



Employee Healthcare from B&CE

Administration Guide for Employers

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.

B & C E Financial Services Limited, Manor Royal, Crawley, West Sussex, RH10 9QP.
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Administration Guide for Employers

Within this guide we have detailed key processes that you, as an employer, will need to know in order to operate Employee Healthcare from B&CE.

Employee Healthcare from B&CE is simple to operate and this guide will help with the most common questions, however should you need any further advice or guidance on setting up Employee Healthcare from B&CE you can:

Call B&CE on 01293 586688 or email healthcare@bandce.co.uk.

Alternatively, if you would prefer to meet with your local B&CE representative, please contact Employee Benefits Support Centre 01293 586688 to arrange an appointment.

Please note that, to maintain the high standards of service, all communications with Westfield Health should be via email to enquiries@westfieldhealth.com.

This guide covers the following areas:

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Section 1: How to set up the Employee Healthcare from B&CE

1. Application Form with Direct Debit Instruction

Complete the application form and direct debit instruction (reference 1402/0511) and return it to:

Employee Healthcare
B&CE Financial Services Limited
Manor Royal
Crawley
West Sussex
RH10 9QP

If you are offering all/or any of the additional modules (Westfield Surgery Choices, DoctorLine™ and For Kids) for your **whole workforce** you only need to complete one application form and tick the required additional modules. If you are offering Westfield Surgery Choices or For Kids on a selection basis you will need to fill out a separate application form for each group.

An email containing Group Policy Terms & Conditions and the Administration Guide will be sent to you by your local B&CE representative during the application process.

2. Policyholder Information

Details of the employees that you wish to enrol with Employee Healthcare from B&CE must be submitted to us electronically either by email to: healthcare@bandce.co.uk or on disc quoting your B&CE employer reference

Acceptable File Formats: excel (.xls) or comma separated text (.csv)

Please ensure monthly and weekly paid employees are sent on separate clearly labelled files. If you are only offering Westfield Surgery Choices to part of your workforce please provide a separate disc or file containing the details for the employees you wish to cover.

The following information is required for each member:

(If sending details in an excel spreadsheet, please allow one column for each field below.)

- Title
- First Name
- Surname
- Address 1
- Address 2
- Town
- County
- Postcode
- Date of birth
- Marital Status
- Email Address
- Home Telephone Number
- Mobile Telephone Number
- Level of cover (i.e. Level 1, 2, 3 or 4)
- Cover Start Date
- National Insurance Number

- Payroll Number
- Occupation
- Salary
- Westfield Surgery Choices (Moratorium, MHD with evidence, CPME or MHD)
- DoctorLine™ (Yes or No)
- For Kids (Yes or No)

Please do not use any punctuation in the employee information you provide. This means only letters and numbers should be used (hyphens and apostrophes are acceptable in name and address lines).

To help minimise the risk of fraud, it is suggested that the completed spreadsheet containing your employee data should be password protected. Passwords should be advised on a separate email, or by telephone. If you are unsure on how to password protect files, please contact the Employee Benefits Support Centre on 01293 586688 and request the instruction document.

3. Start Date of Plan

The whole set up process should take less than two weeks and Westfield Health will confirm the start date of the plan to you, the Employer.

4. Employee Notification

Westfield Health will send a Your Healthcare from B&CE Policy Booklet to all enrolled employees within 10-14 days of receiving your employee membership details. Each Policy Booklet will contain the following:

- Welcome letter
- Membership card – Employees must quote their Westfield Health Account number when contacting Westfield Health
- Plan Brochure (reference 1877/0511 or 1876/0511). This includes terms and conditions and an application form (for employees who wish to upgrade their level of cover or include their partner - Please see section 3)
- A Claims Form

Supplies of Status Forms and Claim Forms are available by emailing enquiries@westfieldhealth.com or by calling Westfield Health's Customer Helpline on 0114 250 2000, available 8am to 6pm, Monday to Friday.

Section 2: How to Pay

The premium payable per employee will depend on the level of cover you have agreed to provide.

Level 1:	£1.00 per week (£4.33 per month)
Level 2:	£2.00 per week (£8.66 per month)
Level 3:	£4.00 per week (£17.33 per month)
Level 4:	£6.00 per week (£26.00 per month)

In addition, up to three options can be added regardless of the Level of cover that is provided.

	Additional weekly premium	Monthly equivalent premium
Westfield Surgery Choices		
Moratorium (5-499 employees)	£1.24	£5.37
MHD with evidence (5-499 employees)	£1.61	£6.98
CPME (5-499 employees)	£1.61	£6.98
Moratorium (500-999 employees)	£1.24	£5.37
MHD (500-999 employees)	£1.49	£6.44
MHD (1000-5000 employees)	£1.15	£4.98
DoctorLine™ incorporating Health Club Concession	£0.15	£0.65
For Kids (covering just some employees)	£0.15	£0.65
For Kids (covering all employees)	£0.07	£0.30

Payment by direct debit is the preferred method of payment, but cheques are also accepted. Upon receipt of your bank details, the Direct Debit will be set up (between you, the employer and Westfield Health) and a letter will be sent advising of the date the payment process is due to commence.

Westfield Health will issue, on/around the first of each month, a pro-forma invoice detailing current membership and premiums due including any outstanding arrears. You will be asked to verify the information and should advise of any amendments required by return. On/around the 10th of the month your final invoice will be issued confirming the amount that is to be deducted from your account.

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

If payment is to be made by cheque, these should be made payable to Westfield Health and forwarded on a monthly basis together with a completed remittance form to:

Westfield Health
Westfield House
87 Division Street
Sheffield
S1 1HT

Where an employee has opted to upgrade their cover (e.g. including a partner), the additional amount of premium will be either through:

- Employee Direct Debit
- Or
- Payroll Deduction forwarded with your normal monthly remittance

See Section 3 for further details.

Section 3: How to process voluntary upgrades and/or partner cover premiums via Payroll deductions

It is possible for employees to upgrade their level of cover to a higher level (including adding For Kids cover) and/or include their husband, wife or partner (who must be living with them), by having premiums deducted from their net wage/salary. It is not possible for an existing member to add Westfield Surgery Choices or DoctorLine™ to his plan if it was not purchased by you, the Employer, at the outset.

Please note that the facility of upgrading cover or joining a partner is made available entirely at the discretion of you, the Employer.

To upgrade their cover and/or include a partner via payroll deduction, all your employees need to do is complete an application form and hand it to their payroll department. The application form is contained in the brochure: Your Healthcare Plan from B&CE (1877/0511).

It is important to remember that premium rates for upgrades and partners are not the same as Employer premium rates. The rates are published in the member's brochure and your employees will not be informed of the contribution you make on their behalf.

Rates for upgrades and partners:

Level 1:	£1.40 per week (£6.07 per month)
Level 2:	£2.80 per week (£12.13 per month)
Level 3:	£5.60 per week (£24.27 per month)
Level 4:	£8.40 per week (£36.40 per month)

How to calculate voluntary upgrades and/or partner premiums

Upgrades

To calculate the amount of additional salary deduction an employee must make, simply take the premium of the level the employee wishes to upgrade to and subtract the premium that he would have been paying as an individual – not the amount you are paying on his behalf.

Thus the deduction is:

- Level 1 to Level 2 **£1.40 per week (£6.06 per month)**
- Level 1 to Level 3 **£4.20 per week (£18.20 per month)**
- Level 1 to Level 4 **£7.00 per week (£30.33 per month)**
- Level 2 to Level 3 **£2.80 per week (£12.14 per month)**
- Level 2 to Level 4 **£5.60 per week (£24.27 per month)**
- Level 3 to Level 4 **£2.80 per week (£12.13 per month)**

- Add For Kids **£0.15 per week (£0.65 per month)**

So an employee upgrading from Level 1 to Level 2 requires a payroll deduction of £1.40 per week, £6.06 per month. The total weekly payment to Westfield Health amounts to £1 + £1.40 = £2.40 (the monthly equivalent is £4.33 + £6.06 = £10.39).

So an employee upgrading from Level 2 to Level 3 and adding For Kids requires a payroll deduction of £2.95 per week (£2.80 + £0.15), £12.79 per month. The total payment to Westfield Health amounts to £2 + £2.95 = £4.95 (the monthly equivalent is £8.66 + £12.79 = £21.45).

Partners

If an employee wishes to include their partner they will pay the full weekly premiums. For example on Level 3 they will pay £5.60 per week (£24.27 per month). The premiums will be deducted from the employee's net wage/salary. Partners can only be added once the employee has received their welcome pack. This means the initial schedule will only contain employee details. Information about partners may be added to future schedules once you, the Employer, have received and processed the application form from your employee.

Upgrades and/or partner cover via direct debit

If you select the option to allow employee upgrades and partner cover via employee direct debit, you will not need to process these premiums. Your employee can fill out the Direct Debit forms on the application form attached to Your Healthcare Plan from B&CE (1876/0511).

Section 4: Credit Control Process

The credit control process ensures that Employee Healthcare from B&CE cover for individual employees and family members, at the companies operating the plan, is not compromised and reimbursement of claims are not unduly delayed.

STAGE 1 - 50 DAYS AFTER COMPANY DUE DATE:

Outstanding Premiums Reminder 1

You are sent a first reminder explaining that according to records, Westfield Health premiums are overdue and asking for a payment to be made within 10 days. If you make payment following the issue of the first reminder then no further action is required. If payment is not made then Westfield Health progress to Stage 2.

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

Outstanding Premiums Reminder 2

If you have not paid following issue of the first reminder then a second letter is issued informing that your account will be suspended if a payment isn't received within 10 days. If no payment is received, then Westfield Health progress 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. You are advised by letter that your 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 Westfield Health 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. You are again advised that your account remains suspended and no claims will be processed for employees. You are also informed that if payment is not made within 10 days then Westfield Health will close your account, inform relevant employees and take action to recover outstanding monies.

Section 5: Data Protection Act

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

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

Westfield Health's comprehensive Data Protection Statement is set out in full in the Group Policy Terms and Conditions document or available upon request from your B&CE representative.

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 receives full training on the DPA and a cross-departmental team which reviews their performance in data protection twice yearly.

B&CE will also hold certain information about you, the employer and your employees to ensure the correct level of service is provided. B&CE are also regulated by the FSA and we comply with the DPA. If you would like to receive a copy of B&CE's Data Protection Statement please contact your B&CE representative.

In accordance with their 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 them to do this please contact your B&CE representative.

In order that Westfield Health are able to release company account information to another authorised third party representative, it is necessary for them 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 B&CE and Westfield Health hold, or discuss any data protection issues generally, please contact your B&CE representative or call our Employee Benefits Support Centre on 08457 414142 or 01293 586790 who will be happy to help.

Section 6: Frequently Asked Questions

What do I do if I want to enrol an additional employee?

If you wish to pay premiums for an additional employee please supply details (as specified in section 1) to Westfield Health in electronic format. If there are just a few employees, you can email to enquiries@westfieldhealth.com but if there are more than that, please use the template as mentioned in section 1, item 2. Please remit payment of premiums to Westfield Health from the given start date.

What happens if an employee, who is covered by Employee Healthcare from B&CE leaves the company?

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

- Your 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.

Or alternatively...

- You can email enquiries@westfieldhealth.com stating the employee's full name (and partner's 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.

Supplies of these forms are available by emailing enquiries@westfieldhealth.com or by calling Westfield Health's Customer Helpline on 0144 250 2000, available 8am to 6pm, Monday to Friday.

What if an employee paying by payroll deduction wishes to cancel their voluntary upgrade/partner premiums?

If an employee wishes to cancel their voluntary upgrade/partner premiums, the employee must inform their Employer's payroll department in writing. Subsequently, the payroll department must complete a Westfield Health Status Form and return the pink copy to Westfield Health and give the white copy to the policyholder for their records. It is important to indicate on the form that it is only the employee's upgrade/partner's cover that is being cancelled.

What if an employee paying by Direct Debit wishes to cancel their voluntary upgrade/partner premiums?

If an employee wishes to cancel their voluntary upgrade/partner premiums, the employee must write to Westfield Health informing them that they wish to cancel their upgrade or partner cover for their direct debit to be cancelled.

How do employees claim benefits?

Claims should be made on a Westfield Health claim form. It is the employees' responsibility to complete and forward the appropriate claims documentation to Westfield Health. Claims are normally processed within 2 to 5 working days following Westfield Health's receipt of their claim. Full details of how to make a claim are contained in the brochure: Healthcare Cover for your essential health costs (1876/0511 or 1877/0511) or on Westfield Health's website: www.westfieldhealth.com.

Please note: Westfield Health need to receive your employee's claim forms within 13 weeks of the date of each payment to the supplier of the treatment, goods and services.



This product is underwritten and administered by
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Textphone: 0114 250 2020

Available 8am to 6pm, Monday to Friday
(Except Christmas Eve and Public Holidays)

Fax: 0114 272 4950

Email: enquiries@westfieldhealth.com

Website: www.westfieldhealth.com

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Westfield Contributory Health Scheme Limited and Great Lakes Reinsurance (UK) PLC
are authorised and regulated by the Financial Services Authority.

Details of Registration can be found at

<http://www.fsa.gov.uk/register>

or by contacting the FSA on 0845 606 1234

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