



**UK Healthcare™**  
*A Westfield Health company*

# EMPLOYEE HEALTHCARE CASH PLAN

## POLICY TERMS AND CONDITIONS



**Fords of Winsford**  
Right Car - Right Price

UK Healthcare is the trading name of Bolton and District Hospital Saturday Council which is an Appointed Representative of Westfield Contributory Health Scheme Ltd (company number 303523) and is registered in England and Wales, registered office Westfield House, 60 Charter Row, Sheffield, S1 3FZ. Additionally Westfield Contributory Health Scheme Ltd is authorized by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Details of this registration can be found by accessing the Financial Services Register online at either the PRA or FCA websites or by contacting the PRA on 020 7601 4878 or the FCA on 0800 111 6768. The Financial Services Registration number is 202069

# UK Healthcare Contributory Scheme

## Employee Healthcare Cash Plan for Fords of Winsford

Monthly Premium	Level 1	Level 2	Level 3 *
Employee	FREE	£4.33	£8.66
Additional Adult Member	£8.66	£13.00	£17.33

Benefits	Level 1	Level 2	Level 3 *
<b>Optical</b> Includes eye tests, glasses, contact lenses, repairs and laser eye surgery	£100	£150	£200
<b>Dental</b> Includes check-ups, fillings, hygienist fees, X-Rays, dentures and dental injury as a direct result of accidental impact	£100	£150	£200
<b>Day Case</b> A daily allowance for day case admissions	£20 5 visits	£30 7 visits	£40 10 visits
<b>Complementary Therapies</b> (Homeopathy/Reflexology/Aromatherapy) Covers treatment by a registered practitioner following GP referral	£300	£450	£600
<b>Wellbeing</b> (Physiotherapy/Osteopathy/Chiropractic/ Chiropody) Covers treatment by a registered practitioner			
<b>Specialist Consultation</b> Covers diagnostic consultations and tests recommended by your GP	£400	£600	£800
<b>X-Rays/Scans</b> Includes X-Rays, MRI, CAT, CT, PET scans related to a medical condition	£150	£225	£300
<b>Maternity/Paternity/Adoption</b> Single payment per child born or adopted. 12-months qualifying period.	£100	£150	£200
<b>Confidential Counselling Helpline</b> Helpline services provided by Health Assured Limited – Quote scheme number 72740 when accessing this service	Anytime support for legal issues, medical problems, counselling & ID theft		
<b>Discounted Gym Membership</b> Services provided by Incorporate Ltd – Use company reference “UKH” when accessing Member Offers	Access to special membership rates		
Benefits are within a 12-month period up to the maximum shown for the level of cover			
*Dependent children up to age 18 are covered for the benefits indicated at 50% of amounts shown.			

## **General Terms and Conditions**

### **Welcome to UK Healthcare**

UK Healthcare is the trading name of Bolton and District Hospital Saturday Council which is an Appointed Representative of Westfield Contributory Health Scheme Ltd (company number 303523) registered in England and Wales. The registered address is Westfield House, 60 Charter Row, Sheffield S1 3FZ. Additionally Westfield Contributory Health Scheme Ltd is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Details of this registration can be found by accessing the Financial Services Register online at either the PRA or FCA websites or by contacting the PRA on 020 7601 4878 or the FCA on 0800 111 6768. The financial services registration number is 202069. Westfield Contributory Health Scheme Ltd is the underwriter of this policy.

### **Governing Law**

The law of England and Wales applies to this contract. A person who is not party to this contract has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this policy.

### **Joining UK Healthcare**

Anyone in the employment of Fords of Winsford may join the scheme. Existing policyholders may upgrade to a higher level of cover, up to the age of 65. We recommend that you review your level of cover and policy level every year in line with inflation. Policyholders must be resident within the United Kingdom. Any change of addresses must be notified to this office.

### **Changing your mind**

You have 14 days from receipt of your policy certificate to cancel your policy and receive a full refund of any premiums you have paid. Either email us at [info@ukhealthcare.org.uk](mailto:info@ukhealthcare.org.uk) or call our customer services team on **01204 522775**.

### **Leaving your employment**

Providing your policy commences before the age of 66, it may continue after leaving employment with the company. Anyone wishing to continue their policy after leaving employment with the Fords of Winsford will have to pay their contributions at the appropriate additional adult rate.

### **Leaving us**

You can cancel your policy by giving us one month's written notice. We will not refund any premiums paid and we reserve the right to prevent individuals from joining again for three years from the date of termination. If you or anyone paying premiums on your behalf misses two consecutive monthly payments we will immediately terminate the agreement. We reserve the right to cancel your policy by giving one month's written notice, unless any claim is fraudulent in which case it will be cancelled with immediate effect. We reserve the right to refuse membership or upgrade to a higher level of cover without giving a reason.

### **Pre-existing conditions**

Pre-existing medical conditions have been waived for members of the Fords of Winsford scheme. Additional family members cannot claim for pre-existing medical conditions, with the exception of the Optical and Dental benefits. This means that if they have suffered symptoms of or related to any medical conditions prior to the completion of their qualifying period they cannot claim benefit for treatment related to that medical condition.

For all policyholders upgrading to a higher benefit option, claims for conditions originating after joining and prior to the completion of the upgrade qualifying period, are restricted to the lower benefit level.

### **Qualifying period**

Your policy commenced on 1<sup>st</sup> January 2007 or, for new employees, on the date of completion of their probationary period with Fords of Winsford.

Additional family members joining within one month of the launch of the scheme or within one month of the employee joining can claim from the date of the first contribution payment.

For policyholders joining and not entitled to immediate benefit, the qualifying period for all benefits will be 13-weeks, with the exception of the maternity benefit for which there is a 12-month qualifying period.

Existing members upgrading to a higher level of cover will be able to claim the enhanced benefits 3-months after the payment of the first contribution at the higher level, with the exception of the maternity benefit which has a 12-month qualifying period.

Members downgrading their level of cover will receive the reduced benefits from the date of the first contribution at the lower rate.

### **Renewals**

The policy is renewed monthly on an ongoing basis. We will not send you a new policy document at renewal unless changes to the terms and conditions or benefit and contribution rates have been made. We reserve the right to vary the general terms and conditions, benefit terms and conditions and benefit levels, after giving notice, if deemed necessary or prudent or following an increase in the rate of Insurance Premium Tax. Any variation would only be implemented after consultation with Fords of Winsford. The maternity benefit will never be withdrawn.

### **Keeping your details safe**

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 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. 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

### **How to make a claim**

Every claim must be accompanied by a fully completed claim form and will be paid in full at 100% of the claim, subject to the appropriate policy limit. Copies of our claim form can be downloaded at [www.ukhealthcare.org.uk](http://www.ukhealthcare.org.uk) or by calling **01204 522775**. The following criteria must be applied:

- Original receipts are required
- The receipt must be in the name of the person claiming
- Details of the treatment must be outlined
- Details of the practitioner performing the treatment must be provided

- All claims must be submitted within 3-months of the treatment date as shown on the receipt otherwise they will be ineligible for consideration
- If your premium is paid via payroll deduction you need to forward a copy of your most recent salary slip at the time of any claim

For hospital claims, completion of a separate claim form is required, which must be signed and endorsed by the relevant hospital.

We have the right to request a medical report to validate any claim. We promise to adhere to the Access to Medical Records Act 1988 and Personal Files and Medical Reports (Northern Ireland) Order 1991 should such information be requested. We also reserve the right to request a second opinion for any claim. We will accept the costs incurred should such action be taken. This may result in an appointment with a healthcare professional of our choice. Failure to attend this appointment may result in your claim being refused. We do not cover prepaid certificates.

On occasion it may also be necessary for us to request a medical declaration from your GP or other medical practitioner. You must pay all costs related to obtaining this report. Payments made outside of the UK will be honoured at the current exchange rate on the date that the claim is paid. All payments will be made in pounds sterling with the exchange rate used being made in that country's official currency. Payments will not be made for any treatment received in advance. Photocopied claim forms or receipts are not accepted. Amended or altered receipts will result in a claim being rejected.

#### **What you can't claim for**

- Any medical advice or treatment you received prior to joining
- Any type of missed appointment
- Any claims that arise as a result of self-injury or abuse
- Activities related to hazardous sports injuries. A full list of these is available on request
- Examinations at a medical centre
- GP fees for private treatment
- Pregnancy terminations, contraceptives or gender reassignment operations
- Cosmetic surgery
- Drug, alcohol or solvent abuse

Claims should be posted directly to:

**UK Healthcare  
Ground Floor  
Regent House  
Folds Point  
Folds Road  
Bolton  
BL1 2RZ**

#### **Contacting us**

In writing	at the above address
By phone	01204 522775
By fax	01204 522452
By e-mail	<a href="mailto:info@ukhealthcare.org.uk">info@ukhealthcare.org.uk</a>

#### **Complaints procedure**

Our aim is to provide you with a great customer experience. If for any reason you do have need to complain you should contact our customer service team on 01204 522775. If you are not satisfied with our response your complaint would, at your request, be escalated to the board at UK Healthcare. Should you remain dissatisfied with our decision you have the

right to refer your complaint to Financial Services Ombudsman, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Full details of our complaints procedure are available upon request.

#### **Financial Services Compensation Scheme**

In the unlikely event of us being unable to meet our financial obligations you can claim compensation from this scheme. You can find further details at **[fscs.org.uk/consumer](https://fscs.org.uk/consumer)** or contact them on **0800 678 1100**.

UK Healthcare is the trading style of Bolton & District Hospital Saturday Council who is responsible for the administration and payment of claims.

## **Your benefits explained**

All claims must be submitted within 3-months of treatment. All benefits are payable to the person who has received treatment. Under current legislation benefits are tax-free. All claims except dental, optical and maternity must relate to a medical condition. We do not provide benefit for cosmetic treatment. Contributions must be paid up to the date prior to benefit payments being paid out by us. We are unable to process any claims if your policy is arrears.

A benefit year commences on the date of the first treatment for any one-benefit category.

Claims are calculated on the actual cost you have incurred. If the full cost of treatment has been met by another policy, for example a Private Medical Insurance policy, you would not be eligible to claim. However if the other policy meets only part of the cost, you are able to claim the difference, up to the relevant maximum, you have paid directly.

### **Optical**

Up to the maximum benefit level can be claimed within each twelve-month benefit period towards the actual cost incurred for optical treatment. This may consist of one large claim or any number of smaller claims. There is no limit to the number of eye examinations that can be claimed provided that the maximum benefit level is not exceeded. Eye examinations must be conducted by a qualified optician or ophthalmic surgeon registered with the general medical council. New glasses must be prescribed; we are unable to provide benefit for 'off the shelf' reading glasses. Repairs to spectacles are covered. The cost of laser eye surgery and associated consultations and the cost of specialist consultations with an ophthalmic surgeon, up to the benefit limit, can be claimed within this benefit only. We are able to assist with the cost of contact lenses but not the associated purchases like solutions, cases, or cleaning materials. If disposable contact lenses are purchased the date of the full eye examination will be used as the date of treatment.

### **Dental**

Up to the appropriate maximum can be claimed for dental or orthodontic treatment, each benefit year, towards the actual costs you have incurred for NHS or Private dental treatment. There is no minimum claim amount. You can claim for any treatment including check-ups. There can be any number of claims up to the maximum benefit level. All dental treatment including denture repairs is covered. Claims cannot be made for items, for example toothpaste, brushes, denture adhesive, purchased from a dentist or other supplier. Insurance premiums paid to a dental care contract scheme cannot be claimed back, although if you are a member of such a scheme, additional costs directly incurred, for example laboratory work, for which you might have to pay can be claimed back.

### **Hospital Day Case**

This benefit is payable at the appropriate rate for admission to a recognised hospital for a minor operation conducted as a day patient. The operation must be pre-scheduled and an operating theatre must be used. A maximum of 5, 7 or 10 visits can be claimed in a 12-month period.

You cannot claim the benefit for minor procedures undertaken at out-patients clinics or for A&E admission.

### **Complementary Treatments (Homeopathy/Reflexology/Aromatherapy)**

Treatment must be received in relation to a medical condition with which you have consulted your GP. In respect of aromatherapy a letter of referral by a GP to a MISPA or ITEC registered practitioner is required. The benefit claim must relate to actual treatment received and we cannot make benefit payments in respect of purchases.

### **Wellbeing**

100% of the cost of a range of therapies can be claimed, up to the stated maximum, in a 12-month period.

### **Physiotherapy**

Treatment must be undertaken by a Chartered (M.C.S.P.) physiotherapist.

### **Osteopathy**

Treatment must be undertaken by a member of the General Osteopathic Council (G.O.s.C.)

## **Chiropractic**

Treatment must be undertaken by a member of the General Chiropractic Council (G.C.C.)

## **Chiropody**

Treatment must be undertaken by a State Registered Chiropodist (SRCh), a member of the British Chiropody and Podiatry Association, the Institute of Chiropody and Podiatry or the Society of Chiropodist and Podiatrist.

Treatment must relate to a medical condition, for example: Ingrowing toenails, verruca and fungal infections. Cosmetic, well-being, hard skin removal, corns and preventative treatments are not covered within the benefit.

**You can claim any of the above treatments but the total amount claimed cannot exceed the stated maximum. If you are in any doubt, please check with this office prior to arranging treatment.**

## **Specialist Consultation**

If you pay to see a medical consultant that is registered with the General Medical Council you can claim towards the cost you have incurred. Up to the appropriate maximum can be claimed every benefit year. Medical consultations for purely legal and insurance purposes are not covered within the benefit. Consultations for cosmetic treatments and maternity related conditions are not covered within this benefit. The benefit does not cover the cost of follow up treatment.

## **X-Rays/CAT/MRI/PET/CT**

This benefit can be claimed when you have incurred a cost for an X-ray, CAT scan, MRI scan, CT scan or PET scan. Dental X-Rays are not covered within this benefit as they can be claimed within the dental benefit. Maternity related scans are not covered within this benefit. Treatment must relate to a medical condition. Up to the maximum benefit level can be claimed within each 12-month benefit period.

## **Maternity/Paternity/Adoption**

This grant is paid for each child born in hospital to or adopted (under the age of 3) by a policyholder and is a one-off payment. Adoption claims are not permitted in the case of adoptions where the adoptive parent is the partner or spouse of the natural parent.

## **Dependant child benefits**

You can cover up to three dependent children, up to the age of 18 and in full time education, free of charge. Benefits are paid at 50% of the adult rate. When both parents are policyholders, only one policyholder is entitled to claim up to the actual cost incurred for treatment of the dependant child.

## **Legal, Wellbeing and Emergency Domestic Helplines - 0800 107 6585**

### **Scheme Number - 72740**

The legal and wellbeing helplines are provided by Health Assured Limited. All of the helplines are totally confidential. To use any of the services telephone 0800 107 6585, quote the scheme number (72740) and advise the service that you require:

#### **1. Private Legal Advice**

Confidential legal advice on any personal legal problem such as, but not limited to, employment, consumer contract, landlord & tenant, property, probate and motoring, within the territorial limits of the United Kingdom, Channel Islands and the Isle of Man.

#### **2. Identity Theft Helpline**

Information and help with regard to keeping your identity safe, what to do if it is stolen, how to deal with online identity theft, document security and how to get credit checks.



### 3. Telephone Counselling

Support on issues such as bereavement, workplace issues, relationship issues, alcohol and drugs, depression and anxiety.

### 4. Health & Wellbeing Medical Helpline

Information on supporting a healthy lifestyle, helping with fitness and general well being. The helpline can provide general medical advice and support, but is not a diagnostic service.

### 5. Emergency Domestic Service

This is a referral service in the event that you require help with emergency maintenance problems, such as plumbing, central heating etc. All fees incurred are the policyholder's responsibility.

### **Gym, spa and leisure benefits**

You and your family covered will be eligible to participate with Incorpore, who provide a range of gym and health club policyholder discounts. You can join a health club convenient to you at the lowest membership rate available and take advantage of preferred rates on leisure, relaxation and pamper breaks. To take advantage of these discounts please visit our website at [www.ukhealthcare.org.uk](http://www.ukhealthcare.org.uk) or phone Incorpore on 0845 6024601 and quote UKH.