

HEALTH & PROTECTION

INSURANCE



Health | Employee Benefits | Protection

MORE INSURANCE EXPERTISE, IN MORE PLACES





YOUR BUSINESS IS IMPORTANT. YOUR EMPLOYEES' HEALTH IS VITAL

IT'S OFTEN BEEN SAID THAT 'IF YOU HAVE YOUR HEALTH, YOU HAVE EVERYTHING'.

The same applies to businesses too. Tailoring health benefit packages that are right for your employees, and your business, is the best way to ensure that everything keeps ticking along nicely. If everyone is healthy, optimum productivity and profitability are maintained.

Attractive healthcare packages are also a great way to attract, and retain, the highest calibre of staff. In fact they can prove the deciding factor with regard to contract negotiation – with a high perceived value for employees and a relatively low outlay for employers.

Then there are your 'Duty of Care' obligations as outlined by the Government's Health and Safety

Executive*. Here, facilitating your employees' health and wellbeing while at work is seen as a necessity.

Fortunately, the many illness prevention aspects of private medical cover help you meet this legal requirement proactively.

Benefit from our enormous buying power

Towergate is one of Europe's largest, independently owned insurance intermediaries. This, combined with our long-standing relationships with major insurers, gives you a competitive price on your employee healthcare benefit solutions and a high quality of cover. This brochure outlines some of our leading products and services.

*Source: <http://www.hse.gov.uk/workers/employers.htm>

BYPASS THE NHS GET SEEN BY SPECIALISTS FASTER

WHY IT PAYS TO HAVE GROUP PRIVATE MEDICAL INSURANCE

The NHS has always been excellent in an emergency. However, long waiting lists for non-emergency procedures are not what the doctor ordered when it comes to addressing the immediate health concerns of ailing employees.

This is why private healthcare is the ideal alternative to the NHS for the provision of high quality diagnostic and clinical care, and the fast-tracked provision of a private room with en-suite facilities certainly has its appeal.

Towergate has access to schemes that are

unavailable elsewhere. This could help to save your company money while protecting your directors, key employees and their families.

With a minimum of two employees or partners to cover, we can source the most competitive company schemes available for you from leading name insurers.

The same applies to improving any existing insurance arrangements you might have in place. Rest assured that we will also support your business with very high levels of service and claims advice.



A LUMP SUM FOR DEPENDANTS PEACE OF MIND FOR EMPLOYEES

THE BENEFITS OF DEATH IN SERVICE COVER

'Death in service' is an unwelcome thought of course, but the mistake is to think that it doesn't bear thinking about.

Sometimes referred to as Group Life Assurance, death in service cover is a very popular benefit with employees, and employers are able to provide it cost effectively. A lump sum is paid out

to nominated beneficiaries and the amount is normally three or four times the employee's salary.

Premiums for this type of cover have reduced in recent years, so it's worthwhile reviewing all of your company's existing policies as significant cost savings can be made.



REDUCING YOUR OVERALL LIABILITY IN THE EVENT OF A LONG-TERM ABSENCE

WHY IT'S WORTH CONSIDERING GROUP INCOME PROTECTION

Group Income Protection provides a replacement salary for employees unable to work due to long-term illness or injury. It's a highly valued benefit and can play a big part in retaining and attracting top talent.

In the event of a claim, the policy would pay your business a specific percentage of your ailing employee's salary after a pre-agreed deferred period. This may be payable for as long as it takes

the absent employee to recover and return to work – even until their retirement date. So you have the assurance that your overall liability is capped.

By partnering with the right insurer, your business would also benefit from access to their early intervention service, which is there to help your employees successfully return to work as quickly as they can.



A TAX-FREE LUMP SUM PAYMENT FOR THOSE DIAGNOSED WITH SPECIFIED ILLNESSES OR CONDITIONS

EXPLORE THE FEATURES OF GROUP CRITICAL ILLNESS COVER

Group Critical Illness Cover is designed to pay a tax-free lump sum directly to an employee diagnosed with a specified critical illness or condition (e.g. cancer, heart attack, stroke).

The definition of a 'critical illness' can vary from insurer to insurer. Most policies provide a list of critical illnesses and, should an employee be

diagnosed with one of these conditions and survive for a period of time (usually between 14 and 30 days), the policy will pay the pre-determined lump sum.

This sum is typically a multiple of salary but can also be a nominated fixed benefit, and the money can be used as they see fit.



FAR-REACHING PEACE OF MIND FOR THOSE RESIDING OVERSEAS

WHY INTERNATIONAL HEALTHCARE COVER CAN PROVE INVALUABLE

International Healthcare is designed to provide very competitive cover for employees your company has working or residing abroad – for either all or the majority of the year.

For international staff, peace of mind that comes from having an International Healthcare policy is hard to put a price on. With many countries not offering the equivalent of NHS facilities, getting ill overseas can be a very expensive business, especially in the United States, and relying on travel

insurance alone isn't the answer.

Although individuals can obtain International Healthcare cover, if a company has two or more people working overseas, a Group policy is a more cost-effective way of ensuring that staff and their families are adequately provided for.

Trust Towergate to advise you as to your most appropriate cover options in this highly specialised market.



TRAVEL COVER WORTH WRITING HOME ABOUT

EXPLORE COST-EFFECTIVE GROUP WORLDWIDE TRAVEL INSURANCE

If the idea of very competitive insurance protection for employees who go abroad on holiday or on business appeals, you might want to 'wish you were here'.

This is because Towergate can arrange competitively priced Worldwide Travel Insurance for companies with a minimum of just three members

Furthermore, if Company Directors and other employees travel abroad twice or more a year, for

less than 90 days during any one trip, an annual travel insurance policy provides a competitive alternative to one-trip insurance.

Often the most cost-effective way of obtaining Worldwide Travel Insurance is to add it as an extra benefit to your UK-based Private Medical Insurance.

Naturally, Towergate can advise you as to the most appropriate route to take





BENEFITS THEY CAN REALLY GET THEIR TEETH INTO

A GROUP DENTAL PLAN FOR COMPANIES WITH AS FEW AS THREE EMPLOYEES

Private dental insurance is one of the fastest growing specialist areas of healthcare insurance. This is largely due to the increasing difficulty to find an NHS dentist.

Combine this with the high cost of private dentistry and it's not surprising that dental cover is always a winning benefit with employees.

The minimum number of employees required to qualify for a Group Dental plan with Towergate is only three. There's also the major advantage that any

pre-existing conditions are normally insured when cover is arranged on a group basis.

Please be aware that benefit limits on dental plans can vary substantially, and it's important to get the full information on what is and isn't covered before making a decision.

Simply to talk to the team at Towergate for specialist advice about dental insurance as a 'standalone' benefit or as part of a broader healthcare employment benefit package.

WHEN THE PRESSURE JUST GETS TOO MUCH

WHY EMPLOYEE ASSISTANCE PROGRAMMES ARE A BIG HELP

Everyone is facing growing pressure to be both effective at work and to maintain a quality home life.

When an employee has an issue, whether the root cause is at work or home, performance in the workplace is likely to be affected. Sickness and absence can increase while concentration and efficiency may decrease.

This is where Employment Assistance Programmes

offer a valuable solution to managing and resolving problems faced by employees through the use of dedicated, skilled counsellors.

Towergate is able to advise on this increasingly popular form of employee benefit. Particularly as many businesses now see it as a valuable part of their Health & Safety and Employment legislation due diligence.





MAKE A LIFE-CHANGING DIFFERENCE

LOOK AT ADDING PRIVATE HEALTH SCREENING TO YOUR PLANS

It pays to be proactive. This is why the early detection of health issues, prevention and the promotion of a healthy lifestyle are high on the agenda of the Health

Insurance industry. And it's something that employers are no longer passive about either.

Our active health management offering not only gives your employees access to tests for a wide range of serious medical conditions, but also includes a lifestyle assessment, giving them the opportunity to make positive changes that will improve their long-term health and wellbeing.

A private health screen also provides the simple luxury of 'quality time' with a doctor. We're talking

at least a 30-minute consultation with a medical professional in most cases. Something that's very rare indeed in these days of an oversubscribed NHS.

Towergate works closely with several healthcare providers and our key intermediary status means that we are perfectly positioned to offer you competitive rates.

With Government legislation requiring employers to demonstrate a duty of care to their employees, and a happy, healthy workforce ensuring greater efficiency and productivity, it's little wonder Health Screening is proving to be a major part of most employers plans.

PROTECTION THAT MAKES GOOD BUSINESS SENSE

WE'VE TEAMED UP WITH VITALITY TO PROVIDE A COMPELLING RANGE OF BUSINESS PROTECTION PRODUCTS

An award-winning health and long-term protection cover provider, Vitality's unique approach to insurance is based on scientifically proven principles of behavioural economics. Encouraging a more active role in managing 'wellness' and rewarding a healthier lifestyle are key to Vitality's success.

Core products include:

1. Key Person Cover – A policy designed to help protect your profits if one of your key employees dies or suffers a serious illness. Because you need to be sure that your business can go on.
2. Shareholder or Partnership Protection – This cover enables surviving business owners to purchase a deceased or incapacitated individual's share of the business by providing a cash lump sum. Ensuring that you get to keep control of your business.
3. Business Loan Protection – This is where your company receives a payment to repay business loans if a shareholder or business partner dies or suffers a serious illness. Removing the worry that comes with lenders demanding that outstanding loans are paid back at short notice.
4. Relevant Life Cover – An innovative VitalityLife policy that represents a cost-effective and tax-efficient alternative to offering a 'death in service' benefit. Employers save nearly 50% tax compared to a typical life policy. While high earning employees with large pension pots ensure that the lump sum paid to their families doesn't take them over the Lifetime Allowance threshold. Businesses and employees are also given great discount and cashback incentives to promote and lead healthier lives.
5. Life Cover for Business – A policy that pays your company a cash lump sum if the person covered dies or is diagnosed with a terminal illness (with a life expectancy of less than 12 months). Please note, too, that Vitality is one of the first insurance specialists to provide Life Cover for people with HIV, of up to £250,000 for a maximum of 10 years.
6. Disability Cover for Business – You have the option to add this cover to the Life Cover outlined above for enhanced protection against serious injury or illness, and the significant impact this would have on your business.

Your Towergate representative would be happy to provide you with further information about introducing more Vitality to your health plans.



IN ASSOCIATION WITH

Vitality
LIFE INSURANCE





ENSURING THAT EVERYONE GETS THE BENEFIT

Cash Plans are low cost policies aimed at contributing towards routine healthcare costs.

Group policies can be arranged on either a voluntary or company paid basis with premiums from as little as £1 per week or £4.33 a month being collected via payroll.

Cash Plans are designed to complement Private Medical Insurance (PMI), by providing contributions towards the cost of routine dentistry and optical care, which usually fall outside of the cover of the PMI policy.

Employees without Private Medical Insurance will additionally benefit as many Cash Plans provide a lump sum towards the cost of initial private consultations for a wide variety of other conditions – thereby avoiding the need to join NHS waiting lists.

Towergate has access to a wide range of organisations offering Cash Plans. This enables us to source generous benefit levels and ensure value for money for you.

ACCESS TO MARKETS THAT COUNT

aetnaSM


AVIVA


AXA


benenden


Bupa

 **bhsf**

 **Canada Life**TM


Cigna[®]

 **Denplan**
At the heart of dental care

ellipse


General Medical

 **Health Assured**

 **HEALTHSHIELD**
WE'VE GOT YOU COVERED


Legal & General


MEDEX

+ medicash
A positive approach to health

MetLife[®]

NOW
HEALTH INTERNATIONAL

 **Nuffield Health**
FOR THE LOVE OF LIFE[®]

unum[®]

IN ASSOCIATION WITH
Vitality
HEALTH AND LIFE INSURANCE

 **Westfield Health**


WPA


ZURICH[®]

You can contact Towergate by calling **0344 892 0078**

WHY TOWERGATE?

Towergate are one of the largest corporate and SME insurance brokers in the UK.

We expertly manage and place almost any insurance risk, providing appropriate risk management advice and insurance solutions with the widest, most diverse, most appropriate national and local technical insurance experts in the UK. When our clients turn to us with problems our team of advisors solve them; looking to deliver exceptional service and value for money at all times.

As part of the Towergate Group for businesses, we collectively handle more than **£3bn of gross written premium.**

Having grown since 1997 to employ over **4,000 people** working over **100 offices**, on-line and from our specialist call centres.

We ensure our clients benefit from the highest quality service, and due to our **significant market influence** are able to offer competitive pricing structures.

HOW WE CAN SUPPORT YOU

Our culture is to work in partnership with clients to provide creative and innovative consultancy advice to meet their short, medium and longer-term objectives.

We believe that we are well qualified to provide the necessary expertise because

- We provide flexibility to suit your budget, whilst providing real value and no hidden costs or surprises
- Carry out regular review meetings, work to pre-agreed service level agreements and keep you up to date with market updates and bespoke communications
- Think differently, act positively and deliver solutions via innovative and pragmatic consultancy services
- Offer completely independent consultancy advice to clients with no alliances with insurers





towergateinsurance.co.uk/employee-benefits

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