Westfield Health

No one knows what’s round the corner where our health is concerned. Our affordable health cash plan is a great way to help you budget for your essential health costs as well as provide access to valuable health and wellbeing services, for those more unexpected health issues.  
  
Westfield Health is an award winning provider who works hard to help people like you to stay at your fit and healthy best.

## PLAN DETAILS

| **benefit/cover type** | **regular cover** | **regular cover + hospital treatment insurance** |
| --- | --- | --- |
| **Optical** | **£100** | **£100** |
| **Dental** | **£100** | **£100** |
| **Consultation** | **£200** | **£200** |
| **Therapy treatments -  Physiotherapy, Acupuncture, Chiropractic, Homeopathy, Osteopathy** | **£150** | **£150** |
| **MRI, CT and PET Scanning Facilities** |  |  |
| **DoctorLine™** |  |  |
| **Best Doctors®** |  |  |
| **Cover for over 60 common surgical procedures** |  |  |
| **Fast access to fixed price treatment packages** |  |  |
| **Immediate access to cover for new medical conditions** |  |  |
| **Cash benefit for NHS treatments** |  |  |
| [Regular Cover Guide](https://static.rewardgateway.co.uk/mdo/mdo_regular_guide.pdf)  [Regular Cover + Hospital Treatment Insurance Guide](https://static.rewardgateway.co.uk/mdo/mdo_surgery_choices_guide_1.pdf) | **£10.00 per month**/month  [Apply Now](https://lsp.rewardgateway.co.uk/MDORegistration?iPlanID=3) | **£16.44 per month**/month  [Apply Now](https://lsp.rewardgateway.co.uk/MDORegistration?iPlanID=4) |

Regular Cover

This health cover includes Insurance Premium Tax at the current rate and is subject to review in respect of any changes. In the case of Therapy Treatments, the amount shown represents a combined total for all the treatments. This amount can be used for any one or combination of treatments. To access the Health and Wellbeing Services please refer to the full Terms and Conditions within the plan guide. More information on each benefit and service, including details of limitations, exclusions and any qualifying periods, can be found in the Terms and Conditions within the plan guide.

**What we don't cover**

There are a few exceptions to our health cover:

* Pre-existing medical conditions aren’t covered for consultation, therapy treatments or MRI, CT and PET scanning.
* 3 months qualifying period applies to optical, dental, therapy treatments and consultation benefits. Your health and wellbeing services are available immediately.
* Professional or semi-professional sports people aren't covered.
* You must be at least 16 years when you buy cover.

Please refer to the Policy Summary within the plan guide for a full list of key features and exclusions.

Regular Cover + Hospital Treatment Insurance

**What we don't cover**

There are a few exceptions to our health cover:

* Cancer related surgical procedures are excluded, however, we’ll cover you when cancer is suspected but not confirmed e.g. biopsies.
* Pre-existing medical conditions aren’t covered until you’ve had no symptoms, treatment or advice for two consecutive years from the date your cover commenced.
* You can claim for up to three operations in any consecutive 12 month period and up to £100,000 throughout the lifetime of your policy.

Please refer to the Policy Summary within the plan guide for a full list of key features and exclusions.

## APPLICATION PROCESS

### Step 1

Level of cover

### Step 2

Personal details

### Step 3

Bank Details

### Step 4

Confirm and Submit your application

#### How does it work?

If you go to the dentist regularly, wear glasses, or both, consider joining our low cost healthcare cashplan. You can choose either Regular Cover for optical and dental care, private consultations and therapy treatments or Regular Cover with Hospital Treatment Insurance to include cover for 60 non-urgent surgical procedures.