

One Fund

one unique idea

An innovation in health cover for your business



Introducing One Fund

One exceptional opportunity for you to offer your employees harder working healthcare

Looking after your employees' health is important. Workplace research shows that 51% of larger firms and 38% of small to medium companies have seen reduced absenteeism after introducing health initiatives*. Normally you might choose a low-cost cash plan to help with everyday health bills, or more expensive private medical insurance for additional benefits. But now there's an alternative – One Fund.

Simple, innovative and affordably priced, One Fund provides access to a single pot of money and a more flexible way to afford treatment across six key benefits:

- Consultations
- Counselling
- POCAH (physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy)
- Dental
- Optical
- Health screenings

You are able to tailor the level of premium and benefit to suit your company budget and staff health needs.

To encourage your employees to use their One Fund primarily to improve their health we've set limits on health screening and optical expenses in order to head off any temptation to spend the whole fund on, say, designer glasses.



One Fund.
Alternative
health cover that
works harder.

*Source: PruHealth published in www.hi-mag.com, July 2009

One simple and sensible solution

How One Fund delivers flexible everyday cover

The benefits of One Fund and the cover provided:

Everything about One Fund is designed to be simple and straightforward, with clear benefits that will be immediately attractive to your employees. The plan is available to you for your staff, providing they are UK resident and are over 16 – partners can be given a separate plan and children up to 18 can be added for free.

Here are One Fund's main advantages at a glance:

- Your employees have access to a sizeable annual fund at a relatively low monthly premium for you, the employer.
- A simple £40 excess payment, per benefit per plan year, helps to ensure that the plan is available to fund higher cost treatments rather than, for example, dental check-ups.
- One Fund focuses on the provision of cover for medical need with a view to reducing sickness absence.
- It's simple to claim, the employee pays the bill and sends proof of payment to National Friendly, we will then reimburse the cost directly into your employee's account.
- Eye tests are not subject to excess payments as we know some employers are obliged to supply them to their employees.

One Fund in action

One Fund plan holder, Mr Jones, receives a £40 bill for a routine dental check-up. He pays the bill and we pay nothing. However, on his next visit, during the same plan year, Mr Jones requires a crown, for which he pays £350. He sends proof of payment to National Friendly. This is his first claim this year so we pay the bill in full. £350 is deducted from the total One Fund pot to claim from, for the remainder of that plan year.



The cost of treatment

A guide to the current costs of private medical treatment and procedures

While medical costs may vary between treatment centres and can depend on the complexity of the treatment, you might like to have an idea of how much the type of treatments covered by One Fund usually cost. The figures below will give you a useful guide.

Counselling	From	To
Counselling, per session	£10	£80 ⁽¹⁾ plus
POCAH		
Physiotherapy Consultation	£67	£79 ⁽²⁾
Osteopathy Consultation	£67	£79 ⁽²⁾
Acupuncture Consultation	£30	£80 ⁽³⁾
Homeopathy Consultation	£30	£60 ⁽⁴⁾
Dental		
Crown	£194	£350 ⁽⁵⁾
Root Canal Treatment	£198	£369 ⁽⁵⁾
Optical		
Spectacles	£40	£200 plus
Eye Tests	£17	£30 ⁽⁵⁾
Health Screenings		
Health Screening	£49.50	£145 ⁽⁶⁾ plus

Source:

(1) www.bacp.co.uk

(2) www.bupa.co.uk

(3) www.holisticresearch.com

(4) www.homeopathyhome.com

(5) www.whatprice.co.uk

(6) www.preventplc.com

One Fund in action

One Fund plan holder, Mrs Green, goes to the physiotherapist on the advice of her GP, receiving a first consultation and treatment for £100 before attending six further sessions which bring the total bill to £400. Upon completion of the treatments she sends National Friendly the bill and we reimburse her in full, less the £40 excess. This example assumes that the treatment is received within the same plan year and that she has sufficient cover remaining, therefore that one excess only is payable. £360 is then deducted from the total available to claim from, for the remainder of that plan year.

Six accessible levels of cover

One Fund offers high levels of cover whichever level of premium you choose

Affordability and accessibility are what make One Fund the perfect choice. There are six levels of premium available from £10 to £20 a month. There is simply no other plan like it.



[†]Each benefit is subject to an excess of £40, payable once in each plan year. This amount will be deducted from each employee's first claim within each benefit.

*POCAH (Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy.)

We're here to help

Count on the award-winning expertise of National Friendly

National Friendly offers support services with core values of professionalism and reliability, always putting the customer first.

In fact, in 2009 National Friendly was named 'Best Individual Private Medical Insurance Provider' at the



Health Insurance Awards, voted for by readers of Health Insurance magazine and independently overseen by Deloitte.

Our experienced staff are fully dedicated to making One Fund work for you.

Next steps:

Thank you for taking the time to read this booklet. If you're interested in taking out a One Fund plan:

- Please read the 'Your plan explained' document for full details.
- Select a monthly premium based on the level of cover you want your employees to have.

If you have any questions



Please speak to your healthcare intermediary

www



nationalfriendly.co.uk

For further information on National Friendly

A reputation built on trust

We have an exemplary track record in health care insurance

National Friendly has been providing healthcare insurance for over 140 years. Formed in 1868 to help people save towards their healthcare, we were in fact asked by the Government to help when the NHS was set up in 1948.

As a mutual organisation for the 21st century, National Friendly has no shareholders, instead using profits to benefit customers and concentrate on giving them the best service possible.

“I have placed many people with National Friendly over the last 12 months. It’s very popular and I’ve had nothing but good feedback from my clients and other advisers’ clients.”

Independent private medical insurance broker, October 2009

Other products available

Health & Life Cover

- 50+ Life Plan
- Healthcare Deposit Account
- Group Healthcare Deposit Account

Investments

- Tax-Free Savings Plan
- Investment ISA
- With-Profits Bond

“The customer service team at National Friendly were fantastic and I would recommend them to anyone.”

Kathleen Sherwood, North Yorkshire

“I have made a claim which was dealt with very well; the claims process was so straightforward and it went through smoothly and quickly.”

Felix Compas, London

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(8am-6pm weekdays, excluding public holidays,
calls are recorded for quality purposes).

For extra
information
on this
product



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For further information on National Friendly



**National
friendly**

National Friendly

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INVESTOR IN PEOPLE