

# Optimum Access

The increasing pressure on employers to be seen proactively looking after their employees' health and wellbeing may well prove to be a balancing act for many companies who are looking to tighten their budgets. Whilst companies will not want to compromise the health of their employees, or impact absence costs, employee benefits may be one of the areas affected.

We want to make it possible for employers to provide healthcare benefits to all categories of staff, whilst making it easier for companies to take out private medical insurance for the first time. Taking our well established Optimum product we've created some lower cost alternatives that address employers' current needs whilst continuing to look after their employees' health and wellbeing.

## How a lower cost option can work:

For companies covering 250+ employees the following example demonstrates how employers could save up to **60%** when compared to an Optimum policy covering full refund on in, day and out-patient treatment, by selecting to provide a lower cost option that provides cover for consultations and diagnostic tests:

### Cover for consultations and diagnostics

Out-patient treatment of acute conditions (subject to any out-patient benefit limit that may be chosen).		
Benefits	Cover	Notes
Consultations with a specialist	✓	With a fee approved specialist
Treatment by a specialist as an out-patient	✓	Any procedures included are subject to Aviva's fee guidelines for specialists
Diagnostic tests	✓	Including pathology, x-rays, physiological tests such as ECGs; CT, MRI and PET scans. Out-patient CT, MRI and PET scans will only be covered at a diagnostic centre
Physiotherapy, osteopathy, chiropractic and acupuncture treatment	✓	On GP referral up to 10 sessions in combined total per person per condition per scheme year <i>(subject to any out-patient benefit limit that may be chosen)</i>

Optimum offers all the flexibility and choice an employer needs to tailor their healthcare scheme to their individual needs - by adding further benefits to the cover above, at an additional cost, or by reducing the benefits of an existing healthcare scheme with other lower cost options, such as reducing out-patient benefits to 2 consultations, or containing costs with a 6 week option plan.

## Benefits for the employer:

- employees receive a quicker diagnosis, potentially enabling a quicker return to work, therefore reducing absence costs
- greater flexibility and increased control of benefits and budgets whilst employees remain protected
- ability to offer different levels of cover to different categories of staff, or to allow employees to choose different levels of cover as part of a flexible benefits arrangement.

## Benefits for the employee:

- Provides quick access to diagnosis
- Gives peace of mind that their health will be looked after
- Feel valued by their employer.

Even with a lower cost Optimum scheme, employees will still have access to all the following additional services to help prevent illness in the first place, keeping employees healthy, motivated and effective.

## Added value benefits

### Talk to the experts

**24 hour GP helpline** – 0800 158 3112 – Employees can call this number if they'd like to speak to a qualified GP at any time.

Calls to the GP helpline may be recorded for quality or training purposes.

**24 hour stress counselling helpline** – 0800 158 3349 – Employees can call this number if they'd like to speak to an experienced counsellor.

This benefit is available to members aged 16 and over.

### Health and fitness club membership

When employees are fit and healthy they are less likely to feel run down and more likely to have more energy and think more positively, which can directly impact on their productivity at work and reduce the total days of sickness absence.

As part of a company healthcare scheme, employees can save up to **25%** on membership fees at a range of leading UK health and fitness clubs, helping them stay fit, happy and healthy.

### Healthy discounts on motor, home and travel insurance

Our benefits also extend beyond healthcare and wellness solutions. For companies who have insurance through Aviva, we offer all their employees - not just those on the company scheme - the chance to benefit from discounts off motor, home and travel insurance. This offer cannot be used in conjunction with any other offer. Motor and home insurance is not available in Northern Ireland.

Aviva may decline to quote in some circumstances. Age restrictions apply.

**To find out more about our competitively priced Optimum Access offering, please contact your Intermediary or your normal Aviva consultant.**