



# WECHEALTH

COMPANY CASH BACK SCHEME



## Health & Wellbeing Employee Benefit

[www.ukhealthcare.org.uk/wecgroup](http://www.ukhealthcare.org.uk/wecgroup)



Introducing a new corporate health & wellbeing cash back scheme for all WEC employees with a minimum of **12 months** service

## WEC GROUP PARTNERS WITH UK HEALTHCARE

With effect from 1st February 2016, we have teamed up with UK Healthcare to provide WEC Group employees with a corporate health & wellbeing cash plan.

This plan is designed to help cover your "day to day" health & wellbeing expenditure such as Optical and Dental bills and offers 100% cash back (up to policy limits) for a variety of different medical treatments.

UK Healthcare is the trading style of Bolton & District Hospital Saturday Council which is a company limited by guarantee and operates on a not for profit basis.

They have provided Healthcare cash plans for many years now with roots going as far back as 1813 and offer a variety of different schemes to assist with everyday health & wellbeing costs.

The scheme provided is fully funded by the company (at level one) for all WEC Group employees who have completed a minimum of **12 months service**.

Once you have completed treatment in respect of any of the benefits provided, you can claim back 100% of the cost, up to agreed policy limits.

All eligible employees will receive a welcome pack including a policy certificate and full terms and conditions over the next few days.

Staff will have the option to upgrade to a higher level of cover and additional family members / partners can be included within the scheme at a premium, payable by you.

Any additional payments will be collected by direct debit.

You may at the same time also include your children's details (up to 4 children per adult, up to the age of 18) who are covered completely free of charge.

This must be setup by completing and posting back the policy amendments form located within your welcome pack within 30days of receiving your pack.





Health & wellbeing costs can be expensive and difficult to budget for, especially when it comes to unplanned medical expenses

## Worried about the cost of your everyday health & wellbeing?

You're covered with UK Healthcare.



**DENTAL TREATMENT**  
UP TO £60\* CASH BACK

Dental treatment, check-ups, X-Rays and hygienist fees. Full or partial dentures and repairs. Dental consultation fees.



**OPTICAL**  
UP TO £60\* CASH BACK

Eye tests, prescribed spectacles, sun glasses and contact lenses, repairs and laser eye surgery.



**WELLBEING**  
UP TO £150\* CASH BACK

Complementary Therapies (Homeopathy/ Reflexology/Aromatherapy/Remedial Massage)  
Covers treatment by a registered practitioner following GP referral.



**PRESCRIPTIONS**

Standard prescription items can be claimed for excluding annual prescriptions.

\*Yearly amount which can be claimed under Level 1 cover which is funded by WEC. (See page 5 for details)



## How it works

Health & wellbeing costs can be expensive and difficult to budget for, especially when it comes to unplanned medical expenses.

Sorting out healthcare for you and your family has never been easier, with the range of easy and affordable health & wellbeing plans available from UK Healthcare.

WEC Group employees will be automatically opted into **Level 1** cover, which will be funded by the company once they have been employed by WEC for a **minimum of 12 months**.

There is an option to upgrade your premium if you wish and you can also add your partner at a discounted premium. Four resident children up to their 18th birthday can also be added to your policy free of charge.

Once covered, your health & wellbeing cash plan allows you to claim back the money you spend on a wide range of medical services.

**UP TO 4  
CHILDREN  
COVERED FREE  
OF CHARGE\***

**ADD YOUR  
PARTNER FROM  
ONLY £5.50 PER  
MONTH\***

**UPGRADE  
AT A HIGHLY  
DISCOUNTED  
RATE\***

\*To add your partner and/or children or should you decide to upgrade your level of cover, please complete and return the application form (found in your welcome pack) within 30 days, to guarantee that any pre-existing conditions are covered at the increased benefit levels requested.

# What is covered

		Level 1	Level 2	Level 3	Level 4	Level 5
<b>Employee Monthly Premium</b>	Company Funded	£7.67	£16.67	£25.67	£40.67	
<b>Partner Monthly Premium</b>		£5.50	£12	£21	£30	£45
Main Benefits	Payback	Level 1	Level 2	Level 3	Level 4	Level 5
<b>Dental</b> Includes check-ups, fillings, hygienist fees, X-Rays and dentures	100%	£60	£110	£150	£200	£275
<b>Dental Accidents</b> For dental injury as a direct result of accidental impact	100%	£200	£400	£600	£800	£1000
<b>Optical</b> Includes eye tests, glasses, contact lenses, repairs and laser eye surgery	100%	£60	£110	£150	£200	£275
<b>Wellbeing</b> (Physiotherapy, Osteopathy, Chiropractic, Acupuncture) Covers treatment by a registered practitioner	100%	£150	£280	£370	£500	£750
<b>Prescriptions</b> The number of standard prescription items that can be claimed (excludes annual prescriptions)	---	1	2	3	4	5
<b>Confidential Counselling Helplines</b> Helpline services provided by Health Assured Limited	Any time support for legal issues, medical problems, counselling & ID theft					
<b>Worldwide Cover</b>	Up to 28 days	Cash plan benefits extend to trips abroad				
Additional Benefits	Payback	Level 1	Level 2	Level 3	Level 4	Level 5
<b>Health Screening</b> Includes well man/woman screening and all screening that helps prevent an illness	100%	£100	£130	£150	£200	£300
<b>Specialist Consultation</b> Covers diagnostic consultations and tests recommended by your GP	100%	£200	£260	£300	£400	£600
<b>Complementary Therapies</b> (Homeopathy/ Reflexology/Aromatherapy/Remedial Massage) Covers treatment by a registered practitioner following GP referral	100%	£50	£100	£150	£200	£250
<b>Chiropody</b> Covers treatment by a chiropodist or podiatrist up to a maximum of £20 per visit	100%	£20	£50	£100	£150	£200
<b>Hospital In Patient</b> A nightly allowance for any NHS or private hospital admission	Up to 28 nights	£10	£15	£20	£30	£50
<b>Day Case</b> A daily allowance for day care admissions	Up to 10 visits	£10	£15	£20	£30	£50
<b>Hospital Parental Stay</b> A nightly allowance for one parent accompanying a child covered by the policy	Up to 28 nights	£10	£15	£20	£30	£50

Immediate cover provided. Pre-existing conditions included.

Benefit levels are annual sums. Dependant children up to 18th birthday are covered free.

# Membership Offers

As part of your wellbeing plan you also get great savings on spas, gyms, holidays, theme parks and attractions.

To find out what offers are available go to [www.ukhealthcare.org.uk/wecgroup](http://www.ukhealthcare.org.uk/wecgroup) and login to the members offer area using the code given on page 9 of your T&C's booklet. These offers are regularly updated so be sure to keep checking back so as not to miss out on any great deals!



Up to 30% off **Garmin Fitness Devices** and 20% off selected Forerunner watches and Edge Cycling computers.



Save 10% with **SuperBreak** Mini-Holidays, Theatre Breaks and Spa Weekends.



You and your family receive up to 15% discount off your airport parking with **APHs**.



**FTX Holidays** offers a 10% discount on our Ski & Snowboard holidays in Chamonix Mt Blanc, and Beach Holidays in Sardinia.



Up to 50% off standard ticket prices at SEA LIFE, Alton Towers, London Dungeon, Blackpool Tower, LEGOLAND and more.



Save 20% on all **Sufferfest** workout videos and training plans.



**Cycle Solutions**, is offering you the chance to buy top brand bicycles and cycling equipment with discounts of up to 15% from the standard retail price.



**Spafinder** - 12% OFF Massage, facial, yoga & more at over 1,000 locations in the UK!



JOIN NOW for just £22 (75% off the RRP), then save up to 50% on green fees at over 1500 top golf courses.



Save 10% on a **Go Ape** Adventure.



20% OFF our huge range of exciting experience days, short breaks and events.

**And there are more... For further details and a full list of offers visit the website listed above.**

# Frequently Asked Questions

## Who is eligible?

Any WEC Group employee with over 12 months service is eligible and will automatically be opted in the Level 1 premium paid for by the company.

## How do I benefit?

Put simply, you get cash back for your everyday health & wellbeing expenses within policy limits. There is no minimum claim and your payments do not increase because of age or by claiming.

## Can I include my children?

Yes. Up to four resident children up to their 18th birthday are covered at no extra cost - just add their names to your application form.

## Why is the policy such good value?

UK Healthcare have a long history of making health & wellbeing affordable for all policyholders. It always returns as much as possible in terms of benefits.

## Can I claim straight away?

Yes, however maternity is excluded and has a 52 week waiting period.

## Will it cost me anything?

The scheme itself is fully funded by the group for all eligible employees. As this is paid for by the group, employees will incur a small "benefit in kind" based on the value of the scheme. This means that you will pay a small amount of tax based on the total cost of the scheme. (Approx. £0.86p per month for the standard rate taxpayer)

Taking into account, that just one simple prescription charge is priced at £8.20; the scheme practically pays for itself.

## What if I already have health cover?

This cash back plan does not affect any current healthcare or insurance plan you may have.

## Can I opt out?

Yes, you can opt out anytime by contacting HR.

## How to Claim

Very simple process...

To claim cash back, fill out the form on the website below and submit your receipts and supporting documents.

Go to [www.ukhealthcare.org.uk/wecgroup](http://www.ukhealthcare.org.uk/wecgroup)

Alternatively, you can download a claim form from the intranet or request one from HR and send back the completed form along with original receipts to HR. *(All receipts must include the name of the person claiming together with details of the treatment undertaken and the name of the practitioner performing the treatment.)*

All claims must be submitted within 3 months of the date of any treatment.

Once your claim has been processed you will receive the money in your bank account within a few days.



# WECHEALTH

COMPANY CASH BACK SCHEME

**Contact WEC HR:**

Spring Vale House  
Spring Vale Road  
Darwen  
Lancashire  
BB3 2ES

e: [gemma.kennedy@wecl.co.uk](mailto:gemma.kennedy@wecl.co.uk)

**Contact UK Healthcare:**

Regent House  
Folds Point  
Folds Road  
Bolton  
Lancashire  
BL1 2RZ

Mon - Fri: 9am - 5pm t: 01204 555049  
e: [info@ukhealthcare.org.uk](mailto:info@ukhealthcare.org.uk)



[www.ukhealthcare.org.uk/wecgroup](http://www.ukhealthcare.org.uk/wecgroup)