



Private Medical Insurance

General Information



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People from all walks of life are taking out Private Medical Insurance (also known as PMI or Private Healthcare) in increasing numbers because, in this current economic climate, they recognise the value of protecting what is important to them - their health and their livelihoods.



If illness strikes, the sooner you can get back to good health the more quickly you will be able to resume earning your salary and caring for your family. If you are retired, you can get back to enjoying to the full the retirement you have earned.

There are a number of different products on the market from well known household names such as AXA PPP, Aviva, Bupa and WPA, to name but a few. These all provide different levels of cover and a huge range of options to suit different budgets.

But which one is right for you and your family?

Effectively researching all the options available to you and coming up with the best product for you, your needs and your budget is a daunting task, which is where we can help. To begin we will carefully assess your needs and then use that information to research the market on your behalf. We will look at all the product providers and come up with the best options available to you.

Dependent upon your budget and the level of cover you require (once explained) we can take the work out of the whole process. Reviewing the market for you, making a recommendation and then arranging the cover.

So what does it do?

The NHS does a great job, but sometimes you may not get your treatment as quickly as you'd like. Private Medical Insurance gives you and your family prompt access to private medical treatment at a time and a hospital that is convenient to you.

It is important to remember that Private Medical Insurance is designed to cover treatment for curable conditions so it doesn't normally cover long term treatment or chronic conditions where the purpose of that treatment is just to keep the symptoms under control. If the product providers were to cover the cost of covering such treatments, then it would make Private Medical Insurance unaffordable.

With Private Medical Insurance you can expect a speedy diagnosis. You will not wait weeks for consultations or test results, you'll have the time you need to ask questions and you'll receive treatment as soon as you need it. If you require an operation, the Private Medical Insurance will normally pay for your specialists (your surgeon's and anaesthetist's) fees in full or in part, depending on the cover you have chosen. Often you will benefit fully from advances in medical technology and the Private Medical Insurance will also pay for new approved drugs or treatment.

Cancer can be traumatic for the sufferer and their family, so providers will normally provide for the costs of radiotherapy, chemotherapy and oncologist's fees.

Modular Approach

A number of providers now have a modular approach to healthcare offering core benefits to which you can then add such things as dental cover, travel cover and preventative benefits. At an extra cost you may also be able choose which hospital list you will have access to.

All the additional choices are too complex to be covered here, but we will discuss them with you and then help you decide which services are important to you.

"I already have Private Healthcare but want to consider moving it to another provider."

There can be a number of reasons for doing this; you may not be happy with the service level provided, or you may want to reduce costs. We can look at the cover you already have in place and then go to the market to either find out what other providers will cost for similar levels of cover, or look at different solutions to your needs. If you have no choice but to reduce costs we can work to your budget.

Summary

Lots of choice can often lead to not making a decision at all. If you want to consider taking out Private Medical Insurance or you need to review and understand your existing arrangements please give **Steven Clemence** or **Traff English** a call on **01822 855 555**.

We look forward to speaking with you.

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