

PRIVATE MEDICAL INSURANCE

TAKING GOOD CARE OF YOUR BUSINESS BY TAKING CARE OF YOUR EMPLOYEES

SCHEME OVERVIEW

Looking after your workforce isn't simply about providing individual benefits, it's about supporting them through unforeseen circumstances such as disease, illness or injury.

PRE-EXISTING CONDITIONS

When you apply for cover you have the option to cover members for treatment relating to pre-existing conditions, including those from the following list of defined conditions:

- ▶ Acne
- ▶ Eczema
- ▶ Psoriasis
- ▶ Crohn's Disease
- ▶ Ulcerative Colitis
- ▶ Asthma
- ▶ Glaucoma
- ▶ Arthritis
- ▶ Varicose Veins
- ▶ Diabetes
- ▶ Hypertension
- ▶ Fibrocystic Breast Disease
- ▶ Carpal Tunnel Syndrome
- ▶ Gastro-Oesophageal Reflux Disease

Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years' membership with no related claims. Any child selected for the pre-existing condition upgrade will be charged at our full child rate plus the upgrade supplement.

WORLDWIDE TRAVEL COVER

When you apply for cover you have the option to cover members for treatment relating to pre-existing conditions, including those from the following list of defined conditions:

- ▶ Up to £5,000,000.00 for medical expenses including emergency repatriation by air ambulance
- ▶ Cover for winter sports
- ▶ Cover for possessions and for cancellation or curtailment of trips (monetary limits apply)

HOW DOES IT WORK?

Our health plans cover the cost of private medical investigations and treatment for acute conditions.

With our highly personable service level, telephone calls are never routed through a call centre or held in a queuing system. Instead, all our clients are assigned a named Health & Care Support Specialist trained in medical terminology and claims handling. You can choose from a range of cover levels and premium levels that best meet the needs of your businesses and staff members.

Considerations for cover level includes:

- ▶ Types of treatment.
- ▶ Levels of cover for those treatments.
- ▶ Where the treatment is provided.
- ▶ The monetary amounts limits on some benefits and any excess contributions that might be chosen for the policy (the excess).



ADDITIONAL OPTIONS

IN-PATIENT PSYCHIATRIC COVER

This option gives members cover for both in-patient and day-patient treatment if they are diagnosed with a psychiatric condition, up to a maximum limit of 35 days or £20,000 per membership year.

ENHANCED BENEFIT COVER

This is available to schemes with more than 100 employees on cover. This option is useful where you feel the standard limits on our schemes should be extended or relaxed to better suit your requirements.

Benefits associated with this option are:

- ▶ 50% increase in limit on therapies benefit where applicable to the cover chosen.
- ▶ We will allow charges from Consultants and Anaesthetists to exceed our published limits for treatment costs from Consultants and Anaesthetists by up to 20%, where necessary.
- ▶ We will extend our standard 90-day limit for receipt of invoices after treatment to 120 days.
- ▶ We will allow self-referral to a consultant for a consultation without the need to see a GP first.

TYPE OF COVER

Our Business Healthcare plan has been broken down into four key covers, giving you the flexibility to choose the right option for your employees.

BUSINESS PRIME

Business Prime corporate health insurance provides essential cover to the whole business. Your employees will become part of a system which enables them to jump the queues for appointments and undergo surgery for acute conditions. The annual overall maximum benefit limit is £50,000 per person.

MODULE 1

Our Module 1 cover is perfect if you're looking to take care of your employees' health on a wider scale. You will be offering a more comprehensive cover for your employees, including out-patient benefits and cover for cancer treatment including radiotherapy and chemotherapy.

MODULE 2

This package provides higher limits for out-patient benefits as well as added bonuses 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 your 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 senior staff. This private health care plan includes all 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.



TYPE OF COVER

In-Patient Benefits	Business Prime	Module 1	Module 2	Business Elite
Theatre Costs, intensive care costs, drugs, dressings & consumables	✓	✓	✓	✓
Accommodation, nursing care, surgeon & anaesthetist fees	✓	✓	✓	✓
Diagnostics including MRI & CT scans	✓	✓	✓	✓
Physiotherapy	✓	✓	✓	✓
Oro-surgical operations/procedures	✓	✓	✓	✓
Treatment for cardiovascular conditions	✓	✓	✓	✓
Parent accompanying child	✓	✓	✓	✓
Treatment for Cancer				
Treatment for cancer whether or not relating to an in-patient admission. <small>Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring</small>	✓	✓	✓	✓
Cosmetic or aesthetic treatment	✓	✓	✓	✓
Anti-cancer drugs, preventative treatment, biological therapies, genetic testing, bone strengthening drugs & bone marrow or stem cell transplants	✓	✓	✓	✓
External prosthesis and wigs relating to a claim for cancer		✓	✓	✓
Experimental drugs as part of an ethics committee approved randomised clinical trial pre agreed with us			✓	✓
Hospice care	✓	✓	✓	✓
Palliative treatment <small>(Where medically necessary, whilst in a participating hospital)</small>	£7,500	£7,500	£7,500	£10,000
Out Patient Benefits				
Initial consultation & specialist fees including diagnostics & initial MRI & CT scans	✓	£1,500	✓	✓
Subsequent consultation & specialist fees <small>(Relating to an inpatient admission only)</small>			✓	✓
Subsequent diagnostics inc MRI & CT scans				
Physiotherapy & complementary medicine <small>(Relating to an in-patient admission only)</small>	£500	£500	£1000	£1,500
Treatment for cardiovascular conditions	✓	✓	✓	✓
Out-patient psychiatry		£1,000	£1,000	£2,000
Maternity				
Complications of pregnancy <small>(defined conditions only)</small>		✓	✓	✓
Maternity benefit			£150	£250
Private maternity				£5,000

TYPE OF COVER (CONTINUED)

In-Patient Benefits	Business Prime	Module 1	Module 2	Business Elite
Dental				
Routine consultations & treatment, including emergency accident/injury benefit				£400
NHS charges				£200
Optical				
Consultations & eye tests				£200
NHS charges				£200
Cash Benefits				
NHS cash benefit	£250 per night up to a maximum of £7,500 per membership year			
Life cash benefit		£1,000	£1,000	£2,000
Personal accident cash benefit			£1,000	£2,000
Temporary disablement cash benefit			£100 per month for up to 6 months	
Critical illness cash benefit		£1,000	£1,000	£1,000
Cover for boarding pets cash benefit				£250
Other Benefits				
Health & wellbeing services/stress counselling helpline	✓	✓	✓	✓
Home nursing		✓	✓	✓
Private ambulance		✓	✓	✓
24hr GP advice line	✓	✓	✓	✓
Prescription costs				£100
GP minor surgery				£500
Private GP services				£300
Non UK medical cover			✓	✓
Monitoring of a pre-cured eligible condition			£1,500 during a 24 month period	
Lifestyle rewards	✓	✓	✓	✓

✓ Full refund subject to any limits or eligibility criteria as detailed in the Certificate of Cover Policy Document Part 1 of 2 and 'the Guide to your Health Scheme' Policy Document Part 2 of 2.
 * Business Prime has an annual overall maximum benefit limit of £50,000 per person. Note: Unless stated otherwise, any limits shown are per membership year.
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Talk to a member of our team today

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