

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



# Westfield Surgery Choices

**Access to surgery quickly**

Dedicated to  
the personal  
and financial  
wellbeing of  
everyone in  
construction

# Innovative and affordable

**Waiting for a surgical procedure can be a stressful and expensive time for both you and your employees, sometimes resulting in long periods of absence from work.**

If you are providing Employee Healthcare from B&CE, then from just an extra £1.24<sup>1</sup> per employee, per week, you can give your employees additional reassurance. If they are unable to obtain speedy access to surgery through the NHS, they can access treatment quickly through a Westfield Surgery Choices fixed price treatment package<sup>2</sup>.

Westfield Surgery Choices specifically targets those surgical procedures normally classed by the NHS as non-urgent. However, just because they're not urgent, doesn't mean they're not debilitating or require significant time off work.

Providing Westfield Surgery Choices for your employees could help get key staff back to work sooner, minimising disruption in the workplace. 60 different non-urgent surgical procedures are covered, including many which are especially relevant to the construction industry. For example, operations for the following are covered:

- slipped discs
- perforated eardrums
- hernias
- knee problems
- prostate problems.

This protection is different from Private Medical Insurance (PMI) and is designed to complement your Employee Healthcare cover.

## NHS and Private Treatment – we provide for both

**We will arrange your employees' private treatment package directly with them, including where and when they undergo their procedure, so they can rest assured they will get the quality treatment they need – fast.**

Following a referral from a Consultant<sup>3</sup> (associated consultation costs are covered up to set limits by Employee Healthcare from B&CE) we will allocate a case manager to source the right private treatment package to suit their needs. The case manager will explain the full details of the package so that your employee understands exactly what is included and how the cost will be dealt with as part of their cover.

As an added bonus for you, if your employee is assessed as unsuitable for a private treatment package or would prefer NHS treatment, we will pay you an Employer NHS Benefit as a cash lump sum to help mitigate the cost of their possible longer absence from work.

The Employer NHS Benefit will be paid automatically if your employee is assessed as unsuitable for a Westfield Surgery Choices private treatment package. For employees who prefer NHS treatment you will need to ask them to submit a claim following their NHS surgical procedure so that you can receive your Employer NHS Benefit.

Each surgical procedure is classified according to its medical complexity.

Surgical Procedure Classification	Private Treatment Package	Employer NHS Benefit
<b>Band A</b>	Up to £3,000	£500
<b>Band B</b>	Up to £6,000	£1,500
<b>Band C</b>	Up to £10,000	£2,500

Westfield Surgery Choices fixed price treatment package is the maximum amount made available for sourcing a treatment package for private surgery. Employer NHS Benefit is the amount of money payable to you, the employer, should your employee receive treatment through the NHS.

<sup>1</sup> Based on a minimum of 5 employees. £1.24 is the moratorium premium. Premiums vary depending on the underwriting option chosen.

<sup>2</sup> Please refer to Westfield Surgery Choices policyholder leaflet section 3, Private Treatment – How does a fixed price treatment package work?

<sup>3</sup> A Doctor who holds an NHS Consultant post and is on the Specialist Register held by the General Medical Council, or who is otherwise approved by Westfield Health.

# Why Westfield Surgery Choices?

An affordable and inclusive healthcare option for your whole workforce...

## Westfield Surgery Choices could help:

- reduce absenteeism and related costs by providing fast access to treatment
- provide relevant and valuable cover for all construction employees
- assist with recruitment and retention
- improve productivity and motivation.

## Westfield Surgery Choices at a glance

- No medical required to apply for cover
- Immediate cover for new medical conditions
- Premiums are not age related
- Low P11D cost
- Up to three operations per employee in any consecutive 12 month period
- Up to £100,000 per employee during the lifetime of their cover

**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.**

**Westfield Surgery Choices cannot be purchased independently of the corporate paid Employee Healthcare Plan from B&CE and is available on a corporate paid basis only.**

## The right cover for you

**There are several options available when purchasing Westfield Surgery Choices, so you can ensure you are getting the right type of cover for you and your employees.**

**Moratorium** – Ideal for companies without PMI. Pre-existing medical conditions are covered where your employee has been symptom free and has not sought advice or treatment for two consecutive years from the date that cover commenced.

**Continuation of Personal Medical Exclusions (CPME)** – Suitable for companies transferring their employees from existing PMI cover. Any medical conditions previously excluded on their existing cover will not be covered. Any conditions included under the Westfield Surgery Choices policy which a policyholder has received treatment for prior to transfer will be eligible for benefit\*. Evidence

of the current Registration Certificate must be provided for every employee being transferred. New employees can be covered on a moratorium basis.

### **Medical History Disregarded (MHD) WITH EVIDENCE**

– An ideal option for companies covering less than 500 employees who want to transfer their employees from an existing PMI cover. Pre-existing medical conditions are covered for the policyholder providing evidence is given that the current PMI policy is underwritten on an MHD basis\*. New employees can be covered on a moratorium basis.

**Medical History Disregarded (MHD)** – Available for companies who cover more than 500 employees. All pre-existing medical conditions are covered.

\*Excluding planned and ongoing in-patient/daycare treatment being received at the time of transfer. Please refer to the Definitions Section in the Westfield Surgery Choices policyholder leaflet.

Cover	Premium per employee		
	Per week	Per month	Per annum
<b>5-499 Employees</b>			
Moratorium	£1.24	£5.37	£64.44
MHD with evidence	£1.61	£6.98	£83.76
CPME	£1.61	£6.98	£83.76
<b>500-999 Employees</b>			
Moratorium	£1.24	£5.37	£64.44
MHD	£1.49	£6.44	£77.28
<b>1000-5000 Employees</b>			
MHD	£1.15	£4.98	£59.76

# Surgical procedures:

Please see Terms and Conditions in the policyholder leaflet 1404/0511 for full details and exclusions

	NAME AND DESCRIPTION OF SURGICAL PROCEDURE*	BAND
<b>Cataracts</b>	Operations in this section are aimed at improving vision when the lens in the eye has become cloudy (a cataract).	
1	<b>Phakoemulsification of lens without implant – unilateral</b> The removal of the eye lens using ultrasonic vibrations.	A
2	<b>Phakoemulsification of lens without implant – bilateral</b> The removal of the eye lens on both sides using ultrasonic vibrations.	A
3	<b>Phakoemulsification of lens with implant – unilateral</b> The removal of the eye lens using ultrasonic vibrations then replacing the lens with an implant.	A
4	<b>Phakoemulsification of lens with implant – bilateral</b> The removal of the eye lens on both sides using ultrasonic vibrations, then replacing the lens with an implant.	A
5	<b>Extracapsular extraction with an implant – unilateral</b> The removal of the eye lens as well as the front portion of the lens capsule, normally replacing the lens with an implant.	A
6	<b>Extracapsular extraction with an implant – bilateral</b> As above except that both eyes are treated.	B
7	<b>Lens implant/exchange</b> The removal and replacement of an older implant.	B
<b>Ears</b>	Operations in this section are aimed at improving ear pain or hearing problems related to infections.	
8	<b>Combined approach tympanoplasty – intact canal wall tympanoplasty</b> The repair of a hole or perforation in the eardrum.	B
9	<b>Myringotomy and the insertion of a tube through the tympanic membrane (one ear or both)</b> The insertion of a small tube in the eardrum(s) to assist drainage of secretions.	A
<b>Sinus Problems</b>	Operations in this section are aimed at treating sinus problems. When sinuses become blocked or inflamed they can cause severe headaches.	
10	<b>Caldwell-Luc Procedure</b> The emptying and cleaning of the sinus in the cheek.	A
11	<b>Trephining of the frontal sinus</b> Creating a hole in the forehead sinus to allow drainage.	A
12	<b>Operation(s) on the sphenoid sinus including those done by keyhole surgery</b> Draining, cleaning or emptying the sphenoid sinus in the head.	A
<b>Tonsils</b>	Operations in this section are aimed at treating tonsil problems. When tonsils become inflamed they can cause sore throats and make swallowing difficult.	
13	<b>Tonsillectomy – adult (on one or both sides)</b> The removal of the tonsil(s).	A
<b>Abdominal Hernias</b>	Operations in this section are aimed at treating abdominal hernia problems. Hernias represent a weakness in the muscle wall through which bowel or other tissue pushes through under the skin. The weaknesses are often exacerbated by heavy lifting or other physical activity.	
14	<b>Primary repair of an inguinal hernia</b> Strengthening of the lower abdominal/groin muscle wall.	A
15	<b>Repair of recurrent inguinal hernia</b> Repeat strengthening of the lower abdominal/groin muscle wall.	A
16	<b>Repair of a primary femoral hernia</b> Strengthening of the upper leg/groin muscle wall.	A
17	<b>Repair of a primary incisional hernia</b> Strengthening of the abdominal wall at the site of a previous operation.	A
18	<b>Repair of an umbilical hernia</b> Strengthening of the lower abdominal muscle wall around the belly button.	A

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## Surgical procedures: continued

	<b>NAME AND DESCRIPTION OF SURGICAL PROCEDURE*</b>	<b>BAND</b>
19	<b>Transthoracic repair of diaphragmatic hernia (acquired)</b> The closure of a hole in and strengthening of the diaphragm muscle in the chest through a cut in the chest. Diaphragm hernias present from birth are excluded.	B
<b>Gall Bladder &amp; Gallstones</b>	<b>Operations in this section are primarily aimed at treating gallstone problems, which can cause abdominal pain.</b>	
20	<b>Cholecystectomy (including mini-cholecystectomy)</b> The removal of all or part of the gall bladder by either using keyhole surgery or a cut in the abdomen.	B
21	<b>Excision of a lesion of the bile duct</b> The removal of a section of the bile duct.	B
22	<b>Therapeutic ERCP (including insertion of biliary or pancreatic prosthesis, sphincterotomy and stone extraction)</b> The insertion of a fibre-optic camera down the gullet and into the bile duct/pancreas area to treat a variety of conditions.	A
<b>Heart Blood Vessels</b>	<b>Operations in this section are aimed at treating and opening up narrowed blood vessels in the heart, thus avoiding a heart attack.</b>	
23	<b>Percutaneous transluminal angioplasty of coronary artery(ies) (including laser)</b> The insertion of a wire into the heart arteries and using a balloon or laser to reduce any blockage.	C
24	<b>Percutaneous transluminal angioplasty of coronary artery(ies) with stent insertion</b> The insertion of a wire into the heart arteries, using a small pipe to keep any blockage open.	C
<b>Veins in the Legs</b>	<b>Operations in this section are aimed at treating poorly functioning veins in the leg. Varicose veins cause ankle swelling, leg aching and sometimes leg ulcers.</b>	
25	<b>Ligation/stripping of long and short saphenous veins (including local excision/multiple phlebectomy)</b> Tying off and removing weakened veins in the legs.	A
26	<b>Operations for recurrent varicose veins with re-exploration of groin – unilateral</b> Repeat tying off and removing of weakened veins in one leg.	A
<b>Bladder</b>	<b>Operations in this section are aimed at either treating abnormalities of the bladder itself or improving the functioning of the bladder such as leaking/incontinence.</b>	
27	<b>Endoscopic resection of lesion of bladder (including cystoscopy)</b> The insertion of a fibre-optic camera into the bladder and the removal of an abnormality of the bladder wall.	A
28	<b>Combined abdominal and vaginal operations to support outlet of female bladder (including sling procedures)</b> The strengthening of the tissue around the bladder to prevent leaking.	B
29	<b>Combined abdominal and vaginal operations to support outlet of female bladder (including sling procedures) – redo operation</b> A revision of the above procedure involving different techniques.	B
30	<b>Retropubic suspension of neck of bladder (including colposuspension)</b> An alternative method for strengthening the tissue around the bladder to prevent leaking.	B
<b>Men's Health</b>	<b>Operations in this section are aimed at treating prostate problems.</b>	
31	<b>Open excision of prostatic adenoma</b> The removal of a prostate lesion through a cut in the abdominal wall.	B
32	<b>Radical prostatectomy, reconstruction of bladder neck including bilateral pelvic lymphadenectomy</b> The complete removal of the prostate gland and surrounding tissue, including lymph nodes, and the strengthening of the tissue around the bladder to prevent leaking.	C
33	<b>Endoscopic biopsy of the prostate</b> The insertion of a fibre-optic camera down the penis and removal of a sample of the prostate gland.	A
34	<b>Transurethral microwave therapy</b> The insertion of a fibre-optic camera down the penis and the treatment of an abnormality of the prostate gland using heat treatment.	A

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continued overleaf

## Surgical procedures: continued

	NAME AND DESCRIPTION OF SURGICAL PROCEDURE*	BAND
<b>Women's Health</b>	Operations in this section cover a wide range of common gynaecological problems.	
35	<b>Excision of lesion of vulva</b> The removal of pre-cancerous lesions on the outside of the vagina.	A
36	<b>Anterior +/- posterior colporrhaphy and amputation of the cervix uteri (including primary repair of enterocele)</b> Tightening of the front and back of the vaginal wall with removal of the cervix.	B
37	<b>Anterior +/- posterior colporrhaphy (including primary repair of enterocele)</b> Tightening of the front and back of the vaginal wall.	B
38	<b>Posterior colporrhaphy</b> Tightening of the back of the vaginal wall.	A
39	<b>Total abdominal hysterectomy (+/- oophorectomy)</b> The removal of the womb, with or without the removal of the tubes and ovaries, by making a cut through the abdomen.	B
40	<b>Subtotal abdominal hysterectomy (+/- oophorectomy)</b> The removal of most of the womb, with or without the removal of the tubes but leaving the cervix, by making a cut through the abdomen.	B
41	<b>Vaginal hysterectomy (including laparoscopically assisted)</b> The removal of the womb through the vagina with or without the assistance of keyhole surgery techniques.	B
42	<b>Myomectomy (including laparoscopically)</b> The removal of fibroids embedded in the wall of the womb either by a cut in the abdomen or using keyhole surgery techniques.	B
43	<b>Therapeutic endoscopic operations on uterus (including endometrial ablation)</b> The insertion of a fibre-optic camera through the cervix into the womb and the treatment of a variety of conditions.	B
44	<b>Oophorectomy and salpingectomy as sole procedure (one or both sides)</b> The removal of both ovaries and tubes on one or both sides but leaving the womb intact.	B
45	<b>Laparoscopy and therapeutic procedures including laser, diathermy and destruction e.g. endometriosis, adhesiolysis, tubal surgery)</b> The insertion of a fibre-optic camera through the abdominal wall ('keyhole surgery') and the treatment of a variety of conditions.	B
46	<b>Ovarian cystectomy as sole procedure (one or both sides)</b> The removal of a cyst or cysts on one or both ovaries where not conducted as part of a larger procedure.	B
<b>Spine/ Slipped Disc</b>	Operations in this section are aimed at improving neck/back stiffness or pain often resulting from physical activity such as lifting or poor posture while sitting at a desk.	
47	<b>Posterior decompression +/- foraminotomy (cervical region)</b> Relieving pressure on the spine in the neck by moving and stabilising a slipped disc.	C
48	<b>Revisional posterior decompression +/- foraminotomy (cervical region)</b> A revision of the first posterior decompression in the neck.	C
49	<b>Posterior decompression (thoracic region)</b> Relieving pressure on the spine in the upper back by moving and stabilising a slipped disc.	C
50	<b>Revisional posterior decompression with fusion (thoracic region)</b> A revision of the first posterior decompression in the upper back.	C
51	<b>Primary anterior discectomy, decompression and anterior fusion (lumbar region)</b> Relieving pressure on the spine in the lower back by moving and stabilising a slipped disc.	C
52	<b>Anterior discectomy (cervical region)</b> Removal of a part or all of a disc from the neck.	C
53	<b>Revisional anterior discectomy (cervical region)</b> Further removal of a part or the remainder of a disc in the neck.	C
54	<b>Posterior excision of disc prolapse including microdiscectomy (lumbar region)</b> Removal of a disc from the lower back using a variety of different approaches.	B

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## Surgical procedures: continued

	NAME AND DESCRIPTION OF SURGICAL PROCEDURE*	BAND
55	<b>Revision of posterior excision of disc prolapse with undercutting facetectomy (lumbar region)</b> A revision of the first posterior excision in the lower back.	C
<b>Joints</b>	<b>Operations in this section cover the major joint replacements as well as keyhole surgery on the knee.</b>	
56	<b>Primary total hip replacement with or without cement</b> Basic replacement of a hip joint.	C
57	<b>Complex primary total hip replacement requiring bone grafting or femoral osteotomy</b> A more complicated replacement of the hip joint.	C
58	<b>Total hip replacement, with or without cement, after excision arthroplasty or arthrodesis, including conversion of hemiarthroplasty or revision of other previous hip surgery which involved internal fixation</b> A complicated type of hip replacement sometimes involving revision of previous work.	C
59	<b>Total prosthetic replacement of knee joint, with or without cement, +/- patella</b> Replacement of a knee joint.	C
60	<b>Multiple arthroscopic operation on knee (including meniscectomy, chondroplasty, drilling or microfracture)</b> Insertion of a fibre-optic camera ('keyhole surgery') into the knee joint and treatment of a variety of conditions.	B

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**Please remember Westfield Surgery Choices is only available as an additional option within Employee Healthcare from B&CE. If you wish to add this option, refer to our brochure "Employee Healthcare from B&CE" and the application form.**

**B&CE is dedicated to providing relevant, worthwhile and affordable employee benefits to the construction industry. We believe that in conjunction with Westfield Health and the cover they provide with Westfield Surgery Choices, we've delivered a package that will benefit both operatives and office staff and help employers manage their absenteeism levels.**

**Brian Griffiths**  
B&CE Chief Executive Officer



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.

The logo for B&CE Benefit Schemes, featuring the text 'B&CE' in a large, bold, white font above the words 'Benefit Schemes' in a smaller, white font, all set against a teal square background.

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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](http://www.fsa.gov.uk/pages/register) or by calling 0300 500 5000.