

Protecting your health and livelihood

More people than ever are taking out Private Medical Insurance to increase their choices and protecting what's important – their health and their livelihoods.



Let us help you find the best cover

visit our
website or call
01822 855555
for more
advice

The National Health Service (NHS) does a great job offering a range of free services to patients, however waiting lists can be long and facilities under-resourced. In an ageing population, and the current economic climate, many more people are taking out Private Medical Insurance to increase their medical choices, protecting what is important – their health and their livelihoods.

What is Private Medical Insurance?

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 the full the retirement you have earned. There are a number of different products on the market from familiar household names including AXA Health, Aviva, Bupa and WPA. These all provide different levels of cover and a huge range of options to suit different budgets.

What Does Private Medical Insurance Cover?

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 acute, 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.

With Private Medical Insurance you can expect a speedy diagnosis. You will not wait weeks for consultations or test results, and you'll have the

time you need to ask questions. 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 policy can also pay for new approved drugs or treatment. With 1 in 2 of us being diagnosed with a form of cancer in our lifetimes, providers have focused on providing support for individuals and families, and would normally cover the costs of radiotherapy, chemotherapy and oncologist's fees.

A number of providers now have a modular approach to healthcare offering core benefits to which you can then add such things as dental and optical cover, therapies, cash benefit and travel cover to suit your personal requirements and budget.

Can I Change My Current 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 and budget.

If you want to consider taking out Private Medical Insurance, or you need to review and understand your existing arrangements to ensure you are getting value for money, please contact us on 01822 855555.