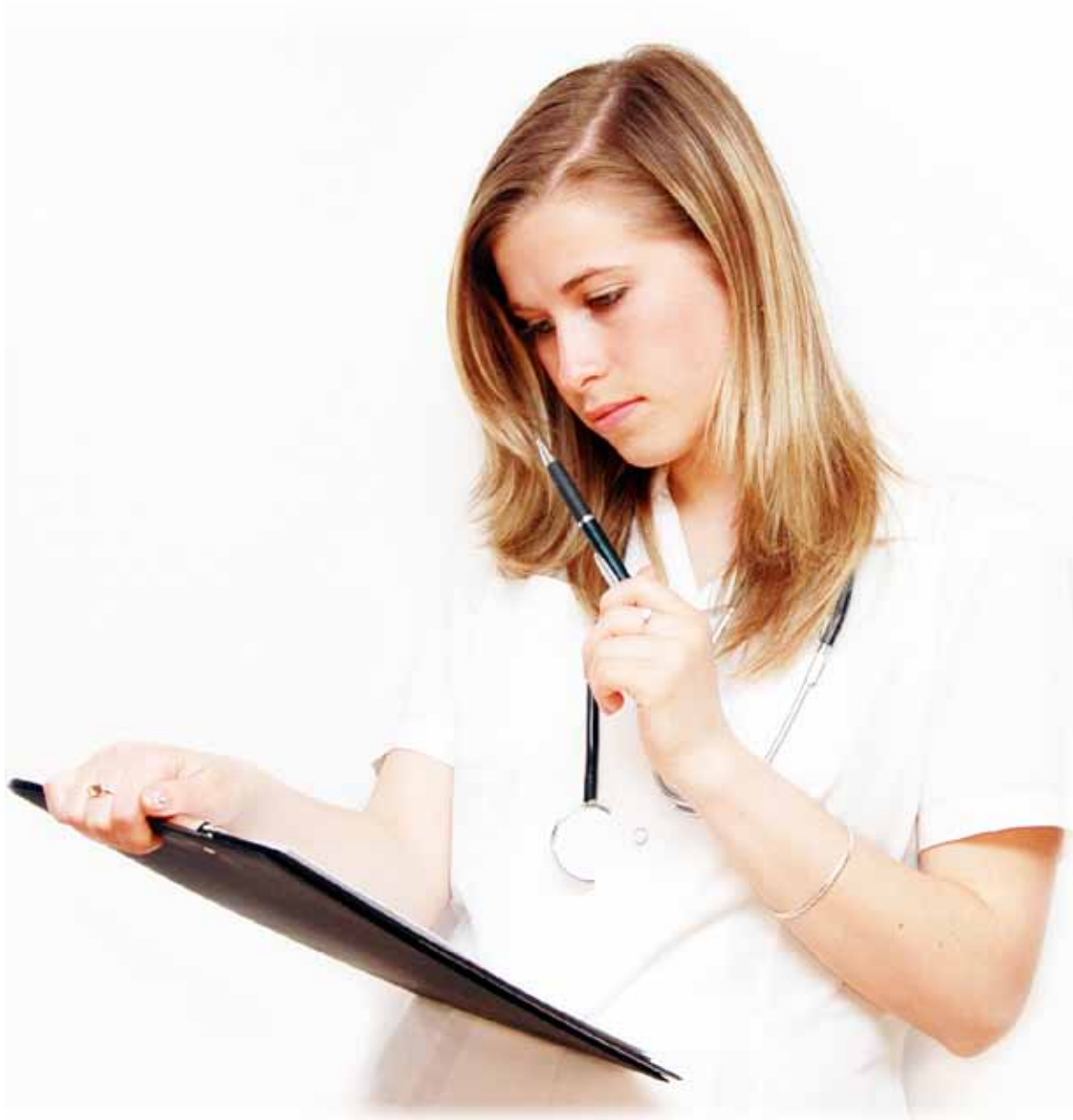


ProAmica



Your professional friend



Medical Cost Containment Services

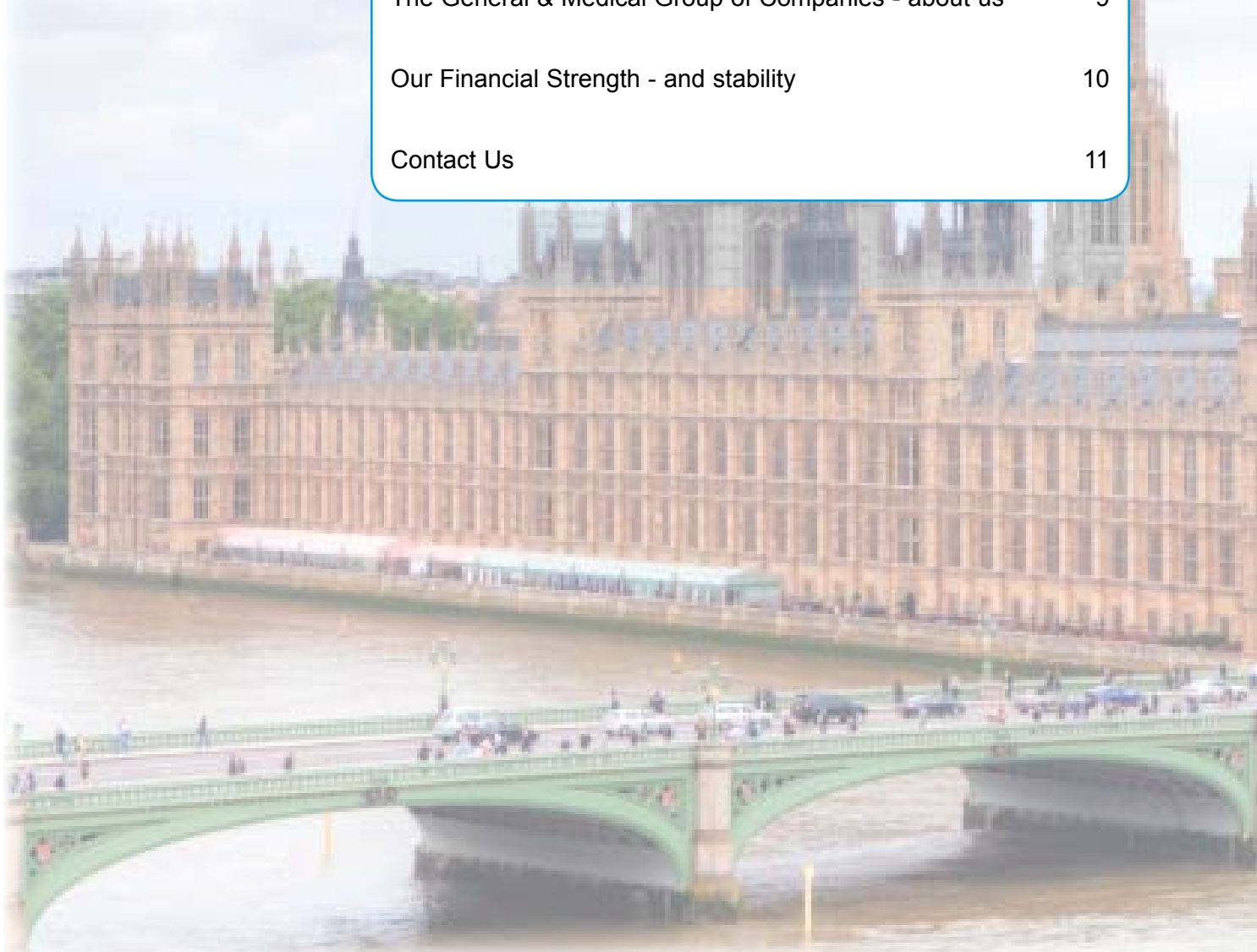
in the UK



Contents

This brochure gives an insight into ProAmica, which is part of the General & Medical Group of Companies, our background, our culture and the services we have developed. We continue to grow by remaining true to our values and forging long-term relationships with our customers by focussing on their needs.

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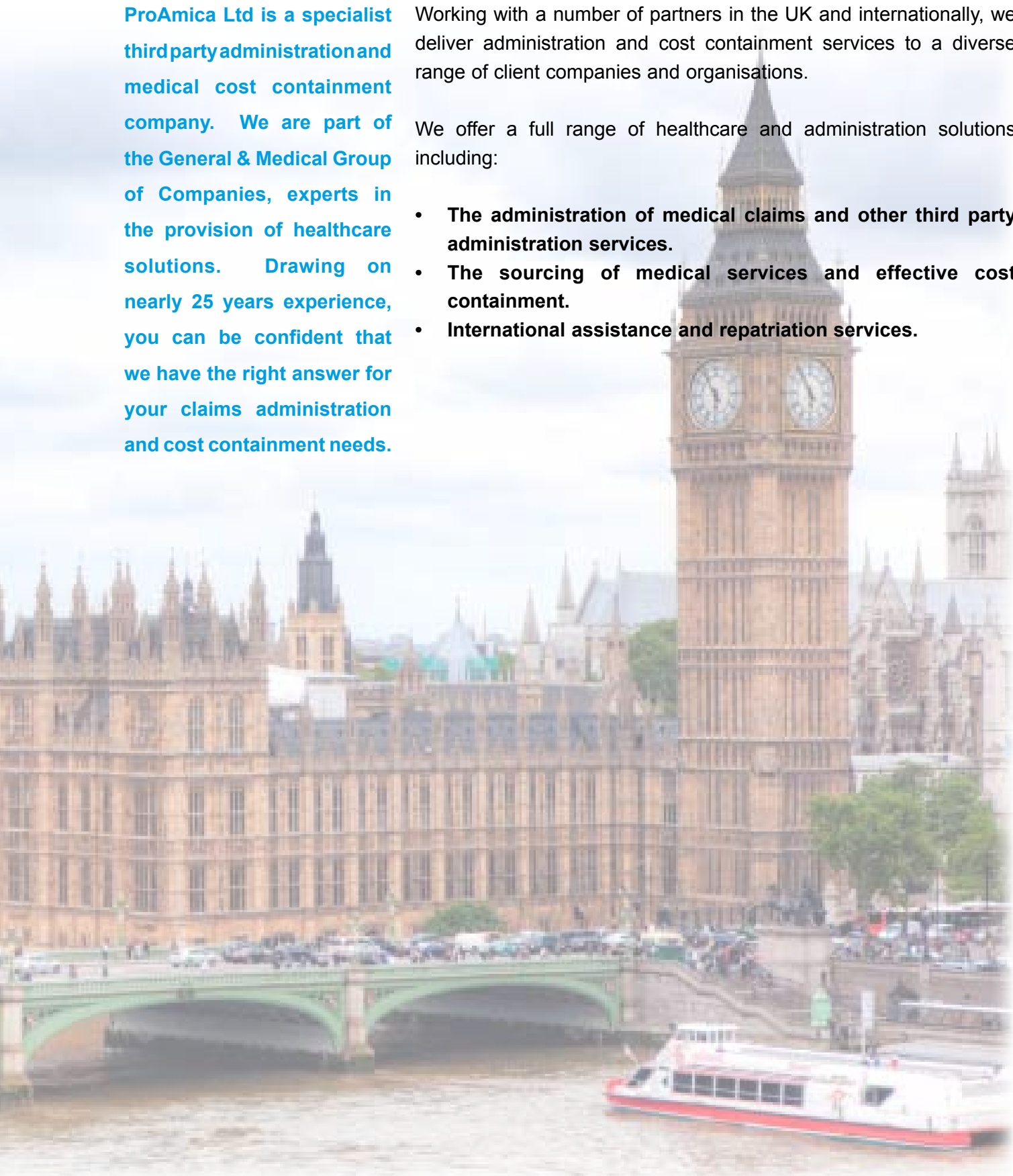
Choose ProAmica, your Professional Friend

ProAmica Ltd is a specialist third party administration and medical cost containment company. We are part of the General & Medical Group of Companies, experts in the provision of healthcare solutions. Drawing on nearly 25 years experience, you can be confident that we have the right answer for your claims administration and cost containment needs.

Working with a number of partners in the UK and internationally, we deliver administration and cost containment services to a diverse range of client companies and organisations.

We offer a full range of healthcare and administration solutions including:

- **The administration of medical claims and other third party administration services.**
- **The sourcing of medical services and effective cost containment.**
- **International assistance and repatriation services.**



Administration Services - expertise with a personal touch

Working with a network of Brokers, International Insurers and Assistance Companies, ProAmica provides administration and medical claim handling services for a diverse range of clients.

Our success is built on the ability to provide administration services and manage medical claims swiftly, efficiently and cost effectively. We give a personal level of service to all clients and we recognise the importance of a full training programme to ensure that all staff are efficient, effective and competent in their roles. All of our Client Relations Co-ordinators undertake medical training in terminology, anatomy, physiology and medical billing. Competency is regularly assessed through observation, role play and written tests.

In our agreements with International Medical Assistance Companies, ProAmica place the emphasis on cost containment whilst maintaining an excellent service for your clients. Our aim is to ensure your clients get the help they need when they need it.

ProAmica's dedicated Customer Service and Hospital Contracts teams are on hand to give you the peace of mind of:

- Experienced and friendly staff, trained in medical claims handling.
- The lowest cost access to the highest quality medical facilities and care, in the UK.
- The ability to follow the progress of claims securely, online.

In addition, with our background in the regulated insurance sector, you can be secure in the knowledge that we understand the regulatory issues involved. We ensure that regulatory and legal compliance is achieved in all areas including Treating Customers Fairly (TCF), Conduct of Business (COB) rules, and Data Protection.



Cost Containment Services - your service, your choice

ProAmica is backed by the buying power of General & Medical so you can be confident of our ability to negotiate the best possible prices for planned treatment.

We place the emphasis on cost containment of medical fees whilst maintaining an excellent service for our clients. For planned treatment, our dedicated Customer Service and Hospital Contracts teams are on hand from Monday to Friday between 8:45am and 5:15pm each day. We aim to give access to the highest quality medical facilities and care, at the lowest cost possible.



We have long standing agreements in place with hundreds of Hospitals and medical facilities throughout the UK. Costs can vary dramatically for similar procedures in neighbouring hospitals and even between consultants who have admitting rights to the same hospital facilities. Using our negotiating power and special relationships we can both facilitate treatment and keep your costs to a minimum.

ProAmica offers a menu based approach for cost containment services to meet the particular needs of each of our clients. We operate on the basis of a flat fee per procedure or diagnostic test with a sliding scale of fees according to the cost containment solution you choose:

Level 1 Network Access

This is our entry level cost containment service to give you the essential access to our hospital network in the UK. It means you can benefit from the cost savings of our agreed prices for coded procedures but a re-pricing service is also included. You will also have online access to our Hospital Finder tool and a web based reporting facility.

Level 2 Booking Service

Our Booking Service is our secondary level of cost containment. It provides all the benefits of Level 1 to give you access to our network of hospitals and agreed price tariffs. In addition, we at ProAmica will intervene to arrange appointments or hospital stays for you to ensure that your clients are directed to a reputable but cost effective facility.

Level 3 Managed Care

Our Managed Care Service provides the highest level of cost containment. Network Access and Booking Services are included as standard but in addition ProAmica will provide a full case management service. This means that we will exhaust every possible opportunity for cost containment over and above the reduced price tariffs we already have in place with facilities all over the United Kingdom. Where appropriate, ProAmica will seek to negotiate self pay prices, package rates, potential re-pricing and discounts for up front payment. Using our established relationships and expertise we will ensure the best, most cost-effective facilities are selected from a vast pool of providers.

The fees for the Managed Care Service vary according to the level of complexity involved in each case. We categorise each case into one of 5 levels: Minor, Intermediate, Major, Major Plus and Complex Major.

Our Hospital Network - reaching every corner of the UK

Because ProAmica is part of the General & Medical Group of Companies, we provide access to one of the largest networks of hospitals and medical facilities available in the UK.



For a full list of available hospitals, please ask for our Participating Hospitals Brochure.

We have developed and maintained relationships with the majority of the leading national private hospital groups and the NHS private patient units, giving your clients access to the most modern facilities available in the UK. These relationships are key to maximising our coverage in the UK and maximising the choice available to your clients.

Most of the facilities provide a single private room with en-suite facilities for in-patient accommodation, together with a choice of menus, flexible visiting times and other facilities consistent with a modern private facility. This gives your clients the timely access, privacy and dedicated care and comfort they deserve.

To ensure that our Customers' experience remains first class, we regularly monitor their feedback on the hospitals and medical facilities in our listings. And, by actively managing our contracts with the hospitals, we work continually to improve the quality of care whilst keeping costs and premiums low.

ProAmica gives you complete flexibility and the freedom to authorise treatment at any of our fully licensed and appropriately accredited hospitals or medical facilities, which we call our Participating Hospitals. The cost of treatment within different facilities can vary enormously so we group our Participating Hospitals together:

First Choice Hospitals

Our First Choice Hospitals are a select group of over 150 private hospitals at locations throughout the United Kingdom. We have pre-negotiated discount agreements with our First Choice Hospitals to provide maximum cost savings without compromising on the quality of care, the facilities or the medical services provided. If you opt for First Choice Hospitals, you will benefit from the lowest negotiated cost for treatment per case.

Freedom Hospitals

Freedom gives access to many additional hospitals throughout the United Kingdom, both NHS and Private. Our agreed prices for Freedom hospitals are higher than for First Choice Hospitals.

Premium Hospitals

Premium Hospitals can be added as an upgrade to our Freedom Hospitals, giving a comprehensive selection. Premium Hospitals are facilities, usually in the Greater London area, that due to their reputation and location are able to charge substantially more for their medical services.

Maintaining close links - with the medical profession

At ProAmica, we retain a Medical Advisory Panel of fully independent surgeons and medical practitioners who work with us at our offices to advise us and help us to evolve in an ever-changing market.

Consultant Surgeons, Anaesthetists and General Practitioners have been appointed to our Medical Advisory Panel. Their differing medical disciplines maximises the value they add through their knowledge of medical practices, proven drug therapies and potential 'wonder drugs' still on the periphery of accepted medical practice.



Third Party Administration Services - tailored to your needs

Third party administration services from ProAmica are bespoke to the needs of each of our clients. As part of our service, we work with clients to help establish the benefit levels and the parameters of the service to be provided.

We will deal with all agreed aspects of the administration on your behalf. For example, depending on the administration function we are performing, we will:

- Issue membership documentation to all members so that they are fully aware of the benefits available and how to make a claim.
- Take telephone calls from members, advising them on how to make a claim and the processes involved.
- Authorise treatment to go ahead once a claim has been accepted and advise members on any benefit limits which may apply to their specific plan.
- Settle claims direct with the providers of medical services.
- Deal with invoices and disburse the agreed fees, charges or commissions to all interested parties.

Importantly, we give you access to your own secure area of our website, where you will be able to view real-time reports containing the essential management information you need.



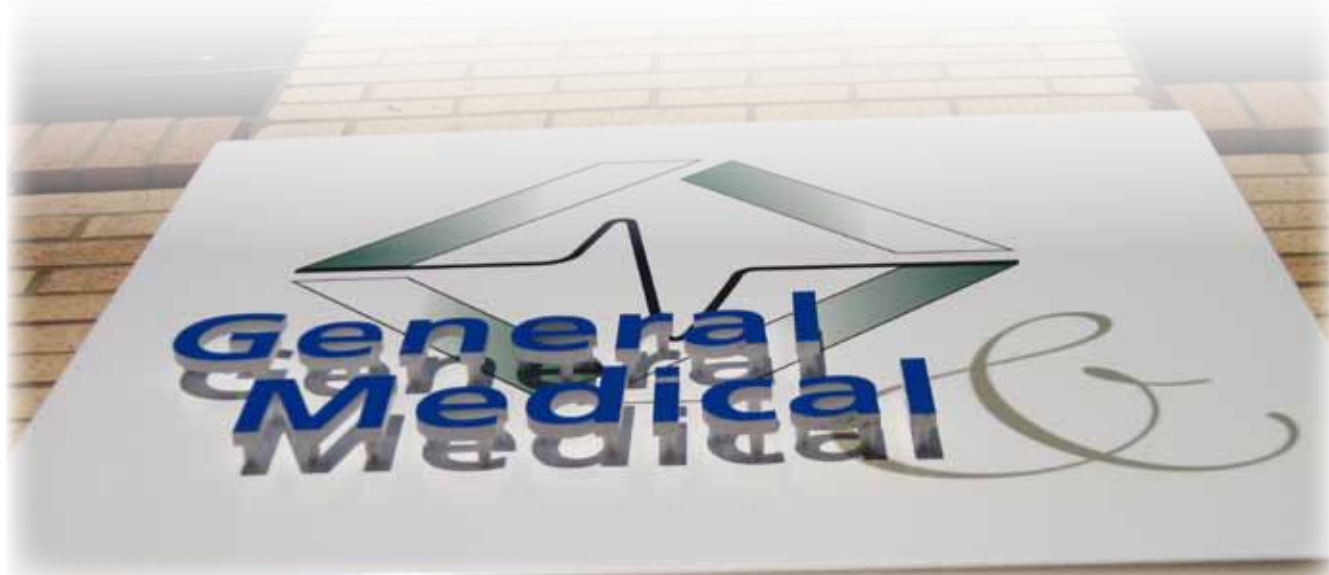
The General & Medical Group of Companies - about us

General & Medical were established during the 1980's initially providing Finance and Insurance services to the professions within the UK. The company has its main office in Peterborough, Cambridgeshire with further administrative offices in London and Guernsey.

The Group has continued to evolve and has consistently exceeded targeted growth year on year. We could not have achieved this without responding to the market, listening to our customers and developing products and services to meet their needs and exceed their expectations.

General & Medical is independent and not part of a larger organisation or a division of a composite insurer. As a Healthcare specialist, all of our attention is focussed on providing compelling healthcare solutions and building on solid foundations, we continue to grow steadily. Our customers have peace of mind, knowing we will be here when they need us.

Never compromising customer service or stability for our existing customers, we look to the future, continually developing innovative products and services.



Our Financial Strength - and stability

The first decade of the new millennium has left its mark on the healthcare industry and financial services as a whole. Historically low interest rates and unprecedented volatility on the capital markets have become the norm.

Against this backdrop and in contrast to many other healthcare and financial services companies, General & Medical have continued to grow, year after year.

The General & Medical Group of companies does not invest in equities, and has no exposure to any sub-prime or similar investments and so its capital and reserves have been unaffected by the turmoil in the financial markets. Supported by our expertise and financial strength, General & Medical put long-term stability before short-term growth.





Contact Us

If you would like more information

Please call us on 0800 084 2589 from the UK
or +44 (0)1733 362 880 from outside of the UK

You can email us at info@proamica.com

Write to us at
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General & Medical House
Napier Place, Peterborough
United Kingdom, PE2 6XN

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ProAmica



ProAmica Ltd

**General & Medical House, Napier Place,
Peterborough, United Kingdom, PE2 6XN**

ProAmica is part of the General & Medical Group of Companies

Registered in England No. 4139019

General & Medical Healthcare are a division of

**General & Medical Finance Ltd, authorised and regulated by
the Financial Services Authority (FSA).**

The firm reference number is 306094 and this may be checked at

www.fsa.gov.uk/register



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