



CASH PLANS

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Affordable cover for
everyday healthcare costs

Are you looking for a popular and affordable way to reward your employees and keep them in good health?

A cash plan can pay for everyday healthcare costs like glasses and contact lenses, trips to the dentist, chiropody treatment and even alternative therapies like hypnotherapy and Indian head massage.

Employees reap instant rewards. Depending on which plan you choose, the annual benefits can add up to many hundreds of pounds of benefits – for a relatively modest monthly payment.

Employers enjoy an affordable way of helping to improve morale, making employees feel more valued, assisting towards recruitment and retention and reducing absenteeism.



What's in a cash plan?

Cash plans can include a very wide range of benefits including dental, optical, physiotherapy, chiropody, acupuncture, chiropractic, osteopathy and homoeopathy. Alternative therapies covered can include everything from acupressure and hypnotherapy to naturopathy and reiki.

Policies can be arranged to cover employees' partners and children and usually offer a telephone helpline.

How does it work?

Simple. Your employees pay for the treatment themselves and then claim a refund, up to their annual limit for each benefit. The higher the monthly payment, the bigger the benefit. Payment is usually made directly into their bank account with minimum effort on their part.

Stay in control

Cash plans give employers a low cost benefit with a low financial risk. Unlike traditional health insurance, claims - and therefore costs - are limited each year, so you can budget easily.



“ Offering a cash plan has added value to our employee benefits package and has become an important element in the formalised recognition process within our organisation.

We have had very positive feedback from those who have used the scheme and it offers a cost effective way to pay for essential healthcare.

The Plan has become an integral part of our recruitment and retention strategy and has contributed towards a huge decrease in our staff turnover. At a time when stability is essential, it has enabled us to plan for the future. ”

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Lucie Alexander
The Outward Bound Trust

The PMI Health Group approach

PMI Health Group can meet all your insurance, risk management and employee healthcare needs. We can also provide individually tailored packages to suit your specific business requirements.

Our services include:

- comprehensive medical insurance broking
- claims management
- occupational health solutions
- absence and risk management
- membership on-line management (MOLI) of your medical insurance

Contact

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Find out how affordable a cash plan could be for your company. Call **0800 0480661** for a free quote or visit our website.

www.pmihealthgroup.co.uk

