



# HELPING YOU MANAGE PREMIUMS WITHOUT COMPROMISING COVER





## WHY MEDEX PROTECT

In a market of rising premiums, Medex Protect could help you to reduce your clients' costs without sacrificing their coverage. By pairing a high-excess PMI policy with our specialist protection, you eliminate the two biggest pain points in healthcare: out-of-pocket excesses and unexpected fee shortfalls. This "bolt-on" strategy differentiates your proposition, strengthens your renewal story, and secures client loyalty through genuine "peace of mind" savings.

A 10% commission NET IPT on both new business and renewals, means that Medex Protect is a simple way to add tangible value to your portfolio. We do the heavy lifting, no complex underwriting, instant policy set-up, and direct-to-client support from our team. You get maximum value with minimal administration.



## ENHANCE COVERAGE, REDUCE COSTS

Navigating the rising costs of Private Medical Insurance (PMI) often leaves your clients with a difficult decision: accept higher premiums, downgrade to a lower level to manage costs or increase the policy excess to save money. Medex Protect offers a smarter alternative. As a specialist provider in the market offering dedicated medical excess and shortfall protection outside of a standard health cash plan, we provide a safety net that covers the "gaps" in the policy.

By choosing a higher excess on the primary PMI policy, clients may be able to reduce their premium. In some cases, they may also choose to add Medex Protect\* alongside the core policy to help manage the impact of the higher excess. It can provide an additional option for clients who are reviewing the affordability of their cover and may otherwise be considering cancelling due to rising premiums.

Our plan is specifically designed to handle the out-of-pocket expenses that can cause unexpected stress during a claim. Whether it's covering the policy excess or paying for hospital and specialist fee shortfalls that exceed PMI limits, Medex Protect ensures the focus remains on recovery, not the bill. This specialist protection transforms group healthcare into a more robust, cost-effective solution, giving your clients' employees the comprehensive experience they expect, with none of the hidden costs.

\*For further information, refer to policy documents.

## OUR USER REVIEWS — PEACE OF MIND FOR CLIENTS

"I honestly cannot thank you enough for all your help with this matter. You have been absolutely amazing from start to finish. I have felt heard and acknowledged every step of the way."

"The claim process was quick and straightforward, and receiving an approval on the same day has given me invaluable peace of mind at a stressful time."

"Thanks for your most recent email and for acting promptly & efficiently through this whole process!"

## CHOOSE A PLAN THAT'S RIGHT FOR YOU



Pays up to £150 and an additional £250 for shortfalls<sup>†</sup>



Pays up to £250 and an additional £250 for shortfalls<sup>†</sup>



Pays up to £500 and an additional £500 for shortfalls<sup>†</sup>

ANNUAL PREMIUM*	Medex Protect 150	Medex Protect 250	Medex Protect 500
Single Cover	£52.38	£66.28	£151.81
Single Parent Cover	£78.58	£99.42	£227.71
Couple Cover	£104.77	£132.56	£303.62
Family Cover	£130.96	£165.70	£379.52

## MEDEX KEY FEATURES

- Excess and shortfall cover up to £500
- Fast and simple claims process, paid directly to treatment provider or claimer
- Employees cover offered from 18 to 80 years of age
- Dependants covered, up to 30 years old\*
- No medical underwriting required
- Helps reduce P11D liability for employers and employees

\*Named dependents up to 30 years old living in the UK.

\*Price correct at time of print. Annual Premium includes Insurance Premium Tax at the current rate.

†Total amount claimable per person, per year.

## OUR PROMISE

We know your time is valuable, which is why we make doing business effortless. From day one, you will benefit from fast quotes and a streamlined onboarding process. To ensure your success, we equip your advisers with practical training and a dedicated account management team - giving them the total confidence to present Medex Protect to their clients.

At Medex Protect, we don't just provide a product; we deliver a collaborative, partnership-led approach backed by strong industry leadership. As a trusted, FCA-regulated partner, we prioritise transparency, reliability, and long-term relationships, ensuring we align closely with your objectives to deliver truly tailored solutions.



## READY TO ENHANCE YOUR PMI OFFERING?

Discover how simple it is to deliver greater savings to your clients.

Contact Lauren Hammond, Business Relationship Manager:  
**07592 111883 / [Lauren@medexprotect.co.uk](mailto:Lauren@medexprotect.co.uk)**

Our friendly and professional team are always on hand to help:  
**0800 787 9304 / [Admin@medexprotect.co.uk](mailto:Admin@medexprotect.co.uk)**

### **This is a financial promotion**

Medex Protect, Medical Excess and Shortfall Insurance is provided by Medex Protect Limited, which is authorised and regulated by the Financial Conduct Authority (FCA Ref Number: 735475). Medex Protect Limited is both a subsidiary of, and underwritten by Health Shield Friendly Society Limited.

Medex Protect Limited is registered in England.

Company Registration Number 8792006.

Registered Office: Electra Way, Crewe Business Park, Crewe, CW1 6HS

Health Shield Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.