

Target Market Assessment



Westfield Health

Product information disclosures for distributors of Westfield Health Cash Plans and Private Health Insurance

This is not a customer facing document and is intended for intermediary use only.

All insurers are required to provide details of their 'target markets' for policies to intermediaries.

This is alongside any other related product information to help ensure good outcomes for customers. We have summarised below the different plans we offer and the type of customer who forms the target market, together with some of the key coverage benefits.

For more information on the key features and exclusions applicable to each plan please refer to the appropriate policy Terms and Conditions (links included).

This information will assist you in establishing the health cover demands and needs of customers. It will also help you to make informed decisions about the suitability of individual and SME policies, and whether they meet the customers insurance demands and needs.



Individual Health Cash Plans

What is this type of insurance?

A health cash plan is a low-cost insurance package that provides cash back towards everyday healthcare bills and a wide range of other wellbeing benefits. With just a small monthly payment, health cash plans provide a simple, affordable way to cover healthcare costs and safeguard the health and wellbeing of customers and their families.

Our Individual Health Cash Plans are designed to provide a range of health benefits, that customers pay for and claim back from Westfield Health, up to the annual benefits that apply.

Target Market

Individual Health Cash Plans are aimed at:

- Individuals, couples, and families.
- Resident for a minimum 180 days each year in the UK, Jersey or Isle of Man.
- Minimum age of 16 but younger than 66 years of age at entry.
- Existing policyholders paying to transfer to a higher level of cover must be under 66 years of age. Dependent children may be covered up to their 18th birthday.
- Westfield Flex allows dependent children cover up to their 22nd birthday.

The Individual Health Cash Plan is not designed to cover a wide scope of health treatments.

Professional and semi-professional sports people are not eligible for the policy.

Product features and benefits

Our Insurance Product Information Documents (IPIDs) detail our products' benefits, features and services.

Download IPIDs and Terms and Conditions:

- Advantage Voluntary
 - [IPID](#)
 - Terms and Conditions: [Direct Debit](#), [Payroll](#), [Pension Deduction](#)
- Good4You
 - [IPID](#)
 - [Terms and Conditions](#)
- Westfield Flex
 - [IPID](#)
 - [Terms and Conditions](#)

Distribution strategy

The plans can be arranged directly with customers by Westfield Health on a non-advised basis only or are available through intermediaries who may provide recommendations according to their own regulatory permissions.

Corporate Health Cash Plans

What is this type of insurance?

A corporate health cash plan is a low-cost insurance package that provides cash back towards everyday healthcare bills and a wide range of other wellbeing benefits. The corporate health cash plan is paid for by employers, and it enables their employees to claim back from Westfield Health, up to the annual benefits that apply.

Voluntary employee upgrades are permissible. The plan can be provided to any company who provides corporate paid cover for more than five people.

Target Market

Corporate Health Cash Plans are aimed at:

- Employers who wish to provide a health cash plan for employees (and potentially additional adults and dependents).
- Resident for a minimum 180 days each year in the UK, Jersey or Isle of Man.
- There is no age limit for corporate paid cover, no minimum or maximum age, so the plan can be arranged for persons under 16.
- An age limit of not yet 66 for upgrade and voluntary/partner cover applies.
- Dependent children may be covered up to their 18th birthday.
- Westfield Flex and Mosaic allow dependent children cover up to their 22nd birthday.

The Corporate Health Cash Plan is not designed to cover a wide scope of health treatments.

Professional and semi-professional sports people are not eligible for the policy. For Mosaic plans, semi professional sportspersons are eligible after September 2022.

Product features and benefits

Our Insurance Product Information Documents (IPIDs) detail our products' benefits, features and services.

Download IPIDs and Terms and Conditions:

- Advantage Corporate
 - IPIDs: [Upgrade](#), [Partner](#)
 - [Terms and Conditions](#)
- Foresight
 - IPIDs: [Partner Outside Concession](#), [Partner Inside Concession](#), [Upgrade](#), [Foresight for Flex](#)
 - Terms and Conditions: [Direct Debit](#), [Payroll](#), [Foresight For Flex](#)
- Mosaic Health Plan
 - [IPID](#)
 - [Terms and Conditions](#)
- Westfield Flex
 - [IPID](#)
 - [Terms and Conditions](#)

Distribution strategy

The plans can be arranged directly with customers by Westfield Health on a non-advised basis only or are available through intermediaries who may provide recommendations according to their own regulatory permissions.

Individual Private Health Insurance

What is this type of insurance?

Our Private Health Insurance allows a prompt diagnosis, referral and fast access to private treatment. It provides cover for most surgical procedures, except heart or cancer related treatment, and allows access to prompt treatment at a hospital or treatment centre of the customer's choice.

Prices are calculated based on age.

Target Market

Individual Private Health Insurance Plans are aimed at:

- Individuals.
- Resident for a minimum 180 days each year in the UK, Jersey or Isle of Man.
- Minimum age 18 for policyholder at application. Maximum age is 79 but not yet 80 for the policyholder at application (new or change in cover). They can continue to have cover after they are 79 but they can make no changes to the policy.

The Individual Private Health Insurance is not designed to cover all health treatments. Cancer and heart are excluded.

Professional and semi-professional sports people are not eligible for the policy. There are some exclusions regarding treatment that arises as a result of dangerous and hazardous sporting activities for all policyholders. There are also general exclusions.

No medical is required to be accepted for cover.

Product features and benefits

Our Insurance Product Information Documents (IPIDs) detail our products' benefits, features and services.

Download IPIDs and Terms and Conditions :

- Private Health Insurance Level 1
 - [IPID](#)
 - [Terms and Conditions](#)
- Private Health Insurance Level 1 with Outpatient cover
 - [IPID](#)
 - [Terms and Conditions](#)
- Private Health Insurance Level 2
 - [IPID](#)
 - [Terms and Conditions](#)
- Private Health Insurance Level 2 with Outpatient cover
 - [IPID](#)
 - [Terms and Conditions](#)

Distribution strategy

The plans can be arranged directly with customers by Westfield Health on a non-advised basis only or are available through intermediaries who may provide recommendations according to their own regulatory permissions.

Corporate Private Health Insurance

What is this type of insurance?

Our Corporate Private Health Insurance allows a prompt diagnosis, referral and fast access to private treatment. It provides cover for most surgical procedures, except heart or cancer related treatment, and allows access to prompt treatment at a hospital or treatment centre of the customer's choice.

Target Market

The Corporate Private Health Insurance Plan is aimed at:

- Companies providing corporate paid cover for 5 or more employees.
- Resident for a minimum 180 days each year in the UK, Jersey or Isle of Man. No age limits apply.
- There is no cover for children.
- There is no cover for voluntary partners, or employees voluntarily taking out PHI cover on a standalone basis.

Corporate Private Health Insurance is not designed to cover all health treatments. Cancer and heart are excluded.

Professional and semi-professional sports people are not eligible for the policy. There are some exclusions regarding treatment that arises as a result of dangerous and hazardous sporting activities for all policyholders. There are also general exclusions.

No medical is required to be accepted for cover.

Product features and benefits

Our Insurance Product Information Documents (IPIDs) detail our products' benefits, features and services.

Download IPIDs and Terms and Conditions:

- Private Health Insurance, Surgery Choices 1
 - [Terms and Conditions](#)
- Private Health Insurance, Surgery Choices 2
 - [Terms and Conditions](#)

Distribution strategy

The plans can be arranged directly with customers by Westfield Health on a non-advised basis only or are available through intermediaries who may provide recommendations according to their own regulatory permissions.

Our product approval process

For all products we complete at least an annual review of the product to make sure that it continues to be a suitable and sustainable product for our target market and for us as a business.

If you feel that the needs of the target market are not being met by this product or you become aware of a product feature causing a negative impact to customers, please contact us by mailing productgovernance@westfieldhealth.com.

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