



# Healthcare *Connect*

Affiliate Healthcare Solutions

# Contents

This brochure describes our unique HealthcareConnect scheme and the covers generally available to in the UK. If you have any questions, please call us. We're here to help. Contact us on - 0800 980 4601 / 01733 362872 or email us at sales@generalandmedical.com

Healthcare <i>Connect</i> - a unique concept	3
Health Insurance - for individuals & families	4
Health Insurance - for businesses	5
Sports range – winners in the field	6
Why choose us?	7
Participating hospitals - more choice	8
Healthcare <i>Connect</i> & support	9
Frequently asked questions	10
How to contact us	11



A range of comprehensive covers



Easy and free to set up for your members



Choice of commission and discount options



Happy and healthier workplace



Dedicated branded landing page



Free downloadable health and wellbeing posters



Access to our health and wellbeing services



Access to our exclusive lifestyle rewards

# Healthcare*Connect* - a unique concept

Healthcare*Connect* from General & Medical was designed to complement our existing range of company paid Private Health Insurance Schemes.

Healthcare*Connect* gives employees and members of associations access to our wide range of covers and our first class, personal service - but at discounted rates.

By offering your employees or members the opportunity to join Healthcare*Connect*, you can enhance your overall employee benefits package at no extra cost to your organisation. You can offer the benefits of discounted Private Health Insurance and enjoy the rewards of a happier, healthier workforce whilst attracting and retaining the best people.

Our Healthcare*Connect* scheme is flexible, allowing you to offer discounted Private Health Insurance and generate an income for your organisation in the form of a commission for every policy taken out. For example, many sports clubs have set up Healthcare*Connect* schemes and a popular use of this revenue stream is to spend it on youth related activities to encourage the next generation of players. Similarly, we work with charities that value the income as additional donations.

It is easy and free to set up, requiring no administration on your part. Additionally, Healthcare*Connect* does not give rise to PIIID benefits, as each employee is responsible for paying their own premiums.

It is in your interests to promote the Healthcare*Connect* scheme through your website or intranet. We will provide you with a branded link to your own area of our website. But remember, our Healthcare*Connect* schemes place no administrative or cost burden on you. All you have to do is complete an application form and leave everything else to us!

## A range of schemes to suit everyone

General & Medical Healthcare offer a wide range of Private Health Insurance policies under Healthcare*Connect*, which are designed to meet the needs of individuals, families and businesses as well as sports players and sports clubs.

We have summarised some of the schemes over the next few pages.

For full details and key facts, please download our Personal Healthcare, Business Healthcare, Sports Healthcare and Sports Accident Insurance Brochures, from our website [www.generalandmedical.com](http://www.generalandmedical.com)



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# Health Insurance - for individuals & families

We offer a wide range of Private Health Insurance schemes, designed to meet the needs of individuals, families and businesses as well as international clients. We have summarised the schemes below. For full details and key facts, please ask for our Personal Healthcare, Business Healthcare and International Healthcare brochures.

## Essentials

With our Essentials range of private health cover, Policyholders will be entitled to a whole host of benefits including our 24/7 Health & Wellbeing services. If the policyholders biggest health concern is a history of cancer in their family, Essentials Plus includes access to cancer treatments and palliative care giving the policyholder the peace of mind that if they receive the worst news, they're going to get the best care.

## Everyday

For medical insurance that gives that little bit extra, policyholders may want to consider our Everyday range of cover. The extra benefits from this plan include essential cover for cancer treatment, which increases for each of the first five years of the policyholders membership if they don't make a claim for cancer treatment. In addition, this private healthcare plan provides out-patient cover for therapies, complementary medicine and cardiovascular conditions as well as cash benefits for life and critical illnesses.

## Lifestyle

Private health insurance plans aren't just created with an individual in mind, the policyholder can look after the health of their whole family. Our Lifestyle cover is designed to give the policyholder and their family full cover for any in-patient admissions, enhanced cancer treatment and out-patient benefits. Other benefits included in the Lifestyle health insurance package include home nursing, heart condition treatment and the flexibility of a GP Advice Line 24 hours a day.

## Elite

Elite cover is our highest level of personal medical insurance, including cover for dentistry, optical services, GP visits and palliative care for cancer patients. If the policyholder looking to use health insurance to cover them for absolutely everything, the Elite range is their best option. Not only is their health covered, but the Elite package looks after maternity services and the costs of boarding their beloved pets too.

## Optional Multi-Trip Travel Insurance Upgrade

Adding our Multi-Trip Travel Insurance gives members and their families the peace of mind of medical benefits and repatriation from the selected countries within their chosen level of cover. There are 3 levels of cover to choose from:

- Europe
- Worldwide (excluding USA and Canada)
- Worldwide (including USA and Canada)

Cover is provided for an unlimited number of trips within any 12 month period, up to 120 days maximum per trip. Additional benefits included within all covers are:

- Cover for medical expenses including emergency repatriation
- Cover for personal possessions
- Cover for cancellations or curtailment
- Cover for winter sports

For more details, please refer to the relevant Multi-Trip Travel summary within our range of Private Health and Sports Insurance Brochures.

# Health Insurance - for businesses

The success of any business depends on their employees so it pays to look after their health. Our Business Flex corporate health insurance has been broken down into four key covers, giving business owners the flexibility to choose the right option for them and their employees.

## Business Prime

For corporate health insurance that provides essential cover to the whole business, the client may want to look into our Business Prime corporate medical insurance. Employees will become part of a system which enables them to jump the queues for appointments and undergo surgery for acute conditions, maintaining their health so they can carry on at work as normal. The annual overall maximum benefit limit is £50,000 per person.

## Module 1

If the client is looking to take care of their employee's health on a wider scale, the Module 1 cover does just that. The client will be offering a more comprehensive cover for their employees, including out-patient benefits and cover for cancer treatment including radiotherapy and chemotherapy. What's more, if employees are dealing with personal and concerning symptoms, they can call our GP advice line at any point in the day to discuss their health worries and find a solution.

## Module 2

A slight step up from Module 1, this package provides higher limits for out-patient benefits as well as added bonus' such as cover for a private ambulance service and home nursing. In case of a personal accident that causes

temporary disablement, Module 2 health insurance provides cash benefits. If the clients company frequently sends employees abroad for business, this healthcare cover provides members with medical costs abroad and in serious cases, Module 2 will meet the medical costs and cost of transportation back to the UK for urgent medical attention.

## Business Elite

Our highest corporate health insurance, Business Elite, is a popular choice across companies where a higher level of cover is required for their senior staff. This private health care plan includes all of the benefits of Module 2 plus some added benefits including cover for dental services, optical services and private GP services as well as palliative care for cancer patients. For members of staff who are looking to have children in the future, this care plan also covers private maternity services.

## Employee Assistance Upgrade

For a small additional premium per member, you can upgrade your scheme further to include the following services:

- Face to face counselling
- legal and financial information services
- HR and line manager support
- Critical incident support





# Sports range - winners in the field

Our range of sports policies has been specially designed for both amateur and professional sportspeople and after years of experience in the sports healthcare market, our claims teams are tuned in to the specific needs of sports players and clubs.

## Sports Health Insurance

Our Sports Health Insurance policies cover amateurs and professionals with all the core benefits of health insurance but including important cover for sports injuries. Players and clubs can benefit from unique features such as an additional team out patient benefit and cover whilst touring as well as complementary services such as our treatment booking service for non-eligible treatment. In addition, many of our participating hospitals have specific know how when it comes to dealing with sports injuries, with experienced physiotherapists and facilities for specialist treatment such as hydrotherapy.

For the purposes of Sports Health Insurance, we class amateurs and professionals as those receiving any fee, donation or benefit in kind from participation in their sport, whilst playing, coaching, or training at club, county, national or international levels.

## Sports Accident Insurance

Sports Accident Insurance has been specifically designed to provide some financial benefit to you in the event of an injury occurring whilst you are participating in any given sport. Our Sports Accident Insurance also provides benefit for accidental injury whilst travelling to and from a scheduled match, training session or competition or whilst on an organised tour.

Sports Accident covers amateur activities. Professionals are not eligible to take out our Sports Accident Insurance.

For the purposes of Sports Accident Insurance, we class professionals as those earning more than £10,000 per year from participation in their sport. We cover individuals and teams including referees and match officials.



# Why choose us?

General & Medical Healthcare specialise in providing quality Private Health Insurance to businesses and other organisations or associations, including sports clubs. We pride ourselves on our first class customer service, never forgetting our guiding principle, People first...always. We have been doing this for over 30 years.

General & Medical was established during the 1980's initially providing finance and insurance services to the professions within the UK. We have continued to evolve at an impressive rate and today provide Private Health Insurance schemes to both UK and international clients. We have our main office in Peterborough, Cambridgeshire, with further administrative offices in Guernsey.

General & Medical maintain close links to the medical profession. We are the preferred provider of Private Health Insurance for the Association of Surgeons of Great Britain and Ireland. In addition, we retain a Medical Advisory Panel of fully independent surgeons and medical practitioners who work with us to advise us and help us to evolve. With our dedication to providing a personal level of service to all clients, telephone calls are never routed through a call centre or held in a queuing system.

All General & Medical clients are assigned a named Health & Care Support Specialist trained in medical terminology and claims handling. Health & Care Support Specialists are always on hand to help members.

As a health insurance specialist our attention is focused on providing compelling healthcare solutions and by building on solid foundations, we continue to grow steadily. Our customers have the reassurance that we will be there when they need us.



# Participating hospitals - more choice

A vital part of any Private Health Insurance scheme is the available medical facilities, in which treatment may be given. With General & Medical, whichever level of cover is chosen, members have access to over 750 of some of the best private hospitals and medical facilities throughout the UK. Find your nearest hospital by visiting [www.generalandmedical.com/hospitals](http://www.generalandmedical.com/hospitals)

## Hospital Choices

At General & Medical we have one of the largest selections of hospitals and medical facilities compared to any UK health insurer. We call these our Participating Hospitals and they include the majority of the leading national private hospital groups and the NHS private patient units, giving access to the most modern facilities available in the UK.

Most of our Participating Hospitals provide a single private room with en-suite facilities for in-patient accommodation, together with a choice of menus, flexible visiting times and other facilities consistent with a modern private facility. This gives members timely access, privacy and the dedicated care and comfort they deserve.

The cost of treatment between different facilities can vary enormously, so we have grouped our Participating Hospitals to give three levels of choice. In this way, we are able to reflect the lower cost of treatment at certain facilities by reducing payments according to the hospitals chosen.



### First Choice

Our First Choice Hospitals are a select group of over 300 private hospitals and clinics at locations throughout the UK, with whom General & Medical have close association. These include Spire Healthcare, Ramsay Healthcare, BMI and Nuffield facilities. Those who choose our First Choice Hospitals benefit from our lowest premiums.

### Freedom

Freedom Hospitals include all First Choice facilities and give members access to an additional 400 facilities throughout the UK, which are mainly NHS hospitals with private facilities attached.

### Premium

Premium Hospitals are specialist facilities, normally found in London, that due to their reputation and location are able to charge substantially more for their medical services. You can include Premium Hospitals for an additional premium.

For full details of our hospital list, please ask for our Participating Hospitals brochure or please visit [www.generalandmedical.com/hospitals](http://www.generalandmedical.com/hospitals)





# Healthcare*Connect* & support

Implementing our HealthcareConnect scheme for your organisation is a very straightforward process. There are no awkward complications for Accounts and Human Resources departments and the scheme does not give rise to a P11D benefit for members.

All you need to do is inform your employees about the availability of the scheme. To ensure awareness of the scheme we will support you with a range of branded media, at no cost to you. For example:

- Posters for display in communal areas.
- Promotional leaflets or emails that can be circulated throughout your organisation.
- Branded display banners for reception area.
- Company intranet hyperlink or image linking directly to General & Medical's HealthcareConnect website.

The HealthcareConnect scheme is delivered through an online quotation and application process so all information about the scheme is available to members through a special area on the General & Medical website. There are no brochures to circulate or forms to fill in.

The discount agreed for members will automatically apply to quotes generated. Any information including key facts and application forms are available for printing from the General & Medical website, so it's easy for people to apply for cover. After an application has been processed and accepted, all policy documentation will be sent direct to the applicant.

Finally, as part of the implementation process, you will be sent log in details to a secure area of our website where you can:

- Tell us about any changes to your contact details.
- Access statistical information about the scheme such as the number of people who have taken out cover and the type of cover applied for.
- View the number of people who have visited the HealthcareConnect site to obtain quotations.



# Frequently asked questions

If after reading these frequently asked questions you need more information, or have any unanswered questions, please contact us. We will be happy to help.

**Will I have to pay the monthly fees and then reclaim the money back from my staff or member?**

No. When a member joins the scheme the contract is between General & Medical and the member.

**Will I be responsible for distributing policy documentation?**

No. General & Medical will send all policy documentation direct to the member.

**What age do people have to be to join the scheme?**

Individuals can join the scheme between the ages of 16 - 75. However, once on cover there is no upper age limit. Anyone below the age of 16 can only be accepted as part of a family membership.

**What will I need to do to allow my employees to join the scheme?**

After your Healthcare *Connect* scheme is set up. All you need to do is inform employees that the scheme is now available. We can supply branded posters and leaflets to help you as well as advertisements for your website or intranet.

**Must all employees or members apply for the same type of cover?**

No. Each employee or member may choose any level of cover. The only restriction is that each 'family group' must have the same level of cover.

**Do my employees or members have to have a medical to qualify for cover?**

No. They do not need to undergo a medical or fill in a complicated medical questionnaire. They must, however, have been registered with an NHS GP in the UK for a minimum of 60 months.

**What are the main benefits for my organisation?**

The main benefits are that you will be able to offer an excellent benefit to your staff or members and you may also earn an income stream based on membership levels.

**Will I have to get involved if there is a problem with a member's or employee's policy?**


No. All queries about claims or membership will be sorted out directly between General & Medical and the member.


**Will staff or members have to stop their health insurance policy if they leave my company or organisation?**


No. Because it is a personal policy, the member may remain on cover for as long as they wish.


# How to Contact Us



 Please call us on:  
0800 980 4601  
01733 362872  
08:45 - 17:15 Monday to Friday

 Write to us at :  
General & Medical Healthcare  
General & Medical House  
Napier Place  
Peterborough, PE2 6XN

 You can email us at:  
[sales@generalandmedical.com](mailto:sales@generalandmedical.com)

 Visit us online at:  
[www.generalandmedical.com](http://www.generalandmedical.com)

Group companies include:





# What's next?

To find out more about how we can help you then give us a call and a member of our friendly team will be on hand to help out.

 Please call us on:

0800 980 4601 or 01733 362872

 You can email us at:

[sales@generalandmedical.com](mailto:sales@generalandmedical.com)

 Visit us online at: [www.generalandmedical.com](http://www.generalandmedical.com)

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