



YOUR COMPANY GUIDE TO A HEALTHIER FUTURE

# BUPA INTERNATIONAL



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Every bit of research, every working partnership and every decision we make at Bupa International is made with our customers in mind. The reason that we're the health insurer of choice for so many organisations throughout the world is that we care about the details - we believe that employees are the most valuable assets of any business and we go to extraordinary lengths to make sure they're well looked after.

We've put together this guide to help you understand what makes us different from other providers, to introduce you to our world and to explain why asking us to take care of your workforce could be one of the best business decisions you'll ever make.

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# WHAT IS INTERNATIONAL PRIVATE MEDICAL INSURANCE?

Making decisions about the health of your business is clearly important, but when you're well informed it doesn't have to be difficult.

Wherever your employees are based and however much they travel throughout the world, it's important to know that they will always be well looked after. After all, when it comes to the health of your business you can't take any chances. That's why the right International Private Medical Insurance (IPMI) is key for international companies all over the world and why it should be a serious consideration for you too.

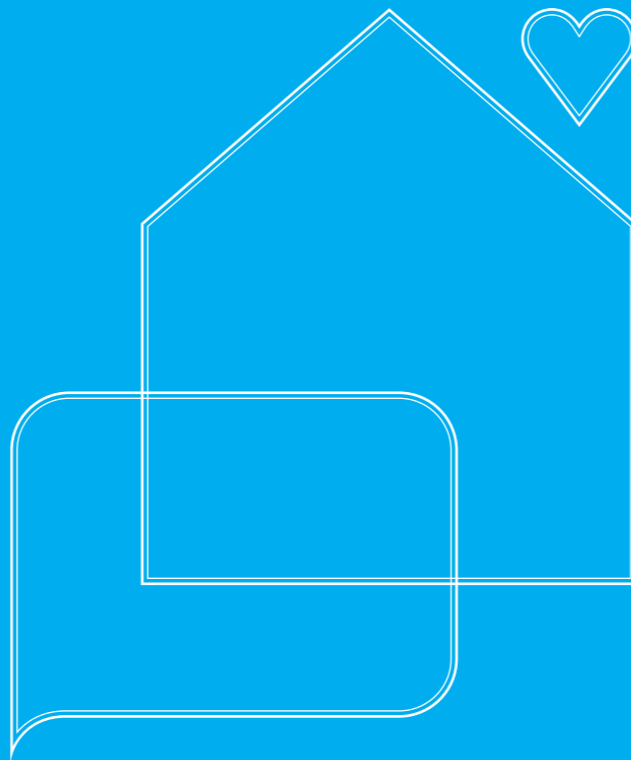
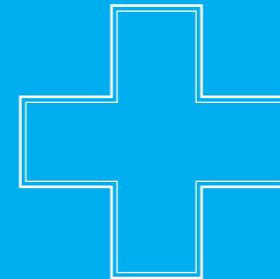
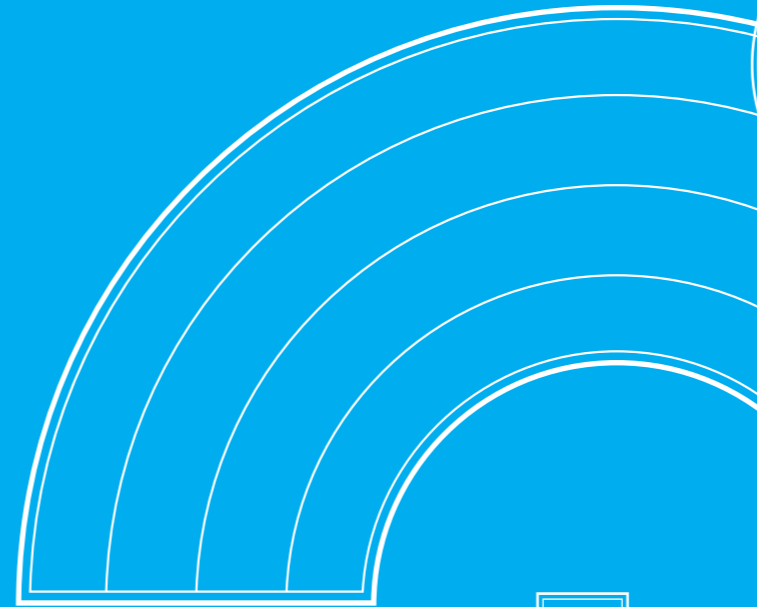
IPMI is very different from travel insurance and it offers a much wider range of benefits than most domestic health insurance policies. When it comes to your health, it will give you and your employees peace of mind whatever direction your business is heading.

What makes it unique is that it doesn't restrict you to treatment in one country. Instead it facilitates access to private medical care all over the world, regardless of how healthcare practices may vary from place to place. Wherever your employees are, it ensures geography won't ever get in the way of them getting better.

# WHO IS BUPA INTERNATIONAL?

The Bupa group help millions of people around the world to live longer, healthier and more productive lives. As a group, Bupa has been looking after the healthcare needs of individuals and businesses for over 60 years and in that time the group has grown to become a truly global company with over 10 million members. We have offices in the UK, Hong Kong, Thailand, Saudi Arabia, India, USA, Denmark, Egypt, France and Spain and work with an impressive network of brokers and business partners all over the world. Our passion for quality and customer satisfaction has made the Bupa name synonymous with great healthcare

Our market has grown a great deal since we launched Bupa International in 1971. The world of medicine has developed, the number of expats has increased and technology is unrecognisable to what it was then. And we're proud to say that we've developed too. We're now one of the world's leading international medical insurance providers with a customer base spanning 190 countries, a network of over 7,500 hospitals and access to over 200,000 medical providers worldwide.



## BUPA FACTS AND FIGURES

### 10 MILLION

The Bupa group now has over 10 million members, including 115 nationalities in 190 countries

### 7,500

Recognised hospitals worldwide that our members can access

- o Bupa International continues to win numerous industry awards for service including Best International Private Medical Insurance provider nine times in the last 10 years at the Health Insurance awards, Queen's Award for Export Achievement in 1999 and Queen's Award for Enterprise in 2005 and again in 2010
- o As a provident association, we have no shareholders to pay, which means that our profits can be reinvested back into the business
- o The Bupa brand, was recently voted a 'Superbrand' by the UK Superbrand Council and is synonymous with high quality private healthcare.
- o We have offices in the UK, Hong Kong, Thailand, Australia, Saudi Arabia, India, USA, Denmark, Egypt, France and Spain and are a truly global organisation
- o We work with an international network of brokers and business partners throughout the world that grows larger every year



# HOW DO I KNOW MY EMPLOYEES WILL BE WELL LOOKED AFTER?

When you set up a group plan with Bupa International, you'll soon see what sets us apart from other international private medical insurers. We're devoted to health and care, surround ourselves by experts and have a healthy obsession with first class service. From the minute you join, you can relax knowing that your business is in very safe hands.

#### EXPERTS YOU CAN TRUST:

- Call centre advisers that can communicate with you in the language of your choice
- Bupa HealthLine nurses that will give your employees medical advice any time of day or night
- Independent consultants that will arrange an expert second opinion if your employees are unsure about any of their treatment

#### A WORLDWIDE NETWORK OF CARE:

- A network of over 7,500 hospitals and clinics with direct settlement agreements for in-patient and day-case treatment
- Access to over 200,000 medical providers worldwide
- Commence pre-authorisation of treatment by telephone, fax, email or iPhone

#### TECHNOLOGY YOU CAN RELY ON:

- Online access that allows you to monitor your group account details and your employees to monitor their individual membership and claims\* information
- An abundance of health and wellbeing support including online health-assessments, a web-chat facility and a range of social media accounts
- A facilities finder app that lets your employees know instantly where they can go for treatment, anywhere in the world

#### PRODUCTS THAT REFLECT YOUR NEEDS:

- Flexible products that mirror your company's requirements
- Menu options that ensure you don't pay for anything you don't want
- A range of cover options available, including pre-existing conditions

#### BUPA REWARDS:

- Bupa Rewards is all about information and engagement - keeping you up-to-date with all things Bupa whilst adding value to your membership
- We'll be offering health-related news and features, introducing some of the good causes we are supporting and sometimes offering the opportunity to win some real treats. It's our way of reminding your employees that we're not only here for the difficult times

\*MembersWorld may not be able to track claims in the USA as a third party is used here.

# WHY SHOULD I BE CONFIDENT IN YOUR SERVICE?



As soon as your employees become members of Bupa International, they'll find taking care of their health has never been easier. We worry about the details so that your employees don't have to and wherever they're heading, they can relax knowing that we're never far away.

## BUPA PARTICIPATING HOSPITALS

All Bupa International members have access to over 7,500 recognised hospitals and clinics throughout the world. Alternatively your employees can also visit any other recognised hospital or clinic of their choice.

## PRE-AUTHORISING TREATMENT

Whenever your employees need to go for a consultation or treatment, they'll find our claims process simple, straightforward and incredibly reassuring. All we ask is that they let us know beforehand so that we can pre-authorise the details. They can contact us by phone, email or fax - all of which are available 24 hours a day - and we will always confirm their cover in writing to give them complete peace of mind.

Obviously, in an emergency we appreciate that things can be a little more complicated, in which case we just ask our members to contact our 24-hour helpline as soon as it is realistically possible. Then, if required, they can complete a claim form after their treatment.

## A DEDICATED POINT OF CONTACT

In certain cases if a member is undergoing lengthy or complex treatment, they will be allocated a Bupa International case manager who will oversee their stay in hospital. As well as answering any questions, the case manager will speak to the consultant and discuss the patient's care needs to make sure they get the appropriate treatment.

## SETTLING INVOICES DIRECTLY

Nobody likes unnecessary paperwork, so wherever possible we try and settle bills directly with the provider. If your employees have in-patient or day-case treatment at one of our participating hospitals, it's unlikely that they'll ever be asked to settle an invoice themselves, for eligible treatment. And depending on the arrangement we have with their consultant, some out-patient fees may also be taken care of directly.

## BUPA INTERNATIONAL'S MEDICAL CENTRE

When you or your members call our medical centre for the first time, you'll appreciate what we mean by first class service. It's available on the phone 24 hours a day, 365 days a year to support the healthcare needs of your group. When they call, they'll speak to someone who is medically trained, who can understand their situation and who will give them advice, support and assistance.

As well as pre-authorising treatment for your employees, the medical centre can also help them to locate an appropriate hospital or consultant. Where possible, they'll even book any necessary appointments and if it helps, explain any treatments in more detail. In fact, they support members with everything from travel and security advice\*, to organising an emergency evacuation. And whenever they can't answer a question, they'll do their very best to point your employees in the right direction.

## SENDING YOUR DOCUMENTS QUICKLY

When you set up a group scheme, we know how important it is to have all the paperwork in order. That's why we'll work with our global distribution partners to make sure you get your membership documents promptly wherever you are in the world.

## SPEAKING YOUR LANGUAGE

With over 10 million members throughout the world, including 115 different nationalities in 190 different countries, the Bupa Group know all about communicating in different languages. When your employees call the Bupa International medical centre, they'll have access to multi-lingual experts who will be able to assist them in their language of choice.

We handle telephone calls and queries in any one of over 30 different languages. And if for some reason we do not have a fluent speaker of a particular language available, we simply contact a service that simultaneously allows members to communicate with us in their native language. After all, the last thing anyone needs in a medical emergency is a lack of understanding.

## DEDICATED ACCOUNT MANAGEMENT

If you take out a group plan with us, you'll be allocated a dedicated account manager or a specialist team to support the administration of your group. This personalised management service will ensure that you've always got a single point of contact for all your queries and requirements.

\*Bupa International obtain health, travel and security information from third parties. You should check this information as they cannot be held responsible for any errors or omissions, or any loss, damage, illness and/or injury that may occur as a result of this information.

# HOW WILL BUPA'S EXPERTISE ADD VALUE TO MY BUSINESS?

When you immerse yourself in health and care as much as we do, you appreciate the value of specialist knowledge – especially when it comes to medical matters. That's why we surround ourselves with medical experts at every opportunity and pass on the benefit to our members and groups.

## A SECOND OPINION CAN MAKE A BIG DIFFERENCE

Because we don't believe that uncertainty is good for anyone, we have a service in place that gives all our members access to have an expert second opinion after any consultation. It's completely free and available to use as many times as it's needed.

To help us, we work with Advance Medical - an independent organisation that specialises in providing expert medical opinions from the world's leading consultants. Whenever your employees want to use the service they will be assigned an Advance Medical case manager who will speak with them about their condition and gather together all the necessary medical records. They will then engage the world's leading experts in that field before creating a report that either confirms or revises the diagnosis. A full copy of the report is then sent to the member and they have the opportunity to discuss it with their case manager, to give them complete peace of mind.

## ACCESS TO HEALTH INFORMATION

We don't just want to be there when things go wrong – we want to help you stay healthy all year round. When you set up a plan with us, you'll have all kinds of health and wellbeing information at your disposal to help you create a healthy working environment – and a healthy workforce.

## ONLINE HEALTH ASSESSMENTS

In our experience, health awareness leads to a healthier workforce, so we always encourage our groups to promote health and fitness at every opportunity. Our online health assessments are a great example of how we'll make health information accessible to you and your employees – they cover topics like diet, stress and fitness and are available to anyone who visits the Bupa International website.



# HOW EASY IS IT TO GET IN TOUCH?

When your employees are in unfamiliar surroundings, they'll appreciate having someone to talk to about any health concerns they may have. And because we don't think this should be restricted to when they need treatment, our Medical Centre isn't the only service that's available 24 hours a day.

## THE BUPA HEALTHLINE

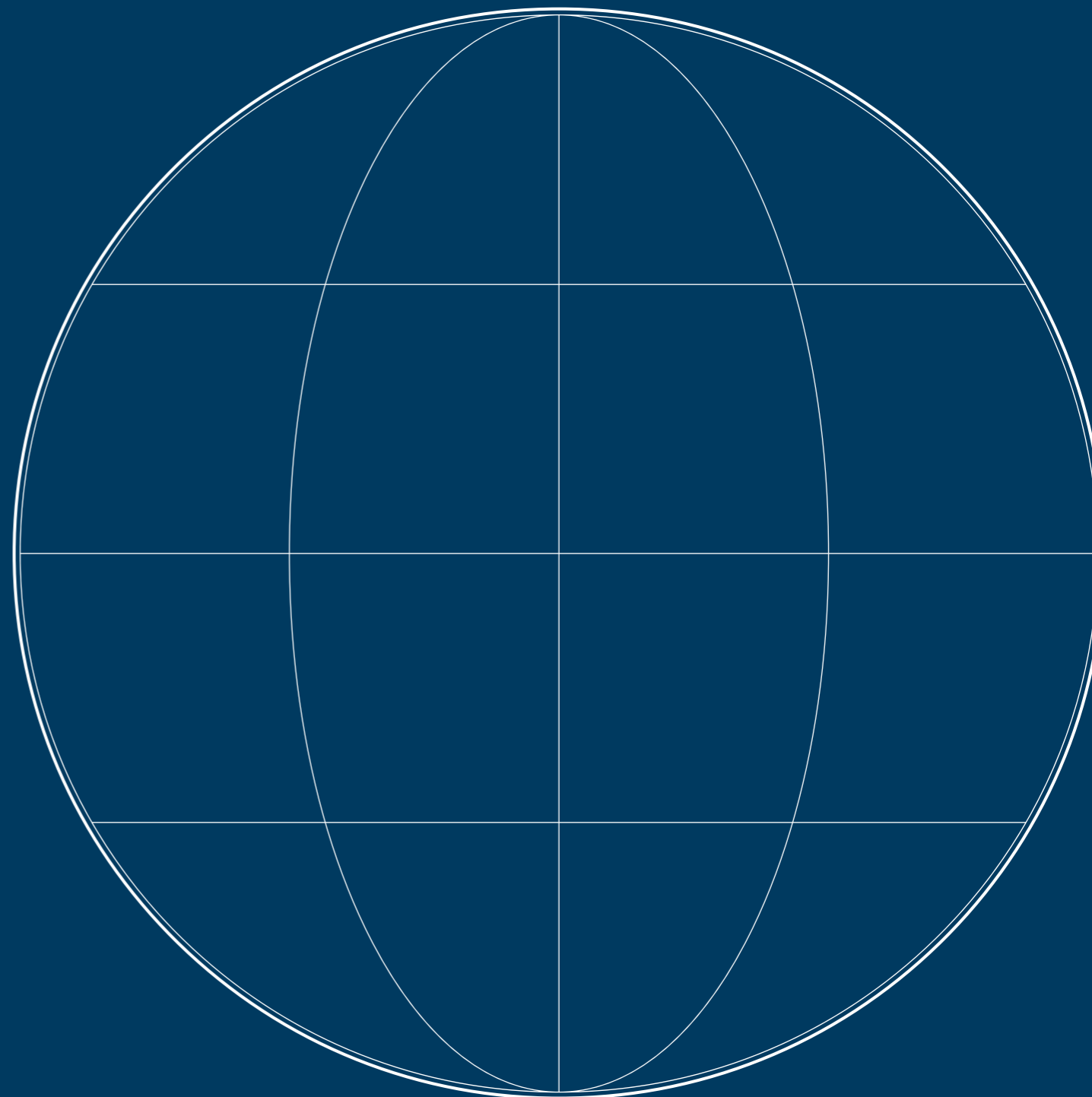
If our members want to speak to someone about a health related issue, our Bupa HealthLine is there to offer support and guidance whenever it's needed. They can call day or night and speak directly to a medical professional, who will be happy to listen to any concerns and answer any questions. Relocating abroad can be a stressful time in anyone's life and this service can offer much needed peace of mind - to your employees and their families.

## WEBCHAT

Not everyone likes to speak on the phone, which is why we introduced our web chat facility. It's an online system that allows our members to talk to a Bupa adviser using our instant messaging service. Whenever they have a healthrelated question, they can simply drop us a note via their member website and one of our online advisers will respond with an appropriate answer.

## SOCIAL MEDIA

As technology continues to advance, communications via social media are becoming increasingly popular. Many of our members now like to keep in touch with us for more general enquiries using Facebook, Twitter and YouTube - they're all useful alternatives when a phone-call isn't practical



For more information please call: 01273 322082.

## CORPORATEWORLD

CorporateWorld is a secure online area that we've developed specifically for group administrators. It's easy to use, full of useful information and can be accessed any hour of the day. The site gives you full control of your plan allowing you to manage payment details, update employee information and access relevant documents in a matter of seconds. It makes the day-to-day handling of our group plans refreshingly straightforward.

## MEMBERSWORLD

As the name suggests, MembersWorld is an exclusive website available to all group members. It's password protected and allows them to manage their individual accounts from anywhere in the world.

They can view their membership documents, update their personal details, check the progress of their claims\* and download any forms or information they need. The site is always up-to-date, full of useful information and we make enhancements to it on a regular basis.

## FACILITIES FINDER

Whenever your employees want to locate our medical facilities, they can do it quickly using our Facilities Finder tool online. It includes all our network hospitals, clinics and consultants throughout the world and has a quick search function that will lead them directly to what they're looking for.

Better still, if they have an iPhone, there's a free app that can be downloaded with even more useful features. It can locate the provider you're looking for and using the same app, you can send a request to pre-authorise any treatment with that provider - all in a matter of seconds.

Simply visit [www.bupa-intl.com/facilities-finder](http://www.bupa-intl.com/facilities-finder).

## SMS/TEXT

With members all over the world, good communication is a key part of our service. To make sure you are always up-to-date, we have an SMS/Text service that sends a text every time a new document has been updated on your CorporateWorld account. Similarly, your employees will receive a text whenever their MembersWorld account is updated. It's particularly useful for monitoring membership changes and tracking claims.

\*MembersWorld may not be able to track claims in the USA as a third party is used here.

WILL THERE BE ANY  
ONLINE SUPPORT FOR  
MY BUSINESS

If you want to know what we're really like, the best people to ask are always our members.

**MRS S, BUPA INTERNATIONAL CUSTOMER, ASIA**

On two separate occasions, Bupa has been instrumental in helping me to access critical medical care not otherwise available in Nepal. First, in 2008 when I was in the hospital in Singapore with an extremely serious case of typhus, and second during this last month when I was evacuated to Bangkok to resolve ongoing kidney problems of concern. Bupa also allows me access to medical care within Nepal which is, of course, highly useful. On all of these occasions, Bupa staff have been friendly, kind and helpful to me. I can't tell you how much I appreciate that. When you feel sick and anxious about your health, knowing that you have a good health insurance company that will cover your medical needs is invaluable. Thank you for the safety and peace of mind that you provide with your services, and thank you for the work of all of your kind and professional staff.

**MRS W, BUPA INTERNATIONAL MEMBER, PORTUGAL**

Mrs W needed to have a small polyp removed following a routine colonoscopy. Shortly after the procedure, she received a report detailing her test results of the polyp. The report was not only full of medical terminology, it was also in Portuguese and being an American Mrs W couldn't understand it. Her doctor was unavailable, which meant he was unable to explain that the polyp was benign and that she had nothing to worry about. At this point she called the Bupa helpline and spoke to a nurse who advised her to fax over the report.

Mrs W says: "Having Bupa International at the end of the phone made all the difference - without their help I would have had to wait another week to interpret my test results, which would have caused a great deal of worry to both myself and my husband. With their help, it took less than an hour - it was just such a relief."

"This is not the first time I've had great service from Bupa. A few years ago, when I went to Madrid on a short visit, my back went and I was in terrible pain. Again, I called Bupa's helpline for advice and within a matter of moments I was called back by an adviser with details of an English-speaking clinic close by, where I could receive treatment straight away. All I had to do was say I was with Bupa and there was no waiting around.

"The peace of mind I have from knowing I am with Bupa is fantastic. I know that wherever I am, Bupa is only a call away. I intend to stay with Bupa for the rest of my life - you can't say better than that."



WHAT DO OUR  
MEMBERS SAY  
ABOUT US?

CAN I BE SURE THAT YOUR PRODUCTS REFLECT THE NEEDS OF MY BUSINESS?

Our experience of caring for businesses all over the world has taught us that no two companies are the same. Health insurance needs vary depending on a company's size, industry, location and budget, which is why our plans are versatile and can be tailored to your specific requirements.

## COMPANY

### OUR HEALTH INSURANCE PLAN FOR BUSINESSES

Our Company Plan is designed to give businesses everything they need in the world of international health insurance. There are four types of plan to choose from:

**Essential** - Designed to cover all eligible in-patient costs and out-patient surgical operations.

**Classic** - Builds on our Essential offering but also includes cover for eligible out-patient treatment such as X-rays, consultation fees and complementary medicines.

**Gold** - A comprehensive level of cover that includes additional benefits such as family doctor treatment, prescribed drugs and dressings and accidental dental treatment.

**Gold Superior** - Our most comprehensive level of cover that includes a full range of benefits

Having the four options allows companies to manage their costs and cover depending on what is most relevant to their business.

Full details of our products are available by calling:  
01273 322082.

## CAN I BE SURE THAT YOUR PRODUCTS REFLECT THE NEEDS OF MY BUSINESS? (CONTINUED)

### OPTIONAL ASSISTANCE COVER

Depending on your company's circumstances and location, you may wish to add evacuation or repatriation to your cover for added reassurance. They can be included alongside any level of cover as optional extras.

**Evacuation** - when treatment is unavailable locally, we'll arrange for your employees to be taken to the nearest medical facility equipped to deal with their condition, wherever that may be.

**Repatriation** - if the necessary medical treatment is not available locally, we'll return your staff to their home country for treatment.

### ADDITIONAL HEALTH INSURANCE OPTIONS

You might want to consider the wider healthcare needs of your employees by including any of the following options:

**Dental cover** - This can be included either as full dental cover or accidental cover. We have a range of options to choose from, which are available alongside all levels of cover except Essential.

**Optical cover** - This option includes cover for vision tests, spectacles and contact lenses up to an agreed annual maximum.

**Wellness cover** - With more employers interested in proactive health, our Wellness option provides cover for mammograms, PAPs, prostate and colon cancer screening. A full health screening benefit is also available with our Gold Superior plan.

**Travel Cover** - We offer travel cover annually or on a single trip basis, for employers wanting to keep all their benefits with one provider. For international companies, it's an ideal complement to IPMI.

### MANAGING COSTS

#### USA COVER

Because medical treatment in the USA tends to be higher than in other parts of the world, we keep the cover for this region as an optional extra. This way you won't pay for anything you don't need.

#### CO-PAYMENTS

Co-payments are a useful way of keeping subscriptions manageable and encouraging your employees to use their plan sensibly. They work on the basis that the individual member pays part of the cost of any treatment they claim for, while the rest is covered by the company plan.

#### DEDUCTIBLES

Deductibles are a type of excess option that allow you to reduce your subscriptions without reducing your cover. In any given membership year, your employees would simply be asked to make a partial payment towards their treatment - up to a fixed maximum decided by you.

### SIMPLIFYING THE PROCESS

#### MEDICAL HISTORY DISREGARDED

If you have more than 10 employees, for an additional cost you can choose to take out a medical history disregarded plan. This means that your employees would be covered for any pre-existing conditions they might have and you'd know that they would be well looked after whatever treatment they need.

### SPECIALIST INDUSTRIES

We appreciate that some areas of business are quite unique, which is why we have a number of specialist plans in place for specialist industries. These include international schools, maritime, oil and gas. If you work in one of these areas we'd be happy to discuss the options we have available.

# SUMMARY OF BENEFITS

Please note: This table provides a high-level summary only about the types of cover provided on the different plan levels. Benefit limits and exclusions may also apply. Please ask your sales adviser for further information.

	COMPANY ESSENTIAL	COMPANY CLASSIC	COMPANY GOLD	COMPANY GOLD SUPERIOR	OIL & GAS ESSENTIAL	OIL & GAS CLASSIC	OIL & GAS GOLD	MARITIME
<b>Out-patient treatment</b>								
Out-patient <b>surgical operations</b>	✓	✓	✓	✓	✓	✓	✓	✓
Wellness		✓	✓	✓				
Full Health Screening				✓				
<b>Consultants' fees for consultations</b>		✓	✓	✓		✓	✓	✓
Pathology, X-rays and <b>diagnostic tests</b>		✓	✓	✓		✓	✓	✓
Costs for <b>treatment</b> by <b>therapists</b> and <b>complementary medicine practitioners</b>		✓	✓	✓		✓	✓	✓
<b>Consultants' fees and psychologists' fees for psychiatric treatment</b>		✓	✓	✓		✓	✓	✓
Vaccinations		✓	✓	✓				
Costs for <b>treatment</b> by a <b>family doctor</b>			✓	✓			✓	✓
Prescribed drugs and dressings			✓	✓			✓	✓
Accident-related dental <b>treatment</b>			✓	✓				
Emergency dental <b>treatment</b>							✓	✓
<b>In-patient and day-case treatment</b>								
<b>Hospital accommodation</b>	✓	✓	✓	✓	✓	✓	✓	✓
<b>Surgical operations</b> , including pre- and post-operative care	✓	✓	✓	✓	✓	✓	✓	✓
Nursing care, drugs and surgical dressings	✓	✓	✓	✓	✓	✓	✓	✓
Physicians' fees	✓	✓	✓	✓	✓	✓	✓	✓
Theatre charges	✓	✓	✓	✓	✓	✓	✓	✓
<b>Intensive care</b>	✓	✓	✓	✓	✓	✓	✓	✓
Pathology, X-rays, <b>diagnostic tests</b> and therapies	✓	✓	✓	✓	✓	✓	✓	✓
Prosthetic implants and <b>appliances</b>	✓	✓	✓	✓	✓	✓	✓	✓
Parent accommodation	✓	✓	✓	✓				✓
<b>Psychiatric treatment</b>	✓	✓	✓	✓	✓	✓	✓	✓
<b>Further benefits</b>								
Advanced imaging	✓	✓	✓	✓	✓	✓	✓	✓
Cancer <b>treatment</b>	✓	✓	✓	✓	✓	✓	✓	✓
Healthline services	✓	✓	✓	✓	✓	✓	✓	✓
HIV/AIDS drug therapy including ART		✓	✓	✓				
Home nursing after <b>in-patient treatment</b>	✓	✓	✓	✓			✓	
Hospice and palliative care	✓	✓	✓	✓				
In-patient cash benefit	✓	✓	✓	✓				
Local air ambulance	✓	✓	✓	✓				
Local road ambulance	✓	✓	✓	✓	✓	✓	✓	✓
Maternity cover		✓	✓	✓				
Newborn care	✓	✓	✓	✓				
Prosthetic devices	✓	✓	✓	✓				
<b>Rehabilitation</b>	✓	✓	✓	✓				
Transplant services	✓	✓	✓	✓	✓	✓	✓	
USA cover					✓	✓	✓	
<b>Optional benefits (if purchased)</b>								
USA cover	✓	✓	✓	✓				✓
Dental		✓	✓	✓				
Optical (Dental <b>treatment</b> and optical must be purchased together)				✓				
Assistance cover (Evacuation and Repatriation)	✓	✓	✓	✓	✓	✓	✓	✓

# FREQUENTLY ASKED QUESTIONS

## WHAT'S THE DIFFERENCE BETWEEN TRAVEL INSURANCE AND HEALTH INSURANCE?

Travel insurance typically covers you for things like the cost of lost baggage, cancelled flights and other financial investments. But it only covers you for emergency medical treatment abroad and is usually restricted to a set number of days, which is why it is more relevant to holiday cover or short trips abroad.

In contrast, international health insurance is set up to cover eligible healthcare needs all year round. It allows you to receive medical treatment whenever you need it and wherever you are based. Plus, it can also include a number of optional benefits specifically for expats, such as evacuation and repatriation cover.

## WILL PRE-EXISTING CONDITIONS BE COVERED?

Traditionally, group PMI schemes wouldn't cover members for any pre-existing conditions. However, with Bupa International if your group has 10 or more members, you can pay a subscription to have your members' medical history disregarded.

## CAN MY EMPLOYEES CHOOSE WHICH HOSPITAL THEY WANT TO GO TO FOR TREATMENT?

They will be able to receive treatment from any recognised hospital, clinic, or legally qualified medical practitioner in the world. This will include access to our network of over 7,500 hospitals and clinics, where we can often arrange to pay invoices directly on their behalf. Members can find a full list of our hospitals and clinics by visiting our MembersWorld website.

[www.bupa-intl.com/membersworld](http://www.bupa-intl.com/membersworld)

Our Medical centre has a 24-hour helpline that will help your employees find suitable medical facilities wherever they are based. If required and where possible, they can also book appointments on their behalf.

## WHAT IS THE DIFFERENCE BETWEEN IN-PATIENT AND OUT-PATIENT TREATMENT?

In-patient treatment means any time when it's medically necessary for your employees to occupy a hospital bed overnight for medical attention. If the stay is pre-authorised, the associated costs for in-patient treatment are usually paid in full.

Out-patient treatment means any treatment which does not normally require your employees to occupy a hospital bed and includes procedures such as consultations, tests, and scans that are not required to take place in a hospital. Some of these benefits may have an annual monetary limit applied to them.

## CAN I CHOOSE THE INDIVIDUAL COUNTRIES WHERE I WOULD LIKE MY EMPLOYEES TO BE COVERED?

Bupa International cover is designed to protect your employees around the world. There is no need for to pick and choose countries on an individual basis. However, you do have the option to include or exclude cover in the United States, where medical costs are noticeably higher.

## WHAT DOES IT MEAN WHEN MY POLICY SUSPENDS?

Bupa International would suspend any group policy that remains unpaid for thirty days. We will then give the group two months to arrange payment to us before cancelling the cover.

## HOW MANY MEMBERS ARE NEEDED FOR MY GROUP TO BE ELIGIBLE FOR A DISCOUNT?

If your group has ten or more employees registered as applicant members, then you will be eligible for a discount. Although, please be aware that dependants such as partners or children do not qualify as applicant members.

# WHAT SHOULD I DO NEXT?

Now that you understand some of the things we do, we'd be delighted to talk to you about the specific ways that we can support the health and wellbeing of your company. We'd be happy to talk you through the different options available, the all important numbers and what you'd need to do if you want to join.

Make your employees' health our priority and call today on 01273 322082 – it could make a whole world of difference to your business.

