

OUR MEDICAL EXCESS & SHORTFALL PROTECTION PLANS

REQUIRES 6 EMPLOYEES OR MORE

A UNIQUE INSURANCE PRODUCT
CHOOSE A PLAN THAT'S RIGHT FOR YOU

Medex Protect

150

Annual Premium. Pays PMI excess up to **£150** and an additional **£250** for shortfalls

- **£52.38** - Single Cover • **£78.58** - Single Parent Cover
- **£104.77** - Couple Cover • **£130.96** - Family Cover

Medex Protect

250

Annual Premium. Pays PMI excess up to **£250** and an additional **£250** for shortfalls

- **£66.28** - Single Cover • **£99.42** - Single Parent Cover
- **£132.56** - Couple Cover • **£165.70** - Family Cover

Medex Protect

500

Annual Premium. Pays PMI excess up to **£500** and an additional **£500** for shortfalls

- **£151.81** - Single Cover • **£227.71** - Single Parent Cover
- **£303.62** - Couple Cover • **£379.52** - Family Cover

***All prices are inclusive of IPT**

WHY JOIN MEDEX PROTECT?

From
£52.38
Per Year



MEDEX PROTECT SETTLE CLAIMS DIRECTLY WITH THE PROVIDER OF CHOICE



COVERS ELIGIBLE SHORTFALLS



NO MEDICAL UNDERWRITING REQUIRED



SEPARATE ANNUAL MAXIMUMS FOR EACH INSURED MEMBER



OVER AGE DEPENDANTS COVERED UP TO THE AGE OF 30



DESIGNED TO HELP SAVE ON YOUR GROUP PMI PREMIUMS



HELPS REDUCE P11D LIABILITY FOR EMPLOYEES

DESCRIPTION OF SERVICES

Introduce (or increase) an excess within a company private healthcare policy to receive discounts from the Insurer. We then provide an insurance policy that covers the cost of the excess up to £500 at point of claim. The insurance product also includes cover for Shortfalls up to £500.

WHAT IS AN EXCESS

Most of us have an excess on our insurance policies. The excess is the amount you have to pay in the event of a claim. In general, the larger your excess is the lower your insurance premium will be (because of the discounts offered by the insurance company).

WHAT IS A SHORTFALL

Shortfalls arise when there is a difference between the level of reimbursement that insurance providers are prepared to pay and the fees consultants and hospitals charge. It is your responsibility as the patient to pay the shortfall.

HOW IT WORKS

If you have a £500 excess on your Private Medical Insurance policy and you have a claim for £1000, you are liable for the first £500 of the claim and the insurance company pays £500. Your medical excess and shortfall insurance policy is designed to reimburse you for the £500 excess charge.

IT'S AN EASY PROCESS

You don't even need to pay the excess first and then claim it back. We will settle it on your behalf, directly with the provider of the service.

BENEFITS INCLUDE

- Possibility of reduction in net cost.
- Enhance benefits with the Shortfall Protection cover.
- Reduce P11D Liability for Employees.