system is forcing your employees to spend a growing amount on dental services. In addition, it has been found that 12m 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 £754m of associated costs.†

Foresight provides peace of mind by helping your employees to cover the cost of their dental treatment.

Optical
Over 50% of the UK population wear glasses, with the average price of a pair of glasses estimated at £149 (Mintel Report 2005). Foresight’s Optical benefit can help your employees to afford the cost of their glasses, contact lenses and sight tests, which could minimise cases of eyestrain, headaches and accidents in the workplace.

And because the Optical benefit can be used by employees towards the cost of their regular eyesight tests this may also help you reduce the costs to your business of meeting your obligations under the Health & Safety (Display Screen Equipment) Regulations 1992.

Therapy Treatments
It is possible to wait weeks or even months to receive NHS treatment. This can have serious consequences for anyone suffering from musculoskeletal problems. However, immediate treatment may prevent conditions from becoming chronic.

The Foresight Plan provides employees with the means to seek treatment quickly – Physiotherapy, Acupuncture, Osteopathy and Chiropractic treatment – which may significantly reduce the amount of time taken off work through sickness absence.

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.



* 2004/5 HSE Self-reported Work-related Illness Survey
† ‘Filling the gap in the dental market’, Health Insurance Magazine, September 2006