

CHAMBERS
WALES

SOUTH EAST / SOUTH WEST / MID

plutushealth
ensuring good health

Chamber Plan

0808 178 1179
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www.plutushealth.co.uk

Chamber

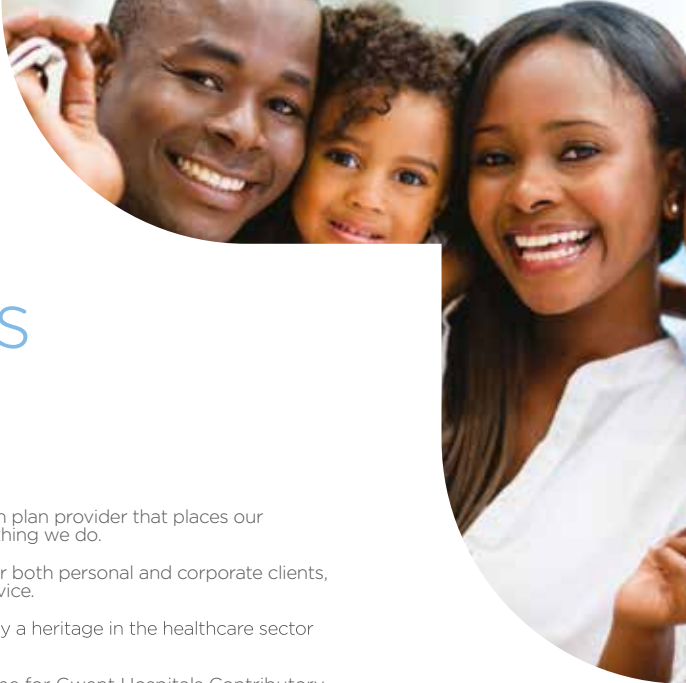
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www.plutushealth.co.uk

Plutus Health
Registered Office:
60 Newport Road,
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Tel: 01633 266152 / 250112
Freephone: 0808 178 1179
Fax: 01633 262456
Email: admin@plutushealth.co.uk



About us

Who are we?

Plutus Health is a not-for-profit health plan provider that places our customers at the very heart of everything we do.

We deliver innovative health plans, for both personal and corporate clients, supported by excellent customer service.

Everything we offer is underpinned by a heritage in the healthcare sector going back to 1839.

Plutus Health is now the trading name for Gwent Hospitals Contributory Fund.

What do we do?

Plutus Health offers our customers a selection of health plans to ensure a range of benefits for individuals, family members and corporate customers in the event of ill health and for routine health treatments.

For **as little as £5.36 per month** we provide you with the peace of mind that money will be available in your hour of need.

With everything from dental and optical care covered, to maternity benefits and specialist medical fees, our customers have a broad spectrum of their healthcare needs covered.

Our plans are all monthly renewable contracts where members can chose to pay their contributions at a frequency that suits them, monthly, quarterly, half yearly or annually.

The Plutus Health Chamber Plan

Plutus Health provides members of Chambers Wales with a bespoke value health plan that protects employees and promotes the importance of health and well-being within your organisation.

The Plutus Health Chamber Plan offers members of Chambers Wales the following incentives:

- + **A lower rate exclusive to Chambers Wales members. Membership starts at £5.36 per month per employee.**
- + **A dedicated business manager on hand to discuss all of your health plan needs and requirements.**

[Call us on 0808 178 1179](tel:08081781179)



Incentivising your employees

Healthcare benefits are ranked among the most desirable and valuable perks offered to employees in the UK. Our health plans provide a cost effective alternative to private healthcare and are an excellent means of incentivising and rewarding employees, as well as an effective means of reducing absenteeism.

You can decide whether cover is for your senior management, or your entire workforce, and we can help you structure your plan so that benefits only apply to those employees that you want them to.

At Plutus Health we understand that every business is different and we can tailor a package to suit your individual needs.

What the Plutus Health Chamber Plan could do for your business:

- ✦ **Improve staff productivity, motivation and morale**
- ✦ **Present a valuable and tangible employee benefit**
- ✦ **Help to recruit and retain staff**
- ✦ **Help to reduce absenteeism and the related costs**



How does a Plutus Health Chamber Plan work?

Employer:

- ✦ Meet with Plutus Health Business Development Manager to discuss your needs and review options available
- ✦ Agree plan and level of cover suitable for your business
- ✦ Agree implementation strategy, timescale and payment options
- ✦ Notify workforce of new employee benefit to be introduced and sign up arrangements – Plutus Health team will assist with this
- ✦ Commence cover

Employees:

- ✦ Receive notification of new employee benefit
- ✦ Receive details of scheme via employer and/or Plutus Health
- ✦ Complete sign up forms and consider upgrade, signing up partner and children
- ✦ Commence cover
- ✦ Attend your appointment at your dentist, optician or other recognised healthcare practitioner and don't forget to get an identifiable receipt when you pay for your treatment
- ✦ Within three months of the date of payment send us your original, identifiable receipt for those claims where you have paid your practitioner
- ✦ For hospital related claims send us your completed claim form within three months of the date of treatment or discharge
- ✦ We will send you a cheque to settle your claim, subject to our normal terms and conditions, usually within 2 working days

Individuals working for employers who are Chambers Wales members can also sign up for the Chamber Plan – it's exactly the same process as with our Personal and Corporate Plans.

If as an employer you would rather not sign up to a Plutus Health plan for your staff but are happy for your staff to sign up as individuals, then this is an available option. Plutus Health can either work with employers to collect an employee's monthly contributions via payroll, or directly from the employee via direct debit. Direct debit forms can be obtained direct from our office or downloaded from our website www.plutushealth.co.uk

All the different ways we can help you:

Dental Benefit

£50-£200
Dependent on Plan Chosen

100% of the paid cost of treatment incurred from a qualified and registered practitioner* is payable to the member only **up to** the appropriate maximum in one benefit year. Benefits are not available for charges incurred under care contract schemes.

Optical Benefit

£50-£200
Dependent on Plan Chosen

100% of the paid cost of treatment incurred from a qualified and registered practitioner* for eye tests, new prescribed spectacles or lenses and repairs is payable to the member only **up to** the appropriate maximum in one benefit year. Benefits are not available for charges incurred under care contract schemes.

Medical Specialist Fees

£100-£400
Dependent on Plan Chosen

Benefit is payable to the member only towards **80%** of the cost of medical consultation fees **up to** the maximum payable in one benefit year including fees incurred and paid for diagnostic procedures. This does not apply to treatment.

Reflexology Chiroprody Podiatry Homeopathy

£105-£500
Dependent on Plan Chosen

60% of the paid cost of treatment incurred from a qualified and registered practitioner* is payable to the member only **up to** the appropriate maximum in one benefit year. The maximum benefit shown is the total for all 4 treatment types and not per treatment.

*For details of the required practitioners' qualifications and registrations, please contact our office or download our Terms and Conditions from our website. Our full schedule of benefits, terms and conditions contains this information and is available from our head office and our website www.plutushealth.co.uk

60% of the paid cost of treatment incurred from a qualified and registered practitioner* is payable to the member only **up to** the appropriate maximum in one benefit year. The maximum benefit shown is the total for all 4 treatments types and not per treatment.

Benefit is payable for In-patient treatment in a registered hospital anywhere in the world. Benefit is payable to the member only and is subject to a maximum 30 nights of In-patient benefit in any one treatment year.

Benefit is payable for 12 days maximum per treatment year to the member for a procedure at a registered UK hospital for minor surgery.

Benefit is payable whether the birth is at home or in hospital. Normal hospital benefit will be paid after the first 5 nights of hospitalisation. The benefit is payable per child per member. See general conditions.

80% of the paid cost for examinations, tests and screening is payable to the member when provided by medically qualified staff when attending a UK screening facility, **up to** the maximum payable in any one benefit year.

For details of benefit amounts available to members' children, where enrolled, please see the Benefits Table on page 9. The proportions paid against costs incurred and terms and conditions under which benefit is payable remain the same.

Physiotherapy Osteopathy Chiropractic Acupuncture

£145-£700

Dependent on Plan Chosen

Hospital In-patient

£15-72 per night

Dependent on Plan Chosen

Hospital Day Surgery

£15-70

Dependent on Plan Chosen

Maternity Benefit

£100-£300

Dependent on Plan Chosen

Health Screening

£40-£125

Dependent on Plan Chosen

The figures

Personal Accident

£5,000-£20,000
Dependent on Plan Chosen

The policy contains exclusions where we will not pay accident benefit. A summary of the cover available is shown below. For full details of your coverage you should read the policy document which can be downloaded from the Plutus Health website or obtained from the Plutus Health office.

Death (as a result of an accident)

Disablement (permanent total disablement)

Loss of eye(s)

Permanent and total loss of speech

Permanent and total loss of hearing (in both ears)
(in one ear)

Loss by permanent physical severance or permanent total loss of use of:

- Loss of limb
- One big toe
- Any other toe
- One thumb
- One forefinger
- Any other finger

Permanent total loss of use of:

- Shoulder or elbow
- Wrist, hip, knee or ankle

Removal by surgical operation of:

- Lower jaw

Established non union of fractured leg or knee cap

Shortening of leg (by at least five (5) centimetres)

Break of major bones

- (Arm bones – radius, ulna &/or humerus.)
- (Leg bones – femur, tibia &/or fibula)

Total Sum Insured

For full details of your coverage you should read the policy document which can be downloaded from the Plutus Health website or obtained from the Plutus Health office.

	Foundation Plus	Bronze Plus	Silver Plus	Gold Plus
Death (as a result of an accident)	£5,000	£10,000	£15,000	£20,000
Disablement (permanent total disablement)	£5,000	£10,000	£15,000	£20,000
Loss of eye(s)	£5,000	£10,000	£15,000	£20,000
Permanent and total loss of speech	£5,000	£10,000	£15,000	£20,000
Permanent and total loss of hearing (in both ears) (in one ear)	£5,000 £750	£10,000 £1,500	£15,000 £2,250	£20,000 £3,000
Loss by permanent physical severance or permanent total loss of use of:				
Loss of limb	£5,000	£10,000	£15,000	£20,000
One big toe	£250	£500	£750	£1,000
Any other toe	£100	£200	£300	£400
One thumb	£1,000	£2,000	£3,000	£4,000
One forefinger	£250	£500	£750	£1,000
Any other finger	£250	£500	£750	£1,000
Permanent total loss of use of:				
Shoulder or elbow	£1,250	£2,500	£3,750	£5,000
Wrist, hip, knee or ankle	£1,100	£2,200	£3,300	£4,400
Removal by surgical operation of:				
Lower jaw	£1,500	£3,000	£4,500	£6,000
Established non union of fractured leg or knee cap	£500	£1,000	£1,500	£2,000
Shortening of leg (by at least five (5) centimetres)	£375	£750	£1,125	£1,500
Break of major bones	£75	£150	£225	£300
	£5,000	£10,000	£15,000	£20,000

On all plans the Accidental Death benefit for enrolled, dependant children will be £2,500. For all other claim categories, dependant children, if enrolled, receive 50% of benefits.

The Gwent Hospitals Workmen's and Contributory Fund is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Reg. No. 202166

The figures

	Foundation + + + + £5.36 per month	Bronze + + + + £10.00 per month	Silver + + + + £18.57 per month	Gold + + + + £23.67 per month
	Adult/Child	Adult/Child	Adult/Child	Adult/Child
Routine benefit				
Dental	£50/£15	£100/£30	£170/£45	£200/£50
Optical	£50/£18	£90/£35	£150/£53	£200/£60
Medical benefit				
Specialist consultation	£100/£50	£190/£63	£330/£75	£400/£100
Chiropody / Podiatry / Homeopathy / Reflexology	£105/£28	£260/£65	£430/£107	£500/£130
Physiotherapy / Osteopathy / Chiropractic / Acupuncture	£145/£60	£320/£102	£570/£164	£700/£200
Hospital benefit				
In-patient admission (max 30 nights)	£15/£5 per person per night	£30/£9 per person per night	£60/£14 per person per night	£72/£18 per person per night
Day-patient admission (max 12 admissions)	£15/£5 per person per day	£30/£7 per person per day	£60/£12.50 per person per day	£70/£18 per person per day
Extra benefits				
Maternity benefit	£100 per child born. Adult member only.	£150 per child born. Adult member only.	£250 per child born. Adult member only.	£300 per child born. Adult member only.
Health screening	£40 Adult member only.	£70 Adult member only.	£110 Adult member only.	£125 Adult member only.
Personal accident	£5,000	£10,000	£15,000	£20,000

(All benefits shown are the maximum per person per treatment year dependant on the plan chosen unless otherwise stated)

Dependant children are children of the member, including legally adopted children, up to and including 17 years old who have been enrolled in the member's application for membership or subsequently advised to our office in writing and who reside at the same address as the member.

FAQs

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+ Am I eligible to join?

All UK residents aged from 16 up to and including 65 years can join. Existing members can continue with us after their 66th birthday on their existing plan at no extra cost.

For more detailed information on the benefits offered by our Chambers Wales Scheme, please refer to our website or pick up a Chamber Plan brochure.

+ How do I join?

Contact us for an application form. Use one of the numbers below or e-mail us on admin@plutushealth.co.uk or use the contact form on our website, www.plutushealth.co.uk

If you would like to speak to one of our customer service representatives please call:
Tel: 01633 266152 / 250112
Freephone: 0800 178 1179

+ Do I have to complete a medical?

No medical examinations are required for you to join. You will need to complete and sign a health declaration when you apply. There is a qualifying period of three months before new members can make a claim and 12 months for known medical conditions at the date of joining.

+ Is there cover for my partner and/or children?

Your partner can be enrolled on the same terms and conditions as you, subject to payment of contributions. Partners are not automatically covered as part of the Plutus Health Chamber Plan, however, bespoke arrangements can be made on consultation with one of our customer service representatives. Dependent children under 18 years of age, living at the same address as you, can be enrolled free of charge. Please contact us for details.

+ How do I claim?

For benefits where you have to pay for the service received, such as dental, optical, medical specialist and therapies please send your original identifiable receipt to our office and we will arrange payment to you. Receipts must be original (not copies), identifiable to you and in the case of handwritten or computer generated receipts they must also be signed, dated and stamped by the treatment provider.

For hospital related claims - in-patient and day surgery - we provide claim forms which must be completed and signed by you and signed and stamped by the hospital providing treatment.

All completed hospital claim forms must be submitted to us within three months of the date of completion of treatment or discharge from hospital. Paid receipts must be submitted to us within three months of the date of payment.

+ Where can I get a claim form?

Please contact our office for a claim form as soon as you know you are going into hospital. If your admittance is

unexpected either ask a relative or friend to obtain a claim form on your behalf or contact us once you are discharged from hospital. Hospital claim forms can also be downloaded from our website, www.plutushealth.co.uk.

+ Where can I go for treatment?

Hospital benefit is payable for treatment received at registered UK hospitals. In-patient benefit is also available for emergency in-patient admission (including partner and children if enrolled) during temporary absence abroad (on proof of admission and discharge including the dates concerned).

Medical specialist fees are payable for consultation with a medical or surgical specialist holding consultant status in an NHS or registered private hospital in the U.K. For other benefits where you have to pay for your treatment such as dentists, opticians and therapy providers, the practitioner must be qualified and registered with the appropriate U.K. registered professional body. If in doubt please contact our office for details of the relevant professional bodies.

+ Can I upgrade my plan?

Yes, for members aged 65 or under, although requests to upgrade are subject to the approval of our management. Please contact our office to arrange this. Fresh Health Declarations will be required in every case and upgrades are not permitted once a member reaches 66 years of age.

Please note hospital benefits will be paid at the original plan benefit level for the first 12 months from upgrading. All other benefits will be available at the upgrade rates three months after upgrading and after 12 months for known medical conditions.

+ If my company pays into your health plan, can I contribute more and upgrade my plan?

Yes, usually your employer will deduct the extra contributions from your wages and pay direct to us.

+ Do contributions increase with age?

No. Your contributions will not change with any age increase. Should there be a need to make any changes to our overall contribution and benefit rates you will be given at least one month's notice, by post, at your address as shown in our records.

+ Will you recommend health services to me?

You will not receive advice or a recommendation from us for our health plans. You will need to make your own choice about how to proceed.

+ Are there qualifying periods?

Normally three months from date of joining but see the following sentence and the points below. For known medical conditions hospital benefits will not be paid in the first 12 months. You cannot claim for treatment received during the qualifying periods.

FAQS (cont.)

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+ How is non-disclosure of existing medical conditions treated?

It is vitally important that you declare any pre-existing condition that you are aware of before joining. Future claims could be refused payment if the claim is found to be from a non-disclosed pre-existing condition.

+ How long after I join the plan can I claim for optical and dental benefits?

You can claim for dental and optical benefits three months after you join the plan, for treatment received after the initial three month period.

+ How long after I join the plan can I claim for hospital benefits?

All hospital cash benefits can only be claimed once you have been a plan member for three months, for treatment received after the initial three month period, unless as described above, there are known medical conditions, when the 12 months qualifying period applies. There is no qualifying period if a hospital admission or attendance is required because of an accident. Hospital benefit claim forms can be downloaded from our website.

+ How long after I join the plan can I claim maternity benefits?

You can claim maternity benefits 12 months after the date you join the plan.

+ How long after I join can I claim for all other benefits?

You can claim for all other health benefits three months after you join the plan, for treatment received and paid for after the initial three month period.

+ When can I claim increased benefits after upgrading?

Hospital benefit will be paid at the original plan benefit level for all known medical conditions for the first twelve months from upgrading. All other benefits will be available at the upgrade rates three months after upgrading.

Claims for optical items purchased via the internet

In all cases please contact our customer services advisors on Freephone 0808 178 1179 before making claims under this heading as different rules apply. Full details are contained in our terms and conditions, copies of which can be obtained from our office or downloaded from our website www.plutushealth.co.uk

+ How do I cancel my membership?

You have a right to change your mind and cancel your agreement with us. If you wish to exercise this right, please do so in writing to our registered office within 14 days of the date you sign your application form. Any member wishing to cancel their membership after the above initial period must give 14 days' notice in writing to our registered office. Cancellation will take effect 14 days from the date of the notice or 14 days from receipt of the notice if undated. After this time no further claims will be paid. Any subscriptions already paid by you will not be refunded.

What do I do if I have a complaint?

If you wish to register a complaint, please contact us either by writing to the Chief Executive, Plutus Health, 60 Newport Road, Cardiff, CF24 0YG, or by telephoning 01633 266152.

If you cannot settle your complaint with us, you may be entitled to refer it to the:

Financial Ombudsman Service:
South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Tel: 0300 123 9123

Freephone: 0800 023 4 567

Switchboard: 020 7964 1000

For calls from outside the UK: +44 20 7964 1000

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Who are we regulated by?

Plutus Health is the trading name of The Gwent Hospitals Workmen's and Contributory Fund and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Our register number is 202166. We are required to give this information to you. Please use the information provided to decide if our services are right for you.

You can check our details on the Financial Services Register by visiting their website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangement is available from the FSCS.

Financial Services Compensation Scheme
10th Floor, Beaufort House, 15 St Botolph Street
London EC3A 7QU

Freephone: 0800 678 1100 or 020 7741 4100

Web: www.fscs.org.uk

Plutus Health Privacy Policy

For details of our Privacy Policy please go to our website, www.plutushealth.co.uk

A full list of terms and conditions can be found on our terms & conditions leaflet which is available at our office. Call if you would like to receive a copy, or download it from our website www.plutushealth.co.uk

Chamber

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Chamber Scheme 10 - 6/22