



B&CE
Benefit Schemes

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 £1.5 billion of industry resources, prudently managed by skilled investment managers.

Outstanding service, expert staff

As we specialise in providing financial services for the construction industry, our staff are familiar with the complexities of your business and will provide expert assistance.

Our customers include a range of companies from those with a handful of employees up to thousands.

Supporting you and the industry

Our Board comprises 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.

In the construction industry, the average cost of absence per employee is £671 per year with employees taking on average nearly six days sick each year¹. The Health and Safety Executive estimate that over 2.7 million working days are lost each year due to illness and injury².

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 three 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 office staff.

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

Employees can choose to upgrade their level of cover and add a partner 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.

Fact file

- 6,470 employers trust us with their employees' financial benefits provision
- 226,800 operatives are protected by our schemes
- In the past 25 years we have paid out over £518 million in benefits
- We manage £462 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 160 staff across the country
- Last year we reimbursed almost £395 million of holiday pay to employers
- Today we are responsible for over £1.5 billion of employee and industry funds.

1 <http://www.cipd.co.uk/NR/rdonlyres/6D0CC654-1622-4445-8178-4A5E071B63EF/0/absencemanagementsurveyreport2008.pdf>
2 <http://www.hse.gov.uk/statistics/lfs/0607/wdlind.htm>

An active alliance

B&CE have 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 more than 9,000 employers including Driving Standards Agency, First Group and Institute of Directors
- provide an award winning service
- has nearly 90 years' experience
- 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.

BEST HEALTHCARE CASH PLAN PROVIDER

**Health Insurance Awards 2007
(for the fourth consecutive year).**

THE LEADERSHIP FACTOR 2008

**Customers gave Westfield Health
a score of 91.6% for their standard
of service and care.**

SERVICEMARK AWARD FOR CUSTOMER SERVICE 2007-2008

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.
- Please note: Provision of Employer Healthcare from B&CE is likely to be subject to HMRC Benefit in Kind rules.



Benefits at a glance

Employee Healthcare from B&CE provides cash benefits towards routine healthcare plus 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 or cover their partner at their own expense (different premiums apply).

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

| Level of cover | Level 1 | Level 2 | Level 3 |
|-----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|
| Corporate paid weekly premiums | £1 | £2 | £3.75 |
| Dental (100% reimbursement, per benefit year) | Up to £45 | Up to £90 | Up to £180 |
| Optical (100% reimbursement, per benefit year) | Up to £45 | Up to £90 | Up to £180 |
| Therapy treatments (100% reimbursement, per benefit year) Physiotherapy Acupuncture Osteopathy Chiropractic | Up to £120 | Up to £250 | Up to £500 |
| | The amount shown represents a combined total for all the treatments. This amount can be used for any one, or combination of therapy treatments. | | |
| Consultation (100% reimbursement, per benefit year) | Up to £200 | Up to £400 | Up to £800 |
| 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 and Advice Line (Employee Assistance Programme) (Up to 6 face-to-face counselling sessions) | 24 hour free phone counselling and advice line is available to policyholders and any immediate resident family. Face-to-face sessions are available for the policyholder only. | | |

Additional cover

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Surgery Choices: Provides quick access to 60 different non urgent surgical procedures for employees. Also provides employer benefit if employee requires or chooses NHS treatment. Covers only new conditions. | To include 'Surgery Choices' add an extra £1.24 per employee, per week to each of the premium levels above. For companies with 10 employees or more, please refer to the Surgery Choices brochure. |
| Fitness & Wellbeing: Provides your employees with access to valuable lifestyle services, to keep them fit and healthy. | To include 'Fitness & Wellbeing' add 15p per employee, per week to the premiums in Level 1, 2 and 3. |
| 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' add 15p per employee, per week to the premiums in Level 1, 2 and 3. |

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> |
| 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.</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> |
| 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 if required. The advice is provided by FirstAssist Services Ltd.</p> |

Additional benefits*

| | |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Surgery Choices | <p>This is an optional benefit that helps you to manage absenteeism levels which are a result of employees waiting long periods for surgery.</p> <p>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 Surgery Choices fixed price treatment package.</p> <p>60 different non urgent surgical procedures 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> |
| Fitness & Wellbeing | <p>Now you can encourage proactive employee healthcare by providing your employees with access to an innovative GP Telephone Consultation Service, special membership deals at a national network of health and fitness clubs and a comprehensive online A-Z Health Website. All this for just an extra 15p per employee, per week – a small price to pay for healthy employees!</p> |

3 http://www.hi-mag.com/content/ipi/healthinsurance/images/supps/SB_0708.pdf

4 http://www.hi-mag.com/content/ipi/healthinsurance/images/supps/SB_0708.pdf

5 <http://www.hse.gov.uk/construction/>

Additional benefits continued

For Kids

This is an optional benefit that you can choose to provide for your employees for just an extra 15p per employee per week.

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.

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.

If an employee chooses to upgrade their cover, their children's cover will be automatically upgraded as well.

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.

* Surgery Choices, Fitness & Wellbeing and For Kids cover cannot be purchased independently and is only available on a corporate paid basis.

Surgery Choices cover is available for 10 employees or more and must be purchased for all employees or for a specified group of employees not selected on the basis of risk. Fitness & Wellbeing and For Kids cover are available for company groups with a minimum of 5 employees and must be purchased for all employees covered on the plan.

Next steps

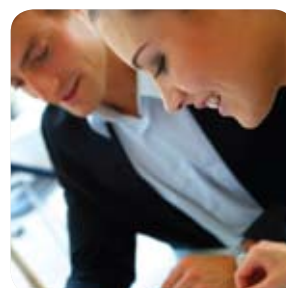
1

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.



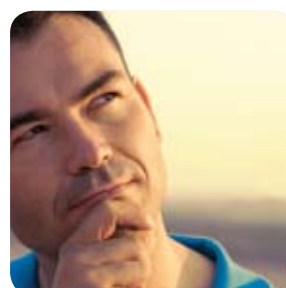
2

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 £1.5 billion and provides financial benefits to 226,800 operatives on behalf of 6,470 construction employers.*

In 2008, B&CE formed a partnership with Westfield Health to enable employers within the construction industry to provide quality healthcare services for their employees at a very affordable price.

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 October 2008.

for more information:

tel 08457 414142 or 01293 586790

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.

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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/register or by calling 0845 606 1234.