

Employee Benefits
& Wellbeing

Healthcare services for Leavers

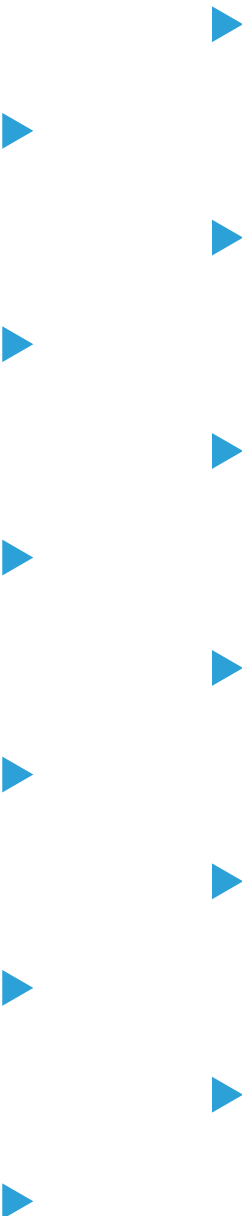
Leaving your employer doesn't
mean your private medical
insurance has to stop

Leaving a job to start the next chapter in your life can be exciting.

But one important thing to consider is whether you'll be able to continue to enjoy the Private Medical Insurance (PMI) that your current employer offers you after you leave.

As your employer's appointed employee benefit advisers, we offer a dedicated service to ensure that you can continue your healthcare cover and enjoy peace of mind that you can access medical treatment quickly should you need it.





Reasons for continuing your Private Medical Insurance can include:

- To receive ongoing treatment for any pre-existing and/or common medical problems, such as heart disease or arthritis, which may not be offered under a new PMI policy. If you decide later to go to the individual market, you will have to declare those medical conditions and this could lead to exclusions
- Continuation of cover can often be a more cost-effective solution than setting up a new individual PMI policy. Our expert team can negotiate preferential rates
- Quick access to diagnosis and medical treatment when you need it, so you can get back to your best without the wait
- Avoiding prolonged waiting times to speak to a medical professional and reducing the worry that this can bring when you feel unwell
- Access to specialist advice, treatment and the latest drugs
- Peace of mind that your healthcare needs continue to be covered

Continuing your Private Medical cover – what happens now?

Getting ready to leave your employer can be a busy and emotional time so our specialist team are on hand to help make continuing your private healthcare cover easy and hassle-free. The process is easy, simply:

1. Start off by contacting one of our specialist healthcare team on **01274 037 508** or email **groupleavers@howdengroup.com**. We'll take some details from you such as your employer's name, when you are leaving and about your medical history. It's helpful to have a copy of your current policy to hand.

It's important not to delay getting in touch as the option to continue your cover is only available for a limited time (often 30 days) after you leave your employer. After that, you will need to get a new individual policy on the open market.

2. Armed with this information, we'll undertake a **full review** of the market for you to research the options and provide you with our independent and impartial recommendation based upon your individual needs.

This will typically consist of one of the following two options:

- If you are already receiving treatment under your existing employer's PMI scheme, we can negotiate continuation of this cover for you so that any ongoing treatment can continue. This is often with your current PMI provider but in some cases, we are able to find better terms with an alternative insurer without compromising the level of cover you currently receive.
- In some cases, a new policy with a different insurer may be the most appropriate solution rather than continuing your current PMI cover.

There is no cost for this service.

3. Once you have reviewed this recommendation and if you choose to continue your cover, we'll take care of the rest for you.

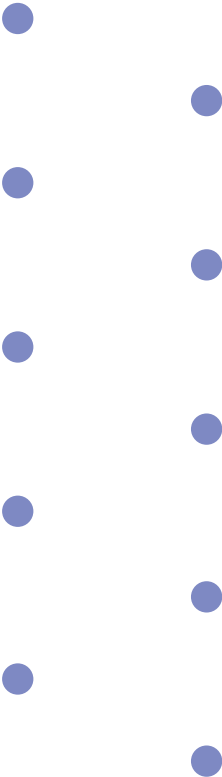


About us

Howden Employee Benefits & Wellbeing provides strategic advice to consumers, SMEs and corporate clients on healthcare, protection, wellbeing and pension benefits, both in the UK and internationally. We advise thousands of individual consumers on their healthcare arrangements so you know you're in expert hands.

We've won many industry awards for our work and are widely recognised for our innovative and creative approach.

We're proud to be a values led business and put people first.







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