

PRIVATE MEDICAL INSURANCE



“Sickness absence cost UK businesses an average of £692 per member of staff”.

(CBI / AXA Absence and labour turnover survey 2008)

What is PMI ?

Your staff can be affected by household accidents, nagging ailments or a sudden illness at any time. PMI is designed to cover the costs of private medical treatment for curable, short-term illnesses or injuries.

Employees may need to plan chiropractor appointments, exploratory procedures or medical treatment and unavoidably take time off work.

What are the benefits to employers?

Employers

- limit business costs and resources spent on hiring temps
- reduce staff absence caused by employees waiting for NHS treatment
- benefit in the long-term from staff retention and motivation

What are the benefits to employees?

Employees

- appreciate the support that PMI offers and enjoy peace of mind
- can choose to extend medical cover to their family at their own expense
- benefit as private medical insurance can otherwise be too expensive for many individuals
- can choose when and where treatment will be given

Employers and employees both benefit from being able to arrange consultations, procedures and treatment without delay. This decreases sickness periods and employees often return to work sooner than they would waiting for NHS appointments, keeping your business running smoothly.

What does Sutton Winson offer?

Sutton Winson offers products that cover day-patient and in-patient treatment for overnight stays or longer.

You can also select cover that provides employees with:

- out-patient treatment (including pre and post-treatment appointments)
- psychiatric treatment
- cash benefits

Is PMI expensive?

PMI can be adapted to suit different budgets and the needs of your staff. Cover is built around a core set of benefits that you can adapt from a wide choice of options and benefits.

CONTACT US

Just call your Account Manager for a no-obligation appointment or speak to **Elaine Redington on 01444 251 459**

For full details of policy cover, terms, limits and exceptions, refer to policy wording, a copy of which is available on request.