

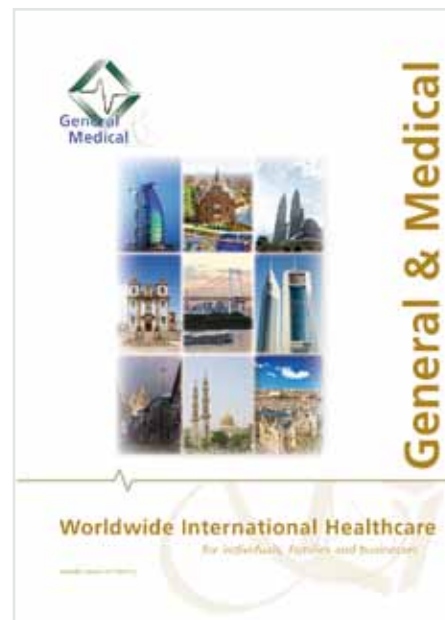
Welcome to our November newsletter, packed full of General & Medical news.

In this edition you can read about the fun our staff had on 'Pink Thursday', all in aid of a very good cause. We introduce you to Vale Healthcare and their fantastic facilities in South Wales. Check out our new International schemes, our enhancements to our Equis and Altus schemes and our new look brochures. Take a break and enjoy the quick coffee time word search. Send a highlighted copy of the answers to us, to arrive before 10th December. A randomly chosen correct entrant will be sent a bottle of bubbly just in time for the Christmas celebrations.



The festive season will soon be upon us and before we know it, it'll be 2012. All of us here at General & Medical would like to say an enormous thank you to all our brokers, staff at our Participating Hospitals and our clients for all your support during the past year. We wish you all a wonderful Christmas and New Year.

We have been busy updating and redesigning our brochures. Let us know what you think of our clean, fresh new look. As well as clearly setting out the types of cover available, the new brochures describe the benefits of private health insurance for families, businesses and anyone living and working overseas. To download our personal, business or international brochures, visit our website at www.generalandmedical.com





New covers added to our Equis & Altus ranges

We have recently expanded both our Equis and Altus range of schemes to include Equis Key and Altus Key. This now gives 4 levels of cover within each scheme. Equis and Altus are available to individuals, families, businesses and employees.

Equis Key and Altus Key are now our entry levels of cover and will suit anyone seeking an essential level of in-patient cover only. They provide fast access to initial consultation and diagnostic tests. Cover is also provided for admission to a private hospital for surgery of an acute condition, should it be necessary. Altus Key includes a level of cover for cancer treatment that increases each year, as long as there are no claims for cancer.

For full details, please ask for copies of our new brochures by calling us on 0800 970 9442 or visit www.generalandmedical.com

Worldwide Travel Insurance

Adding our Worldwide Travel insurance gives you the reassurance of medical benefits and repatriation from any country worldwide. Cover is provided for an unlimited number of trips within any 12 month period.

Benefits include

- Cover for winter sports
- Generous cover for personal possessions
- Cover for cancellation or curtailment of trips
- Cover for up to 120 days maximum per trip
- Personal Liability and Personal Accident cover

For a small additional fee, cover can be added for scuba diving.



International Schemes - a new range

We are delighted to announce the launch of our International range of healthcare schemes designed to meet the needs of everyone living or working outside the UK. Private healthcare is especially important for people living or working in countries where access to hospitals and medical facilities may not be straightforward, or where only a basic standard of care is available. We have worked closely with international advisors and specialists to design a range of healthcare schemes tailored to the needs of specific regions throughout the world. We can now provide fast access to the highest quality medical facilities across 5 continents.

Our range of international schemes is designed to meet the needs of individuals, families and businesses. The Signature, Quantum and Halcyon ranges each include 4 levels of cover to provide essential access to the best in-patient and out-patient care available.

Signature is a range of schemes that provide worldwide cover. The normal country of residence will fall into one of our 3 geographical zones and this helps to determine the cost of the cover provided.

The Quantum and Halcyon ranges are regional international healthcare schemes designed to provide affordable cover that meets the needs of people living and working in particular regions. Quantum provides cover for those whose normal country of residence is Spain, Portugal or Cyprus. Halcyon provides cover mainly for those in the Middle East and India.

To find out more, please call our Sales Team on 0800 970 9442. Ask for a quote and for our International Healthcare brochures.



Meetings of Local Businesses

September 15th heralded an early rise for General & Medical's medical panel and the sales and marketing team as they hosted a breakfast meeting for local businesses in Peterborough, known as the 'Bondholder Breakfast'. 161 delegates from local businesses attended to hear our National Sales Manager Paul Johnson and Consultant Surgeon and member of our Medical Advisory Panel Tom Davis discuss the implications of an ageing population and the benefits of private medical insurance to business.

Medical Director of General & Medical Mr John Hall also attended the event. John, a Consultant Surgeon, leads our Medical Panel. Here's John's synopsis:

"Dr. Tom Davis presented some interesting statistics connected to our ageing population and the pressure this places on the NHS. For example, a child born in 1951 would have a projected life expectancy of 77 if male and 83 if female. For those born fifty years later, these have risen to 87 and 92 respectively. In addition, the estimated number of centenarians is expected to be well over 500,000 by 2020.

As age progresses the causes of mortality have changed. The death rate per million from circulatory and respiratory diseases has fallen, though more abruptly in men than women. The deaths from cancer, which occur more frequently in older people, have risen over the years, despite a fall in lung cancer in men. However the incidence of breast cancer in women and prostate cancer in men is rising sharply though the mortality rates are falling.

Despite these trends there are two factors that may influence the prospect of a long life. Obesity in the UK is increasing. This country now lies third behind the United States and surprisingly Mexico. Secondly, alcohol related deaths are increasing sharply, having doubled over the past twenty years. This will clearly have an impact on the medical services in the UK. The care of the elderly forms a major part of the NHS services. Only time will tell how it is able to deal with the demands of an increasingly ageing population."

John Hall M.B.B.S. FRCS (eng)



Joe Miller of General & Medical at the Business Focus Exhibition.

On October 12th we exhibited at Business Focus 2011 at the Exec East of England showground.

This proved to be a great event for Peterborough with over 70 companies exhibiting.

We had a steady stream of visitors to our stand during the day, and it was nice to see so many familiar faces supporting the local business network.



Vale Hospital



The Vale Hospital is part of Vale Healthcare's multi-site private healthcare provision in South Wales, and is owned by Nuffield Health. Nuffield Health has 31 private hospitals across the UK, over 50 years of experience, and is the UK's leading health charity.

The Vale Hospital is located on the fringe of Cardiff, and offers a host of private healthcare services to patients across Wales and the south west. The hospital opened in June 2010. It is a purpose-built facility located in the Vale of Glamorgan in an idyllic setting within 3.4 acres of rural parkland.



Vale Hospital was part of Vale Healthcare's £25million development programme throughout 2008-2010, and boasts 2 major digital operating theatres that includes Integration Broker technology allowing the surgical team access to video and patient information including a patient's Electronic Medical Record system (EMR) – at the touch of a button. This is a first in Wales, and greatly improves work flows within theatre, allowing the surgeon to see x-rays, images and other patient documents.

The hospital facilities also include 25 en-suite bedrooms, 2 HDU beds, 6 consulting rooms and on-site diagnostic imaging facilities. This is in addition to Vale Healthcare's Cardiff Bay Clinic, an out-patient day-case theatre and imaging unit in the heart of Cardiff Bay.

The hospital provides a comprehensive range of medical and surgical services, and has a wealth of experience with leading surgeons from across the UK practicing at the hospital. Services include Orthopaedic and Spinal Surgery, Weight Loss (Bariatric) Surgery, Cosmetic Surgery, General Surgery, Urology, ENT, and Gynaecology.

Whilst providing a range of medical services, the Vale Hospital has a strong reputation for its treatment and management of Orthopaedic and sports injuries, with surgical teams supported by a senior team of physiotherapists and



Vale Hospital



rehabilitation specialists. This crucial support network is a fundamental part of a patient's pre and post-operative care, ensuring patients can return to their normal routines and activities in the quickest time possible.

Treating athletes of all ages and abilities, the Vale Hospital has key links with sporting teams across Wales including Cardiff City Football Club, the Ospreys Rugby Team, Cardiff Devils Ice Hockey Team and the Sports Wales Institute. Vale Healthcare is also proud to be the official medical services provider to the Olympic teams training in Wales.



For more information, please visit www.vale-healthcare.com / www.vale-hospital.com

Sports Cover with General & Medical

Our range of Sports covers is one of the most comprehensive on the market, making General & Medical an increasingly popular choice with sports clubs and players up and down the country.

We have agreements in place with hundreds of private hospitals and medical facilities throughout the country. In fact our list of available facilities is one of the largest of any UK insurer and we actively manage our contracts with the hospitals to keep costs and premiums low.

Many of our hospitals have specific know-how when it comes to dealing with sports injuries, with experienced physiotherapists and facilities for specialist treatments such as hydrotherapy.

To take into account different factors such as the level of contact involved, we have developed a risk rating system that allows us to accurately price for any given sport. We also take into account the number of members coming onto cover by offering reduced premiums for larger schemes.

For teams of 6 or more, an additional pool of out-patient benefit is available. This additional benefit can be used where a member requires further eligible out-patient treatment but has already claimed benefit up to their individual limit.

Sports Opt-In is a complementary service for clubs who take out Sports Health Cover for their players. It offers supporters, club officials and families of the players a healthy discount on our normal premiums. Furthermore, every policy taken out can generate a revenue stream for the club in the form of a commission. A popular use of this revenue stream is to spend it on youth related activities to encourage the next generation of players.

Alternatively, larger clubs can fully tailor their cover, with a Sports Healthcare Trust scheme from our Trust Administration partner ProAmica Ltd.





Pink Thursday

As October is Breast Cancer Awareness month, we wanted to take part in this and decided to have a 'Pink Thursday' (27th). The objective was to raise funds for this very deserving charity and for us all to have some fun. Obviously the whole day was themed around pink; we dressed in pink, played pink games, had a pink raffle and even had a bake off. Guess the sweets in the tub was a great success with Michael Thorpe (Healthcare Services Manager) guessing the exact number of sweets (417). Unbelievably he got the exact number. Let's hope he won't eat them all at once!

The company was extremely generous and donated a £50 spa treatment voucher for one of our games. This was won by Martin Wilcox (Marketing and Operations Manager), no doubt to the delight of his partner Claire.

There were pink games and balloons all through the office. Many of us donated gifts for the pink raffle. We had some great gifts from pink wine to pink flower shaped fried egg moulds.

The bake off was probably everyone's favourite, there were cakes, savouries and authentic Indian delicacies. The only slight hiccup was the IT girls getting the date wrong and bringing in the Indian delicacies a whole month early!

All in all everyone had a great day and we collected **£216.27** for the Breast Cancer charity.

The five-point code

Here are five easy steps to being breast aware. Nobody knows your breasts like you do, so you're the best person to notices any changes to them. Being breast aware is easy just follow these five simple steps.

1. Know what is normal for you.
2. Know what to look and feel for.
3. Look and feel.
4. Tell your GP about any changes straightaway.
5. Go for breast screening when invited.

For any further information from Breast Cancer Care please call their Helpline on 0808 800 6000 (text relay: 18001) Monday to Friday 9am - 5pm & Saturdays 9am - 2pm.

The Helpline is a free and confidential service staffed by experienced nurses and specially trained workers with a personal or professional experience of breast cancer. www.breastcancercare.org.uk



Pink Thursday



Stephanie Perry - Client Relations Assistant



Michael Thorpe - Healthcare Services Manager



The Pink Bake Off



Pink Raffle prizes & books donated by our staff



Martin Wilcox - Marketing & Operations Manager



Ben Whyte - Web Developer

Breast cancer – the facts and stats

The facts

- The biggest risk factor, after gender, is increase in age – 80 per cent of breast cancer occurs in woman over the age of 50.
- More people are being diagnosed with breast cancer but survival rates are improving – probably as a result of improved treatment and earlier detection.
- Breast cancer also affects men, but it is rare – around 300 men are diagnosed each year.

The stats

- 50,000 new cases of breast cancer are diagnosed each year in the UK. That's one person every 10 minutes.
- Just over 12,000 people die from breast cancer in the UK every year.
- Breast cancer is the second biggest cause of death from cancer in women in the UK, after lung cancer.
- In women under the age of 35, breast cancer is the second most commonly diagnosed cancer.

WORD SEARCH

Send a highlighted copy of the answers to us with your details, to arrive before 10th December. (Caroline Clements, General & Medical House, Napier Place, Peterborough, PE2 6XN.) A randomly chosen correct entrant will be sent a bottle of bubbly just in time for the Christmas celebrations.

GENERAL, MEDICAL, INTERNATIONAL, HEALTHCARE, QUANTUM, SIGNATURE, HALCYON, STERLING, DOLLARS, EUROS

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