

Company **Private** Medical Insurance

What is a 'Healthy' Company Private Medical Insurance scheme?

Private medical insurance provides the peace of mind and reassurance of knowing your employees and their family members receive the medical treatment they need, at the times when they need it most. Offering private medical insurance to your employees can help to protect the health of your workforce, may contribute towards a reduction in absenteeism and can even attract new staff as part of a benefits package.

But how can you encourage your staff to lead a healthy lifestyle?

A relatively new provider to the UK Private Medical Insurance (PMI) market is offering an innovative kind of PMI, which encourages employees to stay healthy and even rewards their progress.

The scheme is simple and straightforward. Whether members choose to give up smoking, walk the dog, or visit the gym (subsidised rates for partner health clubs are available), they will be rewarded for their efforts through an annual point system. As employees and their family members earn points throughout the year, options for reduced cost health screens and health resorts become available, as well as renewal rewards such as cash back for the employee, and potentially you the employer.

Regardless of whether you currently provide private medical insurance, this innovative insurance solution cannot be ignored. It offers an opportunity to improve the health of your workforce, provides employees with access to quality healthcare services, and truly reinforces the value of such company paid benefits. Furthermore, the healthier your employees become, the less likely they are to claim, which could lead to lower premiums for you in the future.

How can TL Risk Solutions help?

With significant changes within the healthcare market, such as the provision of cancer treatment, the consolidation of providers, new entrants, and innovation in benefits provision, we believe there has never been a better time to evaluate your health risks and benefit spend. At TL Risk Solutions, we can review your current company healthcare strategies and advise on the most appropriate products in the marketplace to support the health of your workforce, and ultimately your organisation.

To take advantage of this service, please call 0118 912 1160 and ask to speak to a healthcare consultant. Alternatively, contact your TL Risk Solutions Consultant.

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