

# WHY CHOOSE THE CHAMBER PRIMARY HEALTH PLAN FOR YOUR EMPLOYEES?

making a healthy difference



British  
Chambers of  
Commerce  
The Ultimate Business Network



westfield health

# Because it could help...

- Reduce absenteeism and related costs
- Improve staff morale, motivation and productivity
- Recruit and retain staff
- Encourage proactive employee health
- Lower the risk of stress and musculoskeletal litigation\*
- Provide a valuable and affordable employee benefit
- Introduction of the plan could help you as part of wage negotiations

## How does it work?

There are three levels of cover to choose from - **£1.10**, **£2.20** and **£3.45** per employee, per week. Your employees can even opt to upgrade their cover or join their partner too!

- Simple to introduce and administer
- Complement to PMI cover
- Cost may be offset against corporation tax\*\*
- Immediate cover for your employees
- No medical required to join
- Pre-existing medical conditions covered\*\*\*

\* In conjunction with a robust stress policy and line manager training.

\*\* Subject to current tax legislation.

\*\*\* Except for Personal Accident Cover. Pre-existing medical conditions are not covered for partners, except for Optical and Dental.

# Benefits at a glance

The Chamber plan delivers the benefits most popular with your employees.

**The amount that your employees can claim in any one year:**

<b>Corporate paid weekly premiums</b>	<b>LEVEL 1: £1.10</b>	<b>LEVEL 2: £2.20</b>	<b>LEVEL 3: £3.45</b>
<b>Dental</b> (100% reimbursement per benefit year)	Up to <b>£45</b>	Up to <b>£90</b>	Up to <b>£180</b>
<b>Optical</b> (100% reimbursement per benefit year)	Up to <b>£37.50</b>	Up to <b>£75</b>	Up to <b>£150</b>
<b>Therapy Treatments*</b> (100% reimbursement per benefit year) Physiotherapy Acupuncture Osteopathy Chiropractic Homeopathy	Up to <b>£120</b>	Up to <b>£250</b>	Up to <b>£500</b>
<b>Consultation</b> (100% reimbursement per benefit year)	Up to <b>£200</b>	Up to <b>£400</b>	Up to <b>£600</b>
<b>MRI, CT and PET Scanning Facilities</b>	Included on all plan levels. Following referral from a Consultant, policyholders should call our Scanning Helpline on <b>0845 345 4556</b> . For further information please see the Benefit Rules.		
<b>24 Hour Counselling and Advice Line (EAP)**</b> (Including up to 6 face to face counselling sessions) <sup>†</sup>	✓	✓	✓
<b>Personal Accident</b> Accidental death Permanent disability	<b>£5,000</b> Up to <b>£5,000</b>	<b>£10,000</b> Up to <b>£10,000</b>	<b>£15,000</b> Up to <b>£15,000</b>
<b>GP Telephone Consultation***</b>	✓	✓	✓
<b>Health Club Concession***</b>	✓	✓	✓
<b>A-Z Health website***</b>	✓	✓	✓

\* 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.

\*\*\* More information on how to access these services can be found within the Benefit Rules section of the Plan Leaflet

† Face to face sessions only apply to the policyholder.

# Give your staff even more...

Additional modules are available to complement the core Chamber Primary Health Plan... from as little as 15p per employee, per week.

## For Kids

For just an extra **15p per employee, per week** you can provide cover for your employees' dependent children too. For Kids\* cover provides diagnostic consultations and therapy treatments for your employees' children, as well as providing cash benefits towards the cost of their dental and optical expenses!



## Surgery Choices

Westfield Health's innovative Surgery Choices\*\* provides cover for 60 different surgical procedures\*\*\* – without the excessive PMI price tag. Priced from just **£1.24 per employee, per week**, Surgery Choices is an affordable and inclusive healthcare choice for your whole workforce. It also helps your employees get the treatment they need quickly and that helps you to get your staff back to work!



Note: For Kids and Surgery Choices cover cannot be purchased independently of the Chamber Primary Health Plan and are only available on a corporate paid basis.

\* For Kids is available for company groups with a minimum of 5 employees.

\*\* Based on a minimum of 10 employees. £1.24 is the moratorium premium. Premiums vary depending on the underwriting option chosen.

\*\*\* Normally classed by the NHS as non-urgent.

# How will your employees benefit?

For just £3.45 per employee, per week, (level 3) your employees would get...



up to

**£180**

towards dental costs



up to

**£150**

towards optical costs



up to

**£500\***

towards therapy treatments  
(Physiotherapy, Osteopathy,  
Acupuncture, Chiropractic,  
Homeopathy)



up to

**£600**

towards the cost of a  
consultation

**plus**

**24 Hour Counselling and Advice Line**

Including up to 6 face to face counselling sessions

**Scanning Benefit**

Access to MRI, CT and PET Scanning Facilities

\*£500 is the combined total for all therapy treatments. This amount can be used for any one or combination of treatments.

# What our customers have to say...

"We've used the Chamber Plan as a tool to help us reduce absence and we've seen quite a turnaround. Levels were at 15 per cent last year; this year it is just two per cent. Before, if someone phoned in sick with a back problem, we may have had to wait up to a month for them to see a doctor or a physiotherapist, but our employees have quick access through the plan. As a result we have not had anyone in the fire department off sick with back problems for at least six months."

Jules Matteoni, Chief Fire Officer,  
Glasgow Prestwick Airport

## OUTSTANDING CUSTOMER SERVICE

The standard of the service and care we deliver to our customers has been recognised as outstanding in an independent survey – placing us in the top 5% of companies surveyed for the third consecutive year\*. We are also proud to have maintained the accreditation of the Servicemark Award for Customer Service 2008-2009.

\* The Leadership Factor Customer Satisfaction Survey 2009.

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