

Employee Healthcare from B&CE
– Specialist health protection for all your staff



Dedicated to
the personal
and financial
wellbeing of
everyone in
construction

About B&CE

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Dedication and security

We have been championing affordable financial protection for construction industry staff for more than six decades. Today we are responsible for over £1.8 billion of industry resources, prudently managed by skilled investment managers.

Outstanding service, expert staff

We specialise in providing financial services for the construction industry. This means our staff are familiar with the complexities of your business and will provide expert guidance.

We deal with employers with a handful of employees up to thousands. Each and every company receives the same high standard of service at all times.

Supporting you and the industry

Our Board comprises of representatives from employer federations and operatives' unions. We respond proactively to the requirements of companies like yours, as unlike other financial services providers, we are part of the fabric of the industry.

We also use our extensive knowledge for the benefit of those in the industry. We help you keep pace with changing UK employment and benefits legislation and provide free information seminars for your employees.

The Charitable Trust was set up in 1991 to provide financial assistance to construction workers and their families who are suffering hardship.

For example the trust has helped pay household bills and assisted with the cost of home alterations to help with disability. The trust has also contributed to the re-training of construction workers who are forced to change their skills as a result of injury or illness. All payments are at the discretion of the Trustees and are considered on an individual basis.

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Making a healthy difference



When your staff take time off work because of sickness or injury, it costs your company money. According to the Chartered Institute of Personnel & Development's latest Absence Management Report, eight out of ten employers report that employee absence is a significant or very significant cost to their business.

The average cost of absence per employee is £600 per year with employees taking nearly 7.7 days sick each year¹. The Health and Safety Executive estimates that around 6.9 days are lost each year due to absence².

Providing your employees with good healthcare benefits can reduce the cost of absence and needn't be expensive. A comprehensive healthcare plan can also provide other important benefits:

- aids recruitment and retention
- helps establish you as an employer of choice
- improves staff morale, motivation and productivity
- complements your existing employee benefits
- can help as an integral part of your Health and Safety policy
- encourages proactive employee healthcare
- scanning and diagnostic benefits can lead to early intervention
- can help with the two most common causes of long term absence; back pain and stress
- cost may be offset against corporation tax.

Simple and affordable

We provide four levels of cover to choose from, starting from just £1 per employee, per week. The scheme is simple to implement and administer and available to both operatives and clerical staff.

Whichever level of cover you choose to provide, there is also the opportunity to enhance the benefits by adding a DoctorLine™ package, a surgery option and providing everyday health cover for your employees' children.

Employees can choose to upgrade their level of cover, add a partner and dependent children if you have agreed this is possible when the scheme is first established. Additional cover is paid for by the employee through their wages/salary or by Direct Debit.

Fact file

- Almost 6,300 employers trust us with their employees' financial benefits provision
- More than 209,000 operatives are protected by our schemes
- In the past 25 years we have paid out over £518 million in benefits
- We manage £445 million in holiday pay and benefit contributions each year
- All directly employed operatives on the 2012 Olympic site have membership of our schemes as a condition of employment
- We are a not-for-profit organisation, so our profit benefits the industry, not shareholders
- We employ 130 staff across the country
- Last year we reimbursed almost £384 million of holiday pay to employers
- Today we are responsible for over £1.8 billion of employee and industry funds.

¹ CIPD Absence Management Report 2010.

² <http://www.hse.gov.uk/statistics/lfs/0607/wdlind.htm>

An active alliance

B&CE has an excellent reputation within the industry as a cost-effective provider of financial services with a superb record of service and support. It is therefore very important to us that we maintain these benefits for our customers across all our employee benefit products.

By working with Westfield Health, we believe we can provide a comprehensive, but flexible healthcare product relevant to construction employers, employees and their families without compromising on cost or service.



Westfield Health:

- operate healthcare plans for almost 9,000 employers including Driving Standards Agency, First Group and Institute of Directors
- have over 90 years' experience
- have over a third of a million policyholders
- is a not for profit organisation
- make substantial donations to the NHS and medically related charities every year
- embrace a spirit of social, ethical and environmental responsibility
- have a reputation for paying claims quickly and effectively.

THE LEADERSHIP FACTOR 2009

Customers placed Westfield Health in the top 5% of companies surveyed for their standard of service and care.

SERVICEMARK AWARD FOR CUSTOMER SERVICE

BEST HEALTHCARE CASH PLAN PROVIDER 2010*

* HEALTH INSURANCE MAGAZINE AWARDS.

Administration in action

B&CE and Westfield Health will be jointly responsible for the administration of the scheme. The application process and ongoing day to day management is simple and straightforward.

- You complete an application form and direct debit instruction and forward it to B&CE.
- You'll also need to provide full details of each employee to be covered on the plan.
- We provide this information to Westfield Health who send out the policy documentation and welcome pack to employees that you provide with cover.
- On the 1st of the month, Westfield Health will issue a pro-forma invoice detailing the current membership and premiums due for the forthcoming month in advance. You simply check the invoice and inform Westfield Health about any changes. Your premiums are collected automatically on the 27th of the month.

- All queries are dealt with promptly by Westfield Health's expert staff.
- Claims are normally processed within five working days and paid by direct credit to the employee's bank account thereafter. Westfield Health need to receive your employees claim forms within 13 weeks of the date of each payment to the supplier of treatment.
- Please note: Provision of Employer Healthcare from B&CE is likely to be subject to HM Revenue & Customs (HMRC) Benefit in Kind rules.



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.

Benefits for your business

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

Dental	<p>There is a growing body of evidence to suggest that poor oral hygiene is linked to poor general health³. This coupled with the difficulties some employees experience trying to find an NHS dentist means that up to 15 million working days are lost each year as a result of dental pain or time off for treatment⁴.</p> <p>This plan makes dental provision more affordable for your employees which may encourage them to improve their dental hygiene, resulting in better overall health.</p>
Dental Trauma	<p>The plan also helps in providing money back towards the higher costs of dental treatment caused by accidental injuries.</p>
Optical	<p>Because the optical benefit can be used by employees towards the cost of their regular eyesight tests this may help you reduce the costs to your business of meeting your obligations under the Health & Safety (Display Screen Equipment) Regulations 1992 as amended by the Health & Safety (Miscellaneous Amendments) Regulations 2002.</p> <p>It may also ensure that all staff benefit from regular eye tests which can minimise cases of eye strain, headaches and sight-related accidents in the workplace.</p>
Therapy treatments	<p>The construction industry is one of the most dangerous industries in the UK⁵. Common ill health issues include back pain, skin disorders and problems caused by noise and vibration.</p> <p>Often, immediate treatment can prevent these conditions from becoming chronic, but it is possible to wait months to receive therapy treatments on the NHS.</p> <p>This cover provides employees with the means to seek treatment quickly which can reduce the amount of time they need to take off work. It can also help prevent problems from reoccurring.</p>
Chiropody	<p>A chiropodist specialises in diagnosing and treating conditions of the feet. They can help keep people mobile and active, relieve pain and treat infections.</p> <p>According to the Society of Chiropodists and Podiatrists, between 75% and 80% of the adult population has some form of foot problem.</p> <p>Employees can claim money back towards the cost of appointments, check ups, diagnosis and treatment, getting them back on their feet in no time!</p>
Consultation	<p>Not knowing the exact nature of a medical problem can be stressful and distracting. This benefit gives your employees access to appointments with a qualified Consultant within days rather than weeks. It covers both specialist and diagnostic visits.</p>
Scanning Facilities	<p>Early diagnosis and intervention can help prevent minor health problems becoming major ones. This scanning benefit provides access to MRI, CT and PET scanning facilities usually within two weeks of referral.</p> <p>All scanning arrangements are made by Alliance Medical Limited. MRI and CT scanning are available upon referral by a Registered Consultant Physician or Consultant Surgeon. PET scanning is available if an MRI or CT scan indicates that it is necessary.</p>
Counselling and Advice Line	<p>Anyone can be affected by stress and workers who experience stress, anxiety or depression are unlikely to perform effectively. Providing your employees with access to a confidential, professional counselling service at any time of the day or night can help them cope better with stressful situations both at work and at home.</p> <p>This benefit provides advice about medical, legal and domestic issues and includes up to six employee face to face counselling sessions or Cognitive Behavioral Therapy (CBT) if required. The advice is provided by FirstAssist Services Ltd.</p>
Online Personal Health Risk Assessments*	<p>The online Personal Health Risk Assessment can help safeguard the health and wellbeing of both your workforce and your business.</p> <p>The unique Q-Score™ system allows your employees to find out what the risks are to their health (including heart disease, diabetes and cancer) and understand the impact their current lifestyle has on their health. The system identifies steps that can be taken to improve employees' health and track their progress along the way – as well as providing ongoing support from our online healthcoach service to help them meet their health objectives.</p> <p>In addition to the online assessment you can use the upgrade options to improve your employees' understanding of their health and therefore gain a more accurate Q-Score™. These include Biometric Tests, Biometric Consultation, KAM (Kinetic Activity Monitor) and Healthconsultant. These options cover areas such as heart rate, blood pressure, cholesterol, blood glucose, height, weight and body mass index, medical history and lifestyle, and include a device to track and improve fitness levels and a qualified adviser to discuss employees' Q-Score™. For further information on these upgrade options please see www.bandce.co.uk/AssessmentUpgrades or call us for a factsheet on 01293 586666.</p> <p>*Powered by roadtohealth</p>

Additional benefits*

Westfield Surgery Choices	<p>This optional benefit can help you to manage absenteeism levels, which are often caused by employees having long periods of time off as a result of prolonged waiting times.</p> <p>From £1.24 per employee, per week you can give your staff the reassurance that if they are unable to access treatment quickly through the NHS they will receive treatment quickly through a Westfield Surgery Choices fixed price treatment package.</p> <p>60 different surgical procedures normally classed by the NHS as non-urgent, are covered including many conditions that cause long absence from work.</p> <p>In addition, if your employee is assessed as unsuitable for a private treatment package or chooses to be treated by the NHS, you receive a cash benefit which helps compensate for the possibility that they may be off work for longer.</p> <p>To ensure you are getting the right cover to suit your circumstances there are several types of cover, from those wishing to transfer employees from PMI schemes to those who wish to complement any existing healthcare provision. Premiums vary depending on the chosen underwriting option. For more information on the Westfield Surgery Choices cover and the underwriting options please refer to the Westfield Surgery Choices brochure.</p>
DoctorLine™ Incorporating Health Club Concession	<p>Your employees can have access to a team of qualified practising GP's 24 hours a day, 7 days a week, from anywhere in the world.</p> <p>To improve the general health and wellbeing of your employees, this module includes a Health Club Concession. Employees can access concessionary deals at national network of health and fitness clubs.</p> <p>You can provide your employees with the DoctorLine™ services for just 15p per employee, per week.</p>
For Kids	<p>This is an optional benefit that you can choose to provide for your employees on a selection basis for just an extra 15p per employee, per week. Alternatively, you can choose to select cover for your whole workforce at a discounted premium of 7p per employee, per week.</p> <p>A child's illness can be a worrying and stressful time for a parent, leaving them preoccupied whilst at work and having to take time off work to look after their family.</p> <p>This cover provides the same level of financial help with diagnostic consultations, therapy treatments, dental care and optical expenses that your employees enjoy. Benefit allowances are shared between dependent children.</p> <p>If an employee chooses to upgrade their cover, their children's cover will be automatically upgraded as well.</p> <p>A dependent child is defined as: resident in the UK or Isle of Man for a minimum of six months each year and is your employee's child, or their partner's child, a child that your employee/their partner have legally adopted or have legal guardianship of and are under 18 years old and living with your employee or is financially dependent on them.</p>

* Westfield Surgery Choices, DoctorLine™ and For Kids cover cannot be purchased independently of a corporate paid plan.

Westfield Surgery Choices cover is available for 5 employees or more and must be purchased for all employees or for a specified group of employees not selected on the basis of risk. DoctorLine™ is available for company groups with a minimum of 5 employees and must be purchased for all employees covered on the plan.

Next steps



- 1 Please read all the information provided. If you have any queries, just give your local B&CE representative a call. They will be happy to answer any queries and provide a bespoke illustration of the costs involved.
- 2 Setting up Employee Healthcare from B&CE could not be easier. Simply complete the short application form and direct debit instruction and forward, together with a schedule of who you want to include in your plan, to your local B&CE representative. A sample schedule is provided in the application form. A dedicated account handler will be available to assist your HR and payroll staff.
- 3 Once the plan is established, Westfield Health will send a welcome pack and policy documentation to all members. Included in this pack will be the Schedule of Cover and claim form. Administrative support continues with their expert customer service team available during office hours to answer any queries you may have.

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:

tel 01293 586666

email healthcare@bandce.co.uk

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

The logo for B&CE Benefit Schemes, featuring the letters 'B&CE' in a large, bold, white font with a teal outline, and the words 'Benefit Schemes' in a smaller, white font below it, all set against a teal square background.

B & C E Financial Services Limited

Manor Royal, Crawley
West Sussex, RH10 9QP

www.bandce.co.uk

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.