

Employee Healthcare from B&CE Benefits at a glance

Employee Healthcare from B&CE provides cash benefits towards routine healthcare plus fast access to diagnostic scanning and an employee assistance programme from just £1 per employee, per week.

- A corporate paid plan for companies with 5 or more employees.
- 100% reimbursement up to the limits of each level.
- No medical required to join.
- Cover for your employees pre-existing medical conditions.
- Worldwide cover available, on most benefits.
- Therapy treatments particularly relevant to injuries from manual work.
- Employees can choose to upgrade the level of cover you provide, cover their partner and dependent children at their own expense (different premiums apply).

Full details, including Limitations/Exclusions can be found in The Benefit Rules.

	Payback Level	Level 1	Level 2	Level 3	Level 4
Weekly Corporate Premium Per Employee		£1.00	£2.00	£4.00	£6.00
Weekly Voluntary Partner Premium		£1.40	£2.80	£5.60	£8.40
Employee Benefits and Services					
Dental	100%	Up to £55	Up to £105	Up to £180	Up to £220
Dental Trauma	100%	Up to £110	Up to £210	Up to £360	Up to £440
Optical	100%	Up to £55	Up to £105	Up to £180	Up to £220
Therapies – Physiotherapy, Accupuncture, Osteopathy, Chiropractic, Homeopathy	100%	Up to £150	Up to £250	Up to £500	Up to £650
		The amount shown represents a combined total for all the treatments. This amount can be used for any one, or combination of therapy treatments.			
Chiropody	100%	Up to £25	Up to £50	Up to £75	Up to £100
Consultation	100%	Up to £200	Up to £400	Up to £600	Up to £700
MRI, CT and PET Scanning Facilities	–	Included on all plan levels. Following referral from a consultant, policyholders call a scanning helpline to arrange an appointment.			
24 Hour Counselling & Advice Line (EAP)*	–	✓	✓	✓	✓
Includes up to 6 sessions of Face to Face Counselling**	–	✓	✓	✓	✓
and Cognitive Behavioural Therapy (CBT)**	–	✓	✓	✓	✓
Personal Health Risk Assessment**	–	✓	✓	✓	✓
Additional Cover					
Westfield Surgery Choices		From just £1.24 per employee, per week*** Westfield Surgery Choices provides quick access to 60 different non urgent surgical procedures. Also provides employer benefit if employee requires or chooses NHS treatment. This cover is available to companies with 5 or more employees, premiums vary depending on the underwriting option chosen. For more information details please refer to the Westfield Surgery Choices brochure.			
DoctorLine™ Incorporating Health Club Concession		Gives 24hr worldwide access to a qualified practicing GP as well as special deals at UK health and fitness clubs helping to keep your employees fit and well. You can provide DoctorLine™ for just 15p per employee per week.			
For Kids		Providing Diagnostic consultations and therapy treatments for employees' dependent children, as well as cash benefits towards the cost of their dental and optical expenses. To include 'For Kids' on a selection basis add 15p per employee, per week. Alternatively you can choose to cover your whole workforce at a discounted rate of 7p per employee, per week.			
Employer Services					
HR Helpline	–	✓	✓	✓	✓
BusinessCare	–	✓	✓	✓	✓
Company Health Report	–	✓	✓	✓	✓

*Available to the policyholder and any immediate resident family. Full details on how to access these services can be found within the Benefit Rules section of the Policy Document.

**Policyholder only. Accessed via the 24 Hour Counselling & Advice Line and offered at the discretion of the telephone counsellor (see Benefit Rules).

*** £1.24 per employee, per week for moratorium premium.

More information on each healthcare benefit, including details of limitations and exclusions, can be found in the Benefit Rules.

Since 1942, B&CE has provided financial welfare benefits to those working within the construction industry and their dependants. Today it manages assets of over £1.8 billion and provides financial benefits to more than 205,000 operatives on behalf of over 6,300 construction employers.

B&CE's current product offering includes a workplace pension, employee accident cover, employee life cover, employee healthcare and holiday pay. B&CE's workplace pension EasyBuild is a Group Stakeholder Pensions Scheme. Designed for the construction industry it is the largest in the UK with over 500,000 members and £690 million under management.

Westfield Health have provided specialised healthcare products in the UK for over 90 years and B&CE are pleased to be working so closely with such a recognised market leader in the provision of these important employee benefits.

The above information is correct as at end March 2011.

for more information:

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To help improve our service, we may record your call.



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The Employee Healthcare from B&CE is offered by B & C E Financial Services Ltd, and provided by Westfield Contributory Health Scheme Ltd, which are authorised and regulated by the Financial Services Authority. Registration details of each company can be found at www.fsa.gov.uk/pages/register or by calling 0300 500 5000.