



Can you afford not to
have private health cover?



Will employee absence hurt your profits?

If just one of your employees is off work it can seriously impact your business and your profits. Especially if that employee is off for a prolonged period of time and has to wait for the medical treatment they need.

Private health cover is designed to cover the costs of private medical treatment for curable, short-term illnesses or injuries, generally covering in-patient and day-patient treatment as well as eligible out-patient treatment. Enabling your employees to return to work quickly.

Solutions from Aviva provides flexible, affordable private health cover for companies just like yours, helping to protect your employees and keep your profits healthy.

The cost without private health cover

Motor mechanic Tom developed a hernia lifting heavy equipment. He was unable to work for 113 days (nearly 4 months) whilst he waited for NHS treatment. His employer had to pay £14 per hour for temporary cover, equating to £11,865 for 113 days.

The cost with private health cover

With private health cover Tom was back to work within 3 weeks meaning his employer only had to pay £1,575 for temporary cover. The total cost to his employer for private health cover for all 10 company employees was £3,280.90.

¹Cost of private health cover based on Solutions from Aviva, core cover with full medical underwriting for members aged 35-39. £3,280.90/10 equals £328.09 per member.

²Cost of hiring a temp for 113 days = £11,865. Source: Motortrade recruitment.

The key benefits of private health cover from Aviva

Quicker treatment - Your staff will be assured of prompt high quality nursing care and consultant advice when they need it. Members of our health schemes can schedule treatment to suit themselves, adapting to business or social demands as necessary.

A valuable employee benefit - Private health cover is a highly valued and increasingly expected employee benefit. Arranging cover for your employees, and possibly their families, will help you compete to attract and retain the best staff for your business.

Easy to set up and administer - To be accepted or transferred over to our private health cover schemes there is no need for a medical examination. We aim to make setting up, administering and claiming as easy as possible for our customers.

High quality facilities - A private en-suite room with TV, radio and special menu, in most cases.

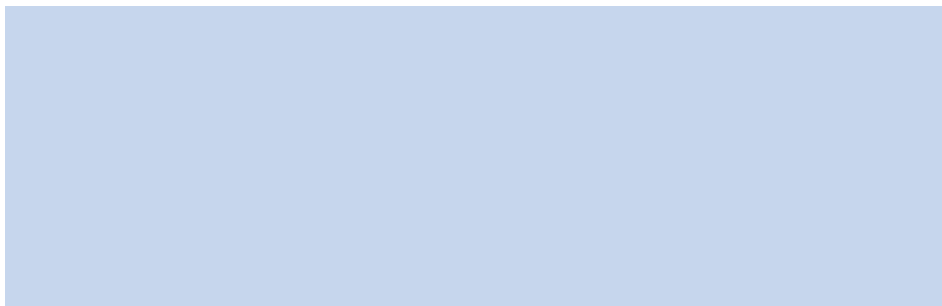
Aviva Get Active – Your employees can receive up to 40% discount on membership at a UK wide network of health and fitness clubs.

Solutions from Aviva is flexible enough to fit any business – whether your company has 2 or 249 employees.

How **Solutions** works?

- Start with Core Cover.
- Choose to bolt on up to 4 extra cover options including Psychiatric cover, Dental and Optical cover or GP Referred Services.
- Select up to 4 options to reduce your premium, such as a member excess or reduced out-patient cover.
- Adapt the level of cover for up to three different groups of employees, reflecting the needs of each group and helping to make private health cover even more affordable and a better fit for your business.

For a more information on how private health cover can work for your company and a quote for **Solutions** from Aviva contact your usual insurance adviser or intermediary.



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