

FORESIGHT HEALTHCARE PLAN
Administration Guidelines

Version 4

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Administration Guide

This guide has been put together to help you set up and successfully administer the Foresight Healthcare Plan.

The Foresight Healthcare Plan is simple to operate and this guide details all the key processes and features you need to be aware of. However, should you need any further advice or guidance on setting up the plan or have any questions once the plan is in operation, please feel free to call us on 0114 250 2000 and speak to our Sales Support Team who will be happy to help.

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Section 1: KEEPING YOUR ACCOUNT UP TO DATE

I. How to pay

It is important to note that company paid premiums are different to the weekly premiums stated in Foresight Plan leaflet. This is because you, as an employer, receive a discount for providing cover for all your employees.

Weekly premium rates and the discounted company paid premium rates are stated below. On the upgrade levels the calculation is in brackets, the first figure is the corporate paid amount plus the voluntary upgrade amount(s):

	Level 1	Level 2	Level 3	Level 4
Corporate Paid (No kids)	£1.00	£2.00	£4.00	£6.00
Voluntary Partner (No kids)	£1.40	£2.80	£5.60	£8.40
Corporate Upgrades (no kids)				
Level 1 No kids to Level 2 No kids		£2.40 (1.00+1.40)		
Level 1 No kids to Level 3 No kids			£5.20 (1.00+4.20)	
Level 1 No kids to Level 4 No kids				£8.00 (1.00+7.00)
Level 2 No kids to Level 3 No kids			£4.80 (2.00+2.80)	
Level 2 No kids to Level 4 No kids				£7.60 (2.00+5.60)
Level 3 No kids to Level 4 No kids				£6.80 (4.00+2.80)
Corporate Upgrades (with kids to with kids)				
Corporate Paid (with kids)	£1.15 (1.00+0.15)	£2.15 (2.00+0.15)	£4.15 (4.00+0.15)	£6.95 (6.80+0.15)
Level 1 with kids to Level 2 with kids		£2.55 (1.15+1.40)		
Level 1 with kids to Level 3 with kids			£5.35 (1.15+4.20)	
Level 1 with kids to Level 4 with kids				£8.15 (1.15+7.00)
Level 2 with kids to Level 3 with kids			£4.95 (2.15+2.80)	
Level 2 with kids to Level 4 with kids				£7.75 (2.15+5.60)
Level 3 with kids to Level 4 with kids				£6.95 (4.15+2.80)
Corporate Upgrades (no kids to with kids)				
Level 1 No kids to Level 1 with kids	£0.15			
Level 1 No kids to Level 2 with kids		£2.55 (1.00+0.15+1.40)		
Level 1 No kids to Level 3 with kids			£5.35 (1.00+0.15+4.20)	
Level 1 No kids to Level 4 with kids				£8.15 (1.00+0.15+7.00)
Level 2 No kids to Level 2 with kids		£0.15		
Level 2 No kids to Level 3 with kids			£4.95 (2.00+0.15+2.80)	
Level 2 No kids to Level 4 with kids				£7.75 (2.00+0.15+5.60)
Level 3 No kids to Level 3 with kids			£0.15	
Level 3 No kids to Level 4 with kids				£6.95 (4.00+0.15+2.80)
Level 4 No kids to Level 4 with kids				£0.15

Example: -

For upgrades the employee payroll deduction will be the difference between the voluntary premium of the corporate paid level and the voluntary premium of the level of cover that the employee chooses to upgrade to. For example if an employee upgrades from

corporate paid level 1 (no kids) to level 3 (no kids), they will pay £4.20 per week (£5.60-£1.40). In total the premium we should receive £1.00+£4.20 = £5.20

Monthly premium rates and the discounted company paid premium rates are stated below. On the upgrade levels the calculation is in brackets, the first figure is the corporate paid amount plus the voluntary upgrade amount(s):

	Level 1	Level 2	Level 3	Level 4
Corporate Paid (No kids)	£4.33	£8.66	£17.33	£26.00
Voluntary Partner (No kids)	£6.07	£12.13	£24.27	£36.40
Corporate Upgrades (no kids)				
Level 1 No kids to Level 2 No kids		£10.39 (4.33+6.06)		
Level 1 No kids to Level 3 No kids			£22.53 (4.33+18.20)	
Level 1 No kids to Level 4 No kids				£34.66 (4.33+30.33)
Level 2 No kids to Level 3 No kids			£20.80 (8.66+12.14)	
Level 2 No kids to Level 4 No kids				£32.93 (8.66+24.27)
Level 3 No kids to Level 4 No kids				£29.46 (17.33+12.13)

	£4.98 (4.33+0.65)	£9.31 (8.66+0.65)	£17.98 (17.33+0.65)	£26.65 (26.00+0.65)
Corporate Paid (with kids)				
Corporate Upgrades (with kids to with kids)				
Level 1 with kids to Level 2 with kids		£11.04 (4.98+6.06)		
Level 1 with kids to Level 3 with kids			£23.18 (4.98+18.20)	
Level 1 with kids to Level 4 with kids				£35.31 (4.98+30.33)
Level 2 with kids to Level 3 with kids			£21.45 (9.31+12.14)	
Level 2 with kids to Level 4 with kids				£33.58 (9.31+24.27)
Level 3 with kids to Level 4 with kids				£30.11 (17.98+12.13)

Corporate Upgrades (no kids to with kids)				
Level 1 No kids to Level 1 with kids	£0.65			
Level 1 No kids to Level 2 with kids		£11.04 (4.33+0.65+6.06)		
Level 1 No kids to Level 3 with kids			£23.18 (4.33+0.65+18.20)	
Level 1 No kids to Level 4 with kids				£35.31 (4.33+0.65+30.33)
Level 2 No kids to Level 2 with kids		£0.65		
Level 2 No kids to Level 3 with kids			£21.45 (8.66+0.65+12.14)	
Level 2 No kids to Level 4 with kids				£33.58 (8.66+0.65+24.27)
Level 3 No kids to Level 3 with kids			£0.65	
Level 3 No kids to Level 4 with kids				£30.11 (17.33+0.65+12.13)
Level 4 No kids to Level 4 with kids				£0.65

Example: -

For upgrades the employee payroll deduction will be the difference between the voluntary premium of the corporate paid level and the voluntary premium of the level of cover that the employee chooses to upgrade to. For example if an employee upgrades from corporate paid level 1 (no kids) to level 3 (no kids), they will pay £18.20 per week (£24.27-£6.07). In total the premium we should receive £4.33+£18.20 = £22.53

Payments can be made by either Direct Debit, BACS or by cheque.

DIRECT DEBIT

Is an automated facility, which debits payments directly from your bank account. This method of payment reduces administration and will provide a more expedient service for you.

Each calendar month a pro-forma invoice will be issued on/around the 1st. This will detail your current membership and premiums due, including any outstanding arrears. You can verify the information and advise of any amendments required by return. Your final invoice will be issued confirming the amount that is to be deducted from your account 10 working days after the pro-forma invoice is issued.

All communication will be via email.

Direct Debits are collected on/around the 27th of each month, with a delay of 2-3 days in collecting your payments during Bank Holiday periods.

Upon receipt of your bank details, the Direct Debit will be set up and a letter will be sent advising you of the date the payment process is due to commence.

BACS – Payments should be made to our bank on a weekly/monthly basis. You should quote your company number and also send a remittance advice and a current members list detailing any changes, to ensure that we successfully allocate the payment:

- Bank: HSBC
- Sort code: 40-41-07
- Account no: 01302310
- Account name: Westfield Contributory Health Scheme Limited General Account
- Quoting reference: This reference number will be your Westfield company registration number

Cheque Payments – Cheques should be made payable to Westfield Health and forwarded to us on a weekly/monthly basis together with a completed remittance form. Cheque payments must be accompanied by a current membership list detailing any changes, to ensure that we successfully allocate the payment:

Please send cheque payments and remittances to:

Westfield Health, Westfield House, 87 Division Street, Sheffield, S1 1HT.

II. Reconciling your corporate account

If you pay by BACS or cheque please send a list by email, giving information in respect of premiums, both provided and deducted in excel format. The list should include where possible the following fields:

- Surname
- Forename
- Date of birth
- Pay frequency
- Total amount paid
- Pay reference
- N.I. number where available

Please email the listings to:
reconciliation@westfieldhealth.com

III. How to process voluntary upgrades and/or partner premiums

It is possible for employees to upgrade their level of cover to a higher level and/or join their partner, by having premiums deducted from their wage/salary.

Please note that the facility for upgrading cover or joining a partner is made available entirely at the discretion of yourselves.

If an employee wishes to upgrade their cover and/or join a partner, all they need to do is complete an application form and hand it to the payroll department. The application form can be found at the back of their plan leaflet.

Partners choosing to have cover on the plan will hold a separate policy. An employee's partner cannot hold a policy on this plan if the employee is not currently in receipt of corporate paid cover.

We will accept applications for employee upgrades and partner cover within one month of the employee's date of registration for corporate paid cover on this plan.

Further opportunities to apply for an employee upgrade or partner cover will be offered at our discretion, usually on or near the start of a new benefit period; cover cannot take effect before the new benefit period commences.

As detailed in Section 2, the weekly premiums stated in the Foresight Plan leaflet are different to the discounted premiums payable by yourselves. **It is important to note that any voluntary upgrade or partner premiums are based on the premium levels stated in the Foresight Plan leaflet.** Please refer to the premium details in section I of How to Pay.

Section 2: CREDIT CONTROL PROCESS

The credit control process ensures that health insurance cover for your individual employees and their partner if applicable is not compromised and reimbursement of claims are not unduly delayed.

The credit control process is applied to those companies who make payment by cheque or Bacs.

STAGE 1 - 50 DAYS AFTER COMPANY DUE DATE:

Outstanding Premiums Reminder 1

The company is sent a first reminder explaining that according to records, Westfield premiums are overdue and asks for a payment to be made within 10 days.

If the company makes payment following the issue of the first reminder then no further action is required.

If payment is not made then the company progresses to Stage 2.

STAGE 2 – 60 DAYS AFTER DUE DATE AND STILL NO PAYMENT RECEIVED:

Outstanding Premiums Reminder 2

If the company has not paid following issue of the first reminder then a second letter is issued informing that their account will be suspended if a payment isn't received within 10 days.

If no payment is received, then the company progresses to Stage 3.

STAGE 3 - 67 DAYS AFTER DUE DATE AND STILL NO PAYMENT RECEIVED:

Account Suspended

If premiums continue to remain outstanding, a suspension letter is issued. The company is advised by letter that their account is suspended and no claims will be processed/settled for employees.

If premiums are not brought up to date then the suspension will remain in place until such time that premiums are up to date.

If no arrears are received, then the company progresses to Stage 4.

STAGE 4 – 74 DAYS AFTER DUE DATE AND STILL NO PAYMENT RECEIVED:

Final Notice Letter

If premiums remain outstanding a final notice letter is issued.

The company is again advised that their account remains suspended and no claims will be processed for employees, they are also informed that if payment is not made within 10 days then we shall close their account, inform relevant employees and take action to recover outstanding monies.

Section 3: TERMINATION OF EMPLOYMENT OR RETIREMENT / COMPANY CANCELLATION OF THEIR HEALTH CASH PLAN

When an Employee Leaves Your Employment

You can email enquiries@westfieldhealth.com stating the employee's full name (and partners details where appropriate), their home address, their payroll/national insurance number, their level of premium and the date their Westfield premiums will be paid up to.

When issuing the employee with a P45 please also provide them with a Westfield Health moving jobs form* which allows employees to continue with the same plan with their new employer, or alternatively to continue with an alternative plan directly with Westfield Health.

Or alternatively...

When an employee leaves the company please follow the process below:

The payroll department needs to complete a Westfield Status Form* and return the pink copy to Westfield and give the white copy to the employee to retain for their records.

Please note that for employees who have a monthly pay frequency, when Westfield remove them from the plan, the date used would always be the last day of the month. When informing Westfield of the date that your employee leaves please state the date that premiums have ceased.

Cancellation of employee's voluntary upgrades or partner premiums

If an employee wishes to cancel their voluntary upgrade or partner premium the process below should be followed:

Voluntary upgrade - The employee should inform the payroll department in writing. Alternatively the employee can call our Customer Service Department on 0114 250 2000 available 8am to 6pm Monday to Friday and speak to an advisor. The employer should revert the employee's premium back to the corporate paid level of cover and inform Westfield of the date as to when the decrease of plan level is to take effect from.

Partner premium - The payroll department need to complete a Westfield Status Form and return the pink copy to Westfield and give the white copy to the employee for their records. It is important to indicate on the form that it is only the employee's partner cover that is being cancelled

* Moving jobs and Westfield Status forms will be supplied to you upon registration. Should you require any more stationary please contact our Customer Service Department on 0114 250 2000 available 8am to 6pm Monday to Friday (except Christmas Eve and Public Holidays)

Company Cancellation of their Health Cash Plan

Should the company decide to cancel the company health cash plan, individual policyholder claims will be held each month until the monthly premium paid by the company is received. For example, if a policyholder submits a claim in May, the claim won't be paid until the company pay the company premium for the month of May. The payment will have to clear before any held claims are paid.

Section 4: A PERSONAL SERVICE FOR YOUR EMPLOYEES

Our friendly Customer Service Department is on hand to help whether your employees have an enquiry about their policy, or need advice with a claim.

Phone

Call our Customer Service Department on **0114 250 2000*** – our lines are open from 8am to 6pm Monday to Friday (except for Christmas Eve and Public Holidays).

Text Phone

Customers with hearing or speech difficulties may contact us on **0114 250 2020** (operating hours as above).

*In the interest of continuously improving our service to customers and for training purposes calls will be recorded and monitored. This will include the recording and monitoring of Sensitive Personal data relating to health and medical conditions

Text Messaging Service

Our innovative text messaging service allows employees to order more claim forms and receive up to date balances on some benefits direct to their mobile phone. Details on how to register for this service will be included in their Welcome Pack.

Online

An easy and convenient way for policyholders to access their account details around the clock. It's as easy as simply logging on to www.westfieldhealth.com and going to the **My Westfield** area. Here policyholders will be able to download more claim forms, check their benefit balance and update their address details.

Policyholders can also email Westfield at enquiries@westfieldhealth.com - we're only a click away

Section 5: DATA PROTECTION ACT

To demonstrate our excellent service and to maintain the confidence between those with whom we deal and ourselves Westfield Health regards the lawful and correct treatment of personal information as very important.

To enable us to provide our services Westfield Health will collect and use information about current, past and prospective employees, suppliers, policyholders, corporate clients and intermediaries and others with whom we communicate.

Westfield Health's comprehensive Data Protection Statement is set out in full in Westfield Health's Group Policy Terms and Conditions document or available upon request from your Business Development Consultant.

Westfield Health and its selected third party product and service providers and professional advisors will at all times comply with all applicable data protection and medical information laws and regulations.

Westfield Health will ensure that medical and other sensitive personal data remains confidential at all times and will not be used for any marketing purposes nor kept for any longer than necessary.

The company, Westfield Contributory Health Scheme Limited, is regulated by the Financial Services Authority and is registered as a Data Controller under the Data Protection Act 1998 (the "DPA"). All staff receive full training on the DPA and a cross-departmental team which reviews our performance in data protection twice yearly.

In accordance with our Data Protection Policy Statements Westfield Health will use contact details received for the purpose of supplying its customers and policyholders with Westfield Health products and services and details of new products or services available from Westfield Health and its selected third parties. If you do not wish us to do this please contact your Business Development Consultant.

In order that we are able to release company account information to another authorised third party representative, it is necessary for Westfield Health to obtain written confirmation of the details of your company's authorised employee who will be dealing with the company accounts under the terms of the DPA.

Should your company need to make changes to the named contact details that Westfield hold, or discuss any data protection issues generally, please call the Customer Helpline on 0114 250 2000 available 8am to 6pm Monday to Friday to speak to an advisor who will be happy to help.