



PPP HEALTHCARE

# Helping you build a stronger, healthier business



## Business Health Select

Private healthcare cover for small and medium-sized businesses

This is a guide for intermediaries from AXA PPP healthcare

START





# What's inside

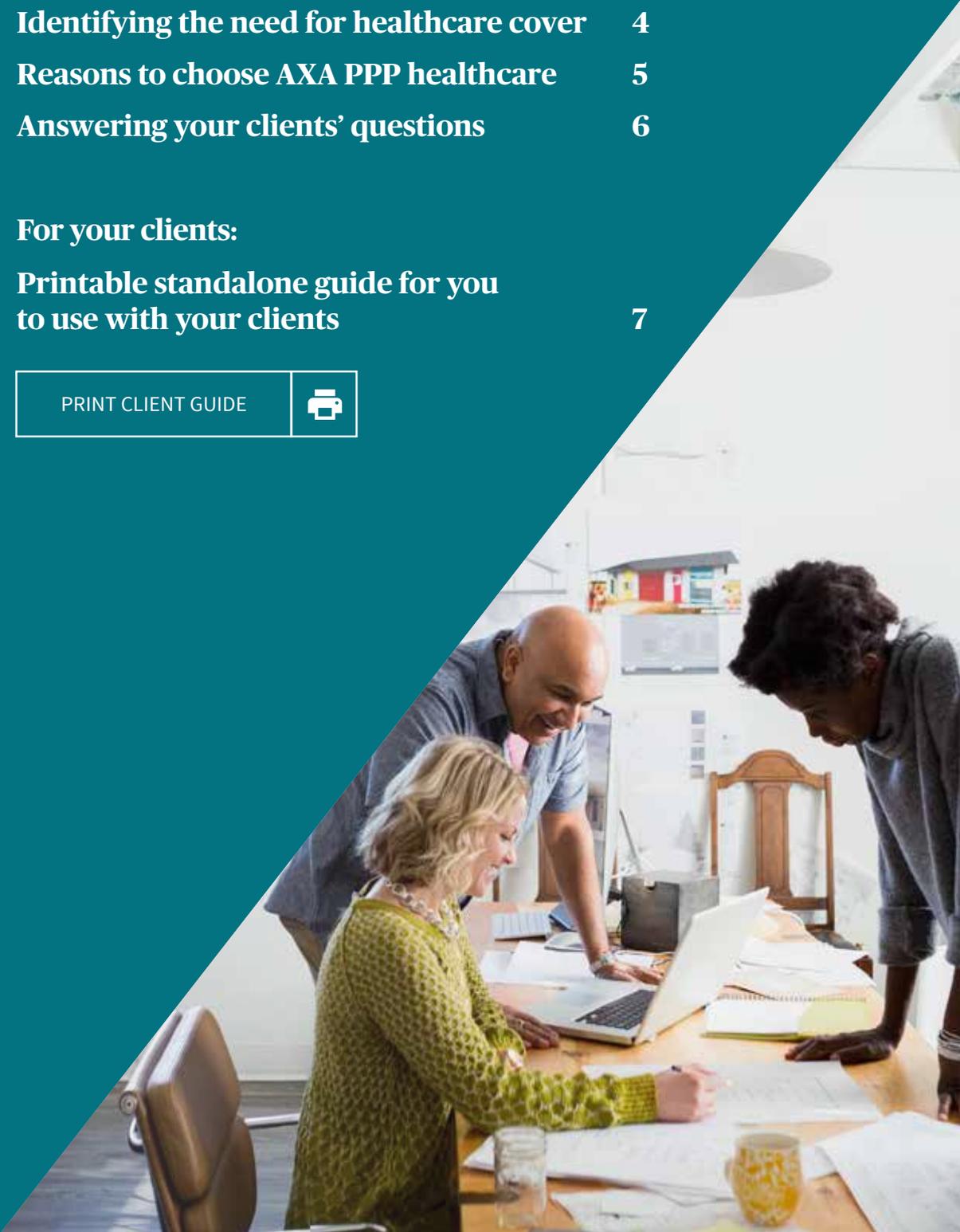
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PRINT CLIENT GUIDE



# Private healthcare cover for businesses

All businesses have one thing in common – they rely on their people. In a smaller business there are fewer staff – so when an employee is unwell the impact on business can be greater.

Private healthcare cover can help keep staff well or get them back to work quickly.

As one of the largest UK private healthcare cover providers, AXA PPP healthcare has flexible healthcare plans that we can tailor to businesses and budgets of all sizes. We provide access to a wide range of services. Including access to dedicated telephone heart and cancer nurses and a 24 hour telephone health information service. Members can also access special member offers and discounts, whether they need to claim or not.

In this guide, you'll find some information on how private healthcare cover can help small and medium-sized businesses. You'll also find pages of material which you can print to help you start healthcare cover conversations with your clients.

**AXA PPP healthcare know that smaller businesses are the backbone of our economy and the fuel that powers Britain.**

- ✓ We've designed a healthcare plan specifically for small and medium-sized businesses
- ✓ We provide healthcare cover to over 37,000 small and medium-sized businesses
- ✓ We cover over 250,000 employees in small and medium-sized businesses



# Identifying the need for business healthcare cover

The questions and benefits below could help you start conversations with your clients about business healthcare cover.

## Is your client new to private healthcare insurance?

If your client is new to private healthcare cover then why not get in touch to introduce the benefits to their business. There are certain things that could trigger people to think more about health and the future, such as business expansion, work anniversaries or even New Year.

### Here are some questions you could ask:

- Have you considered the impact on your business if you or a key member of your team were to be off work for a long time?
- What health and wellbeing support do you have in place for you and your employees?
- How important is it for you to retain your best people?

## Reasons to have private healthcare for your business:

- ✓ **Speed of access to diagnosis and treatment**  
Should an employee fall ill, private healthcare cover means they can be diagnosed and treated promptly, getting them back to health and back to work quicker.
- ✓ **No need to wait long for appointments**  
Avoid NHS waiting lists and make an appointment at a time that suits, even out of working hours.
- ✓ **See professional specialists and practitioners every time**  
Enjoy peace of mind knowing you can book an appointment at a time and place convenient to you.
- ✓ **The private hospital experience**  
A choice of private hospitals across the country, where you can usually expect free Wi-Fi, as well as an en-suite room, à la carte meals, free parking and unrestricted visiting hours.
- ✓ **Making sure your employees feel valued**  
Providing your employees with healthcover support and benefits can help make them feel valued and help you retain your key staff.
- ✓ **It could cost much less than you think**  
Because you get to choose the options you pay for – and how you pay for them, subscriptions can be less than you might expect.

## Do they already have business healthcare?

If your client already has private healthcare cover then ask them when the renewal date for their healthcare plan is. Getting in touch with your client around six weeks before this date is an ideal time to start your conversations. Here are some questions you could ask:

- What has your experience been like with your current provider?
- What do you like about your plan?
- Have you had to use your plan?

## Reasons to switch to AXA PPP healthcare:

- ✓ 94% of members were satisfied with the overall service they received from AXA PPP healthcare.\*
- ✓ We'll make the switch easy.
- ✓ We could save you up to 10% off your renewal.
- ✓ Ongoing claims. If you have current claims outstanding when you switch, you may still be eligible for cover. Talk to us to explore the options available to you.

\* Based on a survey of small and medium business members, February 2017 - April 2017

See over the page for more reasons to choose AXA PPP healthcare

# Reasons to choose AXA PPP healthcare

## Heart and Cancer cover and care

AXA PPP healthcare offers cover for the conditions that worry people most, including telephone support from a dedicated nurse for members diagnosed with heart conditions or cancer.

## Healthcare cover as unique as your business

With Business Health Select, your clients can choose the healthcare cover options that most fit their needs – and not pay for the ones that don't.

## Keeping your team fit, well and working

We make it easy for your clients to reward their people for putting their health first. With Business Health Select, benefits include half-price membership at PureGym, money off Nuffield preventative health assessments, discounts on Realise lifestyle diagnostic testing, and deals on everything from spa days to sportswear to wearable tech.

## Expert help

Access to a 24 hour health information telephone service, online health and wellbeing centres, as well as dedicated telephone nurses and case advisers.

## Dedicated small business team

AXA PPP healthcare recognises that every business is unique, which is why we have highly trained small business healthcare cover experts based in the UK.

## They'll be seen and treated quickly, wherever they are

If your clients, employee's GP recommends they see a specialist, our Fast Track Appointments team will make sure they are matched with a consultant at a place and a time that suits them. Often within a couple of working days.



# Answering your clients' questions

These are some of the questions that your clients may have about business healthcare cover.

## How many employees can I cover?

As many as you like, AXA PPP healthcare has a range of plans to suit businesses of all sizes. For example, the Business Health Select plan covers sole traders, and groups of 1 up to 75 employees.

## Do I have to be a certain type of company to be considered?

No, AXA PPP healthcare covers sole traders and partnerships, right through to international companies. We also cover a very wide range of industry types. You just need to have a business bank account.

## Can I cover family members?

Yes, you can add family members onto your business healthcare plans. Simply let us know you'd like to do this and we'll arrange it.

## How do I pay for a business healthcare plan?

For a business plan you need to be a registered company or be able to pay through a business bank account. You can pay monthly or annually. Paying annually could save you an extra 5% on your subscription.

## Ready to sell healthcare cover?

We hope you have found this guide useful. If you want to find out more about our products for small and medium businesses or want to discuss the best way for you to sell healthcare cover then speak to your account manager.

## What if I already have personal healthcare cover?

Sometimes company cover is cheaper than personal cover – even if you only have one employee on the plan.

## What information do I need to get a quote?

We just need to know the age or date of birth of the employees you want to cover.

## When can I switch providers?

You can switch to AXA PPP healthcare as soon as you get your renewal documents from your current provider. This is usually around 2 – 4 weeks before your plan is due to renew.

## I've already renewed with my current provider.

All plans come with a 14 day cooling-off period, so you may still be able to move within this time.

The next two pages are a printable guide for you to use with your clients

PRINT CLIENT GUIDE





PPP HEALTHCARE

# Helping you build a stronger, healthier business

Business Health Select

## Private healthcare cover for small and medium-sized businesses

All businesses have one thing in common – they rely on their people. In a smaller business there are fewer staff – so when an employee is unwell the impact on business can be greater.

Private healthcare cover can help keep staff well or get them back to work quickly.

### The benefits of business healthcare cover

Have you ever considered the impact on your business if you or a key member of your team were to be off work for a long time? Or do you worry about retaining your best staff?

Opposite you'll find just a few of the key benefits of private healthcare cover for your business.

#### Speed of access to treatment

Should someone fall ill, having private healthcare cover means they can get prompt access to diagnosis and treatment, getting them back to health and back to work quickly.

#### No need to wait for appointments

Avoid NHS waiting lists and make an appointment at a time that suits, even out of working hours.

#### See experienced consultants and practitioners every time

You and your employees can have peace of mind knowing you can book an appointment at a time and place convenient to you.

#### The private hospital experience

A choice of private hospitals across the country, where you can usually expect free Wi-Fi, as well as an en-suite room, à la carte meals, free parking and unrestricted visiting hours.

#### Making sure your employees feel valued

Providing your employees with healthcare support and benefits can help make them feel valued and help you retain your key staff.

#### It could cost much less than you think

Because you get to choose the options you pay for – and how you pay for them, subscriptions can be less than you might expect.

If you'd like to find out more about business healthcare cover for your business, please contact:

# Why choose AXA PPP healthcare?

As one of the largest UK private healthcare cover providers, AXA PPP healthcare has flexible healthcare plans that can be tailored to businesses and budgets of all sizes. As well as providing access to a wide range of services, from 24 hour health information to special member offers and discounts.

Below are just some of the reasons to choose AXA PPP healthcare.

## Heart and Cancer cover

AXA PPP healthcare offers cover for the conditions that worry people most, including telephone support from a dedicated nurse for members diagnosed with heart disease or cancer.

## Tailored plans

AXA PPP healthcare can help businesses build a healthcare plan as personal as their business.

## Dedicated small business team

AXA PPP healthcare recognises that every business is unique, so have highly trained small business healthcare experts based in the UK.

## Nationwide experienced specialists and practitioners

Access to over 23,000 specialists and other practitioners across the country.

## Expert Help

Access to a 24 hour health information telephone service, online health and wellbeing centres, as well as dedicated telephone nurses and case advisers.

## Flexibility

Modular plans mean businesses only pay for the cover they need, to suit their budget.

## Hassle-free appointment service

With services like Fast Track Appointments, AXA PPP healthcare can save precious time. Appointments can be made to suit busy lives – even outside normal working hours.

## Customer experience

94% of members were satisfied with the overall service they received from AXA PPP healthcare\*

\* Based on a survey of small and medium business members, February 2017 - April 2017

Client Logo Area

