

# **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](mailto: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](mailto: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 1402/0109) 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 (Surgery Choices, Fitness and Wellbeing and For Kids) for your **whole workforce** you only need to complete one application form and tick the required additional modules.

If you are only offering Surgery Choices to **part of your workforce** (minimum of 10 employees) and you are offering a version of the plan without Surgery Choices to your other employees you will need to:

- complete an additional application form
- provide a separate email or disc containing the policy holder information below for the employees you are providing with Surgery Choices cover.

A pack containing Group Policy Terms & Conditions, the Administration Guide, and a small supply of claim forms and status forms will be left with 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](mailto: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 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
- Email Address
- Home Telephone Number
- Mobile Telephone Number
- Level of cover (i.e. Level 1, 2 or 3)
- Cover Start Date
- National Insurance Number
- Payroll Number
- Occupation
- Salary
- Surgery Choices (Yes or No)
- Fitness and Wellbeing (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 5-7 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 1403/0109). 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 claim form

The following will also be provided to you upon registration:

- Status forms
- Claim forms.

Further supplies are available by emailing [enquiries@westfieldhealth.com](mailto: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.

<b>Level 1:</b>	<b>£1.00 per week (£4.33 per month)</b>
<b>Level 2:</b>	<b>£2.00 per week (£8.66 per month)</b>
<b>Level 3:</b>	<b>£3.75 per week (£16.25 per month)</b>

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

	<b>Additional weekly premium</b>	<b>Monthly equivalent premium</b>
Surgery Choices	£1.24	£5.37
Fitness and Wellbeing	£0.15	£0.65
For Kids Benefit	£0.15	£0.65

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 the 10<sup>th</sup> 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 27<sup>th</sup> 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 should be deducted from salary and forwarded with your normal monthly remittance. See Section 3 for further details.

### **Section 3: How to process voluntary upgrades and/or partner premiums**

It is possible for employees to upgrade their level of cover to a higher level 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 Surgery Choices, Fitness and Wellbeing or Kids benefit 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, 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 (1403/0109).

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:	£1.50 per week (£6.50 per month)
Level 2:	£3.00 per week (£14.08 per month)
Level 3:	£6.25 per week (£20.58 per month)

#### **How to calculate voluntary upgrades and/or partner premiums**

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:

- Upgrading from Level 1 to Level 2 requires a payroll deduction of £1.50 per week, £6.50 per month. The total weekly payment to Westfield Health amounts to £1 + £1.50 = £2.50 (the monthly equivalent is £4.33 + £6.50 = £10.83).
- Upgrading from Level 2 to Level 3 requires a payroll deduction of £3.25 per week, £14.08 per month. The total payment to Westfield Health amounts to £2 + £3.25 = £5.25 (the monthly equivalent is £8.66 + £14.08 = £22.74).
- Upgrading from Level 1 to Level 3 requires a payroll deduction of £4.75 per week, £20.58 per month. The total payment to Westfield Health amounts to £1 + £4.75 = £5.75 (the monthly equivalent is £4.33 + £20.58 = £24.91).

#### **Partners**

If an employee wishes to include their partner they will pay the full weekly premiums. For example on Level 3 they will pay £6.25 per week (£20.58 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.

## **Section 4: Credit Control Process**

The credit control process ensures that health insurance 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 - 40 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 – 55 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 - 65 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 – 75 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**

B&CE Financial Services Ltd (B&CE) and Westfield Health regard the lawful and correct treatment of personal information as very important to a successful operation and to maintaining confidence between those with whom we deal and ourselves. We will make sure that we treat personal information lawfully and correctly, and ensure that sensitive data obtained will not be kept for any longer than necessary and that it will remain confidential at all times.

We need to collect and use certain information about people with whom we deal in order to operate. This includes current, past and prospective employees, suppliers, policyholders, corporate clients and intermediaries and others with whom we communicate and is obtained with their explicit consent. In addition, we may occasionally be required by law to collect and use this information to comply with requests by government departments for business data.

In order to comply with the Data Protection Act 1998 (DPA), this personal information will be dealt with properly however it is collected, recorded and used – whether on paper, in a computer or recorded on other material and it will not be processed further in any way that is incompatible with the purposes for which it which it was originally obtained.

Westfield Health is regulated by the FSA and is registered as a Data Controller under the DPA. All staff receive full training on the DPA and undertake an annual competency test. The Company has comprehensive DPA Policy Statements in place and a cross-departmental team reviews the company's 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.

To this end we fully endorse, and through appropriate management and strict application of criteria and controls we will adhere to, the Principles of data protection, as detailed in the DPA.

In order that we are able to release company account information to another authorised third party representative, it is necessary for Westfield Health to obtain written confirmation of the authorised employees' details who will be dealing with the company accounts under the terms of the DPA.

Should you need to make changes to the named contact details that Westfield Health hold, please call the Customer Helpline on 0114 250 2000 available 8am to 6pm Monday to Friday to speak to an advisor 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](mailto: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](mailto: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.

You will have been given these forms by your local B&CE representative at set up. Further supplies are available by emailing [enquiries@westfieldhealth.com](mailto:enquiries@westfieldhealth.com) or by calling Westfield Health's Customer Helpline on 0114 250 2000, available 8am to 6pm, Monday to Friday.

### **What if an employee 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.

### **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 everyday health costs (1403/0109) or on Westfield Health's website: [www.westfieldhealth.com](http://www.westfieldhealth.com).



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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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