



Private Medical Insurance

What is Private Medical Insurance?

Private Medical Insurance can provide coverage for medical expenses incurred outside of the NHS within a private facility. The insurers now offer modular benefit options so you can pick and choose the benefits that you want which makes it easier to fit within your budget. This is available to individuals and groups.

What is covered?

- Consultations with specialists and consultants
- Inpatient and day-patient treatment
- Outpatient treatment
- Diagnostic tests and imaging
- Cancer treatment
- Mental health care
- Physiotherapy and rehabilitation

Additional services

- Digital GP services
- Wellbeing telephone services with trained counselors
- Treatment pathways (with no requirement for a GP referral)
- Dental and optical cash back benefits
- Discounted gym memberships
- Travel cover

Is the benefit taxable?

Yes, Private Medical Insurance is currently a P11D benefit.

Benefit for employees

- **Peace of mind** – members can access diagnosis & treatment without having to endure the NHS waiting times
- **Access to a virtual GP service** via phone or video chat – no need to wait to see your NHS GP
- **Members have flexibility** in choosing where they receive their treatment and by who

Benefit for employers

- **Greatly enhances an employer's benefits** offering – support to recruit and retain the right people
- **Flexibility of cover** – Private Medical Insurance policies are modular so employers can pay for the benefits that are most important to them and their staff
- **Can reduce the impact of absence costs** with members having faster access to treatment.

Contact Information

Should you have any queries regarding Private Medical Insurance or any other Employee Benefits then please do not hesitate to contact us at EBenquiries@thecleargroup.com