

Group Healthcare Deposit Account

Private Medical Insurance with a real difference

**The ideal way to keep your staff healthy and happy
A PMI plan which benefits your staff if they claim and you if they don't**

The Group Healthcare Deposit Account is private medical insurance with a real difference. It doesn't just benefit your employees, it also gives you, the employer, the opportunity to get money back.

Here are just some of the benefits of our unique scheme:

- Fixed monthly premiums for 5 years at a time.
- Comprehensive medical cover including private consultations, surgery, recognised alternative therapies, cancer and heart treatment.
- Stress counselling, health screening and eye tests.
- A range of dental and optical cover.
- Choice of any private hospital or treatment location, as well as the option to use the NHS.



4 reasons why it works harder for your business

- 1 This plan gives you, the employer, the opportunity to get money back.
- 2 Fixed monthly premiums for 5 years at a time.
- 3 Comprehensive cover including use of any registered private hospital, any NHS private patient unit and any recognised UK consultants and specialists.
- 4 Two of the most popular cash plan benefits come as standard – we cover a range of dental and optical allowances.

For further information please contact:

This leaflet only provides an overview of the Healthcare Deposit Account from National Friendly. For more detailed information, please read the 'Your policy explained' booklet and Key Facts Policy Summary before you apply.

National Friendly

Registered office: 4-5 Worcester Road, Clifton, Bristol BS8 3JL

Tel: 0117 973 9003 Fax: 0117 980 9358 Email: enquiries@nationalfriendly.co.uk

National Friendly is a trading name of National Deposit Friendly Society Limited.

Incorporated and registered friendly society No. 369F.

Authorised and regulated by the Financial Services Authority. Registration no. 110008.

Calls are recorded for quality purposes.

www.nationalfriendly.co.uk

01/10 NF140

What you need to know

- An employee must be a UK citizen under the age of 70 to be eligible.
- The monthly premium for each employee depends on their age when joining and the level of cover you want to provide.
- An employee's dependants can also be covered.
- A percentage of each claim paid comes from your employee's personal deposit account.
- The amount an employee can claim depends on the amount in their personal deposit account balance and the level of cover you have chosen. In the first 10 years, a top-up will supplement the amount available for medical claims.
- An employee can only withdraw cash they have paid into the scheme. Anything they do take out will lower their account balance and may reduce the amount they can claim.
- The Personal Deposit Account is not a Savings account and we don't pay interest.



INVESTOR IN PEOPLE