

Your guide to Wellbeing & Alternative Therapies.

Westfield Mosaic Health Cash Plan



Introducing your cover.

Don't forget to read the Benefit Rules at the back of this guide and the full terms and conditions in your separate Westfield Mosaic Health Cash Plan guide.

Your Westfield Mosaic Health Cash Plan includes a Wellbeing & Alternative Therapies benefit.

You'll receive money back towards the cost of a range of popular wellbeing and alternative therapies, which may help to relieve symptoms of a medical condition, aid recovery from illness or injury, alleviate stress or just simply improve your overall wellbeing.

You can claim back 100% of the money you spend, up to the maximum allowance provided by your cover.

Getting started.

Take a look at your Welcome Letter to see how much money you can claim back under your Wellbeing & Alternative Therapies benefit. The amount shown can be used for any one or combination of alternative therapy treatments and services.

Here's a list of the wellbeing and alternative therapy treatments available on your cover.

Acupressure

Acupressure is an ancient healing art that stimulates the body's natural self-curative abilities. It has the same principles as Acupuncture, but the pressure is applied directly to the Acupoints of the body mainly by using gentle to firm finger pressure. Acupressure therapy is effective for the relief of stress-related ailments and is ideal for boosting the immune system. Acupressure releases muscular tension, increases blood circulation and can fortify the reproductive system and detoxify the body.

Allergy and Food Intolerance Testing

Sometimes it's hard to pinpoint exactly what may be causing that niggling headache, bloated feeling or irritated skin. There's a whole range of symptoms that can be caused by food intolerances and allergies including headaches, migraines, tiredness, fatigue, weight problems, eczema, psoriasis, asthma, catarrh, sinus congestion, Irritable Bowel Syndrome (IBS), digestive disorders, anxiety, M.E. and depression. Testing not only determines if you have an intolerance or allergy but also what you may be intolerant or allergic to, therefore making it easier to manage your condition.

Aromatherapy

Aromatherapy is the use of essential oils for preventative care, healing and general physical wellbeing. Popular because of its non-invasive nature, aromatherapy is used for a wide range of health problems such as anxiety, stress and insomnia. Many people find it useful in treating arthritic and rheumatoid pain, headaches and pre-menstrual tension. Some people also use aromatherapy just for its relaxation effects.

Hypnotherapy

Hypnotherapy is the use of hypnosis for treating conditions such as addictions, anxiety, obesity, IBS, phobias and stress. Hypnosis isn't a state of sleep but a state of relaxation. The Hypnotherapist induces this state by various methods. Once the patient is in this state, the therapist uses suggestion, which is aimed at influencing behaviour and relieving symptoms.

Indian Head Massage

Indian Head Massage is a simple yet effective therapy renowned for relieving symptoms of stress. Stimulating the head and neck muscles, Indian Head Massage is generally used to promote relaxation, improve circulation and relieves eyestrain, headaches, sinusitis, congestion and insomnia.

Nutritional Therapy

A nutritional therapist advises clients on boosting wellbeing and alleviating health problems through changes to diet and lifestyle. Conditions commonly addressed by nutritional therapists include IBS, allergies, menopausal symptoms, chronic fatigue, depression and stress, migraine and weight problems. They also advise on prenatal and postnatal nutritional requirements.

Reflexology

Reflexology is a system of complementary medicine that maps out the reflexes on the feet and hands to all the organs and the rest of the body. By applying acupressure and massage-like techniques to these reflex points on the hands and feet, the related body parts are positively affected and blood, nerve and lymphatic systems are invigorated thus improving supply. Reflexology can be used as a form of preventative maintenance, as well as to treat specific medical conditions. It is useful in treating arthritis, digestive problems, neck and back pain, migraine, menstrual and menopausal symptoms.

Reiki

Reiki is a Japanese form of healing which involves the transfer of energy from practitioner to patient to enhance the body's natural ability to heal itself through the balancing of energy. Reiki can be used for many ailments such as reducing anxiety and stress, relieving pain, headaches, stomach upsets, back problems, respiratory problems, PMT, menstrual problems and sinus problems.

Sports Massage

You don't have to be an athlete to benefit from sports massage. Sports massage is good if you have chronic pain, an injury or a restricted range of motion. It's a type of Swedish massage that stimulates circulation of blood and lymph fluids. Some sports massage movements use trigger point therapy to break down adhesions (knots in the muscles) and increase range of motion. Sports massage can also assist abdominal pain, arthritis, circulation problems, disc problems, fractures, muscle stiffness, repetitive strain injury and tennis elbow.

Benefit Rules

The maximum benefit allowance is available over a one year **benefit period** and represents the total for any one or combination of the treatment/service types.

Westfield Health is not advocating the effectiveness of any of these wellbeing and alternative therapies and cannot accept any liability for any loss or damage that may arise as a result of **your** use of the services of any **Healthcare Professional**. We strongly recommend that **you** keep **your GP** informed of any treatment that **you** are receiving.

Cover is subject to the General Terms and Conditions and Definitions in **your** Westfield Mosaic Health Cash Plan guide.

When...

- **you** receive and pay for treatment, advice or a service from a **Healthcare Professional** who is registered with/a member of one of the professional organisations recognised by Westfield Health (see Wellbeing & Alternative Therapies Definitions section). Registration/membership must be relevant to the treatment/service that they are providing **and**
- **you** submit **your** claim in accordance with the instructions below and section 8, General Terms and Conditions – Westfield Mosaic Health Cash Plan guide

We will cover...

- 100% of the cost, up to the maximum for **your** level of cover, see **your Policy Schedule**

For...

- Acupressure; Allergy/ Food Intolerance Testing; Aromatherapy; Hypnotherapy; Indian Head Massage; Nutritional Therapy; Reflexology; Reiki; Sports Massage

We will not cover...

- any treatment/service that is not **specifically** listed above, even if these have been provided by **your Healthcare Professional**
- missed appointment fees
- scans e.g. MRI, ultrasound (see Scanning Facilities and/or Consultation benefit, if these benefits are included in **your** cover)
- homeopathic remedies (see Therapy Treatments, if this benefit is included in **your** cover)
- mail order or internet based services, except for laboratory tests that have been specifically arranged by and reported to **your Healthcare Professional**
- Vega testing
- Kinesiology
- group classes or sessions
- tuition, study groups or training courses
- Reiki training and/or attunements
- Essential oils, creams, oils or any preparations for home use
- herbs, herbal remedies, food items, meal replacements, supplements or vitamins even if these have been recommended or supplied by **your Healthcare Professional**
- lumbar supports, mobility aids, surgical appliances e.g. surgical supports
- sundry items
- exclusions (see section 6, General Terms and Conditions – Westfield Mosaic Health Cash Plan guide)

Help us to process your claim quickly

Please ensure that a fully itemised receipt issued by **your Healthcare Professional** accompanies **your** claim form. Please remember that **we** must receive **your** claim within **13 weeks** of the date that **you** make **each** payment for a treatment/service.

Your receipt must include:

- The date of **each** payment
- **Your Healthcare Professional's** full name, address and daytime contact details
- Details of the professional organisation that **your Healthcare Professional** is registered with/a member of (see overleaf)
- Details of the type of treatment/service
- Confirmation that **you** were the recipient of the treatment or service
- The date **you** received **each** separate treatment or service
- Separately itemised details of any additional purchases (these will not be covered by **your plan**)

For full details of how to make a claim please also refer to section 8, General Terms and Conditions in **your** Westfield Mosaic Health Cash Plan guide.

Full details of the **Healthcare Professionals** that **we** recognise are included in this guide. For the definition of other bold words please refer to **your** Westfield Mosaic Health Cash Plan guide.

Definitions

Healthcare Professionals

The **Healthcare Professional** that **you** choose must be registered with/a member of one of the professional organisations recognised by Westfield Health for you to be eligible to claim on this **plan**.

Registration/membership must be relevant to the treatment/service that they are providing.

Whilst these professional organisations aim to ensure best practice, there is no statutory regulation of these therapies/services. **We** therefore strongly recommend that **you** also check whether **your** chosen **Healthcare Professional** is adequately trained and holds any necessary liability insurance.

The **Healthcare Professional** cannot be **you**, **your partner** or a member of **your** family.

For each therapy/service please ensure that **your Healthcare Professional** is a member of/registered with:

Acupressure

Association of Physical and Natural Therapists (APNT)
British Acupuncture Council (BAcC)
British Association of Beauty Therapy & Cosmetology (BABTAC)
British Complementary Medicine Association (BCMA)
British Medical Acupuncture Society (BMAS)
British Register of Complementary Practitioners (BRCP)
Federation of Holistic Therapists (FHT)
Institute for Complementary and Natural Medicine (ICNM)

Allergy Testing and Food Intolerance Testing

British Association for Applied Nutrition and Nutritional Therapy (BANT)
British Complementary Medicine Association (BCMA)
British Institute for Allergy and Environmental Therapy
Complementary and Natural Healthcare Council (CNHC)
General Pharmaceutical Council (GPhC)
Nursing and Midwifery Council (NMC)
Nutritional Therapy Council (NTC)

Aromatherapy

Aromatherapy and Allied Practitioners' Association (AAPA)
Association of Physical and Natural Therapists (APNT)
British Association of Beauty Therapy & Cosmetology (BABTAC)
British Complementary Medicine Association (BCMA)
British Register of Complementary Practitioners (BRCP)
Complementary and Natural Healthcare Council (CNHC)
Complementary Therapists Association (CThA)
Federation of Holistic Therapists (FHT)
General Regulatory Council for Complementary Therapies (GRCCT)
Institute for Complementary and Natural Medicine (ICNM)
International Council of Holistic Therapists (ICHT)
International Federation of Aromatherapists (IFA)
International Federation of Professional Aromatherapists (IFPA)
International Holistic Aromatherapy Foundation (IHAF)

Hypnotherapy

Association for Professional Hypnosis and Psychotherapy (APHP)
British Complementary Medicine Association (BCMA)
British Hypnotherapy Association (BHA)
British Institute of Hypnotherapy (BIH)
British National Register of Advanced Hypnotherapists (NRAH)
British Register of Complementary Practitioners (BRCP)
British Society of Clinical and Academic Hypnosis (BSCAH)
British Society of Clinical Hypnosis (BSCH)
Clinical and Therapeutic Hypnosis Association (CTHA)
Complementary and Natural Healthcare Council (CNHC)
Complementary Therapists Association (CThA)
Federation of Holistic Therapists (FHT)
General Hypnotherapy Register (GHR)
Hypnotherapy Association (HA)
Hypnotherapy Society (HS)
Institute for Complementary and Natural Medicine (ICNM)
National Council for Hypnotherapy (NCH)
National Guild of Hypnotherapists (NGH)
National Register of Hypnotherapists and Psychotherapists (NRHP)
National Society of Professional Hypnotherapists (NSPH)
UK Confederation of Hypnotherapy Organisations (UKCHO)
Working Group for Hypnotherapy Regulation
World Federation of Hypnotherapists (WFH)

Indian Head Massage

Association of Light Touch Therapists (ALTT)
Association of Physical and Natural Therapists (APNT)
British Association of Beauty Therapy & Cosmetology (BABTAC)
British Complementary Medicine Association (BCMA)
British Register of Complementary Practitioners (BRCP)
Complementary and Natural Healthcare Council (CNHC)
Complementary Therapists Association (CThA)

Federation of Holistic Therapists (FHT)
General Council for Massage Therapies (GCMT)
Institute for Complementary and Natural Medicine (ICNM)
International Council of Holistic Therapists (ICHT)
National Association of Massage & Manipulative Therapists (NAMMT)
Scottish Massage Therapists Organisation (SMTO)

Nutritional Therapy

British Association for Applied Nutrition and Nutritional Therapy (BANT)
British Association of Beauty Therapy & Cosmetology (BABTAC)
British Complementary Medicine Association (BCMA)
British Register of Complementary Practitioners (BRCP)
Complementary and Natural Healthcare Council (CNHC)
Complementary Therapists Association (CThA)
Federation of Holistic Therapists (FHT)
Federation of Nutritional Therapy Practitioners (FNTP)
Institute for Complementary and Natural Medicine (ICNM)
Nutritional Therapy Council (NTC)

Reflexology

Association of Light Touch Therapists (ALTT)
Association of Physical and Natural Therapists (APNT)
Association of Reflexologists (AoR)
British Association of Beauty Therapy & Cosmetology (BABTAC)
British Complementary Medicine Association (BCMA)
British Reflexology Association (BRA)
British Register of Complementary Practitioners (BRCP)
Centre for Clinical Reflexology (CCR)
Clinical Association of Reflexologists (CAR)
Complementary and Natural Healthcare Council (CNHC)
Complementary Therapists Association (CThA)
Federation of Holistic Therapists (FHT)
General Regulatory Council for Complementary Therapies (GRCCT)
Institute for Complementary and Natural Medicine (ICNM)

International Council of Holistic Therapists (ICHT)
International Federation of Reflexologists (IFR)

Reiki

Association of Light Touch Therapists (ALTT)
British Association of Beauty Therapy & Cosmetology (BABTAC)
British Complementary Medicine Association (BCMA)
British Register of Complementary Practitioners (BRCP)
Complementary and Natural Healthcare Council (CNHC)
Complementary Therapists Association (CThA)
Federation of Holistic Therapists (FHT)
General Regulatory Council for Complementary Therapies (GRCCT)
Institute for Complementary and Natural Medicine (ICNM)
International Council of Holistic Therapists (ICHT)
Reiki and Seichem Association (RASA)
Reiki Healers and Teachers Society (RHATS)
UK Reiki Federation

Sports Massage

Association of Chartered Physiotherapists in Sports Medicine (ACPSM)
Association of Physical and Natural Therapists (APNT)
British Association of Beauty Therapy & Cosmetology (BABTAC)
British Register of Complementary Practitioners (BRCP)
Complementary and Natural Healthcare Council (CNHC)
Complementary Therapists Association (CThA)
Federation of Holistic Therapists (FHT)
General Chiropractic Council (GCC)
General Council for Massage Therapies (GCMT)
General Osteopathic Council (GoSC)
General Regulatory Council for Complementary Therapies (GRCCT)
Institute for Complementary and Natural Medicine (ICNM)
Institute of Sport & Remedial Massage (ISRM)
International Council of Health, Fitness & Sports Therapists (HFST)
National Association of Massage & Manipulative Therapists (NAMMT)

Physiotherapists registered with the Health and Care Professions Council (HCPC)
Scottish Massage Therapists Organisation (SMTO)
Society of Sports Therapists (SST)
Sports Massage Association (SMA)
Sports Therapy Organisation (STO)

**Remember, our
friendly Customer
Care Team is here
to help.**

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Westfield Health is a trading name of Westfield Contributory Health Scheme Ltd and is registered in England & Wales company number 303523. We are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA. Details of this registration can be found by accessing the Financial Services Register online at either the PRA or the FCA websites or by contacting the PRA on 020 7601 4878 or the FCA on 0800 111 6768. Our financial services registration number is 202609.

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