

## Administration Guide

We've put together this handy guide to help you successfully set up and administer your Westfield Health plan.

Your plan is simple to operate and this guide provides all the information you need to know. However, if you do need any help or guidance on setting up your plan or have any questions once the plan is in operation, please call us on **0114 250 2000** and our **Customer Care Team** will be happy to help.

### 1. Making changes to the employees on your plan.

We've attached a Membership Changes Form which you'll need to use to let us know about all employees and partners changes. This includes starters, leavers or changes to level of cover, and also of any personal details changes such as a change of address or name. Once completed, please email the form to [companydd@westfieldhealth.com](mailto:companydd@westfieldhealth.com)

To ensure all your changes are made as quickly as possible, please only notify us by using this form and making sure that all mandatory data is completed. If the form isn't completed correctly and/or mandatory data is missing, we'll need to return it to you for correction/completion, which will cause a delay.

Changes received before 5<sup>th</sup> of each month will be included on the current month's invoice. Any changes received after 5<sup>th</sup> of the month will be included in the following month's invoice.

#### Qualifying Lifestyle Events for Westfield Health Cash Plans operating in Flex Schemes

A Qualifying Lifestyle event - the qualifying lifestyle events are situations when the employee and/or partner can join the plan, leave the plan or change their level of cover. This will be agreed with Westfield and the company when the Flex plan is established.

Below are the times when employees can;

Select cover for themselves

Select cover for their partner, if this is allowed under the flex scheme rules

Alter their level of cover (increase, decrease or cancel) for themselves

Alter their level of cover (increase, decrease or cancel) for their partner

Standard times	Changes allowed	QLE Code
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At annual flex selection time	Any change for employee and/or partner - select cover, increase cover, reduce cover or cancel cover (by not selecting)	AN
New employee/just allowed to participate in flex scheme for first time	Select cover for self and/or partner	NE

Qualifying Lifestyle Events	Changes allowed	QLE Code
Leaves employment	Plan ceases for employee and/or partner	LE
Retirement	Plan ceases for employee and/or partner	RE
Death of employee	Plan ceases for employee and/or partner	DE
Gain Partner (marriage, civil partnership, new partner)	Select cover for partner	GP
Lose Partner (divorce, civil partnership dissolved, legal separation, death)	Cancel cover for partner	LP
Gain Dependent Child (birth, adoption, stepchild)	Employee can select cover or increase level of cover	GC
Lose Dependent Child (divorce, legal separation, death)	Employee can decrease level of cover	LC
Maternity/Paternity Leave	No changes allowed	Not applicable
Long term sick leave - full pay	No changes allowed	Not applicable
Long term sick leave - reduced pay	Reduce cover or cancel cover for employee and/or partner	LS
Promotion or Increase in contractual hours	Increase cover, decrease cover or cancel cover for employee and/or partner	PR
Demotion or Decrease in contractual hours	Reduce cover or cancel cover for employee and/or partner	DM
Employee placed on furlough	Reduce cover or cancel cover for employee and/or partner	FP
Employee removed from furlough	Employee or partner can re-select cover at the same level within the same flex year, if they previously cancelled cover because of furlough.	FR

## 2. How to pay your premiums - Direct Debit

Direct Debit is an automated facility which debits payments directly from your bank account.

You'll receive an invoice between the 10<sup>th</sup> and 15<sup>th</sup> of each month. This will detail your current membership and premiums due, including any outstanding arrears or refunds. To

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ensure your membership is up to date, any changes you want to make in preparation for this invoice will need to be sent to [companydd@westfieldhealth.com](mailto:companydd@westfieldhealth.com) by the 5<sup>th</sup> of each month. Any changes sent after the 5<sup>th</sup> will show as arrears or refunds on your next month's invoice.

Please keep a copy of your invoices for your own records. Any invoices not paid will fall into our credit control procedure. We don't provide P11D information, so it's essential you have a copy of changes you have made on your plan.

All communication will be via email and Direct Debits are collected on/around the 27<sup>th</sup> of each month, with a delay of 2-3 days in collecting your payments during Bank Holiday periods.

When we receive your bank details, the Direct Debit will be set up and we'll send you a letter confirming the date the payment process is due to commence.

### 3. A personal service for your employees

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

#### 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](http://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.

#### Phone

Customers can call our Customer Care Team on **0114 250 2000\*** - our lines are open from 8am to 6pm Monday to Friday (except for Christmas Eve and Public Holidays).

#### Email

Policyholders can also email [enquiries@westfieldhealth.com](mailto:enquiries@westfieldhealth.com) - we're only a click away.

### 4. Regulatory Compliance

#### Financial Services Compliance

The company, Westfield Contributory Health Scheme Limited, is authorised by the Prudential Regulatory Authority (PRA) and regulated by both the Financial Conduct Authority (FCA) and the Prudential Regulatory Authority (PRA). Our financial services registration number is 202609.

#### Data Protection

Westfield take the privacy of all customers and those that communicate with us very seriously. 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 information.

▫ **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.

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- **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 and have achieved ISO27001 certification. 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, to make your experience better and to improve our products and services.

We have reviewed, redrafted and published all privacy notices to meet the compliance standards set out in the Data Protection Act 2018 and General Data Protection Regulation (GDPR). Both our privacy promise & privacy policy are available on our website here: [www.westfieldhealth.com/about-us/legal/privacy-policy](http://www.westfieldhealth.com/about-us/legal/privacy-policy)

For further information about our data protection relationship and about how we process your personal data please see our Group Terms and Conditions.

Alternatively, if you have any questions about how we process personal data, please contact our Data Protection Officer: [dpo@westfieldhealth.com](mailto:dpo@westfieldhealth.com)