

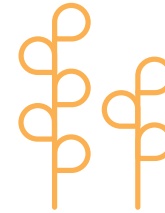


Cash plans:

A cash plan enables you to take your first step into private medical cover for yourself and your family.

A cash plan will provide financial support by allowing you to claim money back on health expenses, such as dental, optical and prescription charges. Cash plans work proactively and avoid increasing waiting times.

If you already have a cash plan recent developments in technology means that there are now more providers and benefits available to you.



Modular Private Medical Insurance:

Modular Private Medical Insurance allows you to select 'modules' for your policy to ensure the cover is as much or as little as you need.

Typically there are 3 modules GP access, Consultant & Diagnostics & finally Treatment.

Select the module and price that fits your needs. Prices can start from as little as £7 per month up to a maximum of £37 per month which includes GP & Private Consultant access, blood tests and scans for your diagnosis and finally treatment, all with a nil excess.



Traditional Private Medical Insurance:

Private Medical Insurance (PMI) is designed to cover the cost of private medical treatment and includes access to a GP, a consultant, Diagnostics & Treatment as standard. The cover levels can be tailored to suit your budget.

Similar to cash plans, for those people that already have PMI, developments in technology means there are many more providers and benefits now available to you.

PMI works pro-actively and avoids increased waiting times or increased private expenses ensuring your speedy & safe return to work.

Before the pandemic, almost 1 in 5 people waited more than two weeks for a GP appointment*



*Source: BMA, <https://www.bma.org.uk/advice-and-support/nhs-delivery-and-workforce/pressures/pressures-in-general-practice>

The average wait time to receive treatment from a hospital consultant is 19.6 weeks*



*As of July 2020. Source: BMJ (September 2020) <https://www.bmj.com/content/370/bmj.m3557>

There are a record 4.46million people on the waiting list for routine treatment*

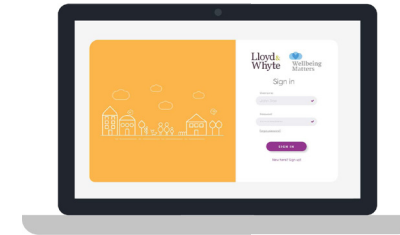
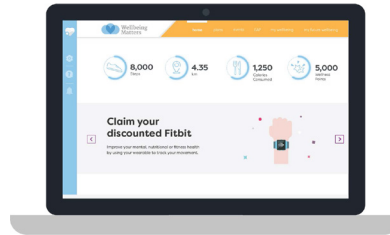


*As of January 2020.
Source: NHS England (February 2021) <https://www.england.nhs.uk/statistics/statistical-work-areas/rtt-waiting-times/rtt-data-2020-21/>

What matters to you, matters to us



The WellbeingMatters portal is available to all MIAB clients for free!



Plans:



On completion of the insight questions the platform delivers you your very own fitness, nutrition and personal wellbeing plans.

You are encouraged daily to complete your scheduled plans and receive wellness points for each activity you complete. These wellness points can be used to purchase other wellness products such as gym membership and other fitness & nutritional products.

My Current Wellbeing:



The My Current Wellbeing page is where users can find products and services made available to them by their employer, association or broker.

This page includes access to the 'benefit-hub' portal allowing discounted purchases not only for additional health and wellbeing products but also for everyday purchases from brands such as Sainsburys, Nike, John Lewis and other food, clothing, & entertainment brands.

My Future Wellbeing:



My Future Wellbeing provides discounted access to a number of products that can further assist with your health and wellbeing.

These include Cash Plans, Health Assessments, Private Medical Insurance, Life Insurance, Critical illness & Income Protection Insurance. The products also extend to include advice on Wills & Power of Attorneys.



If you have not received your invite please email us at: wellbeingmatters@lloydwhyte.com

Call 01438 730210 ■ Web www.miab.co.uk/your-wellbeing-matters