

ProAmica



Innovative, self-funded healthcare



Guide to Sports Healthcare Trusts



Contents

This guide describes how Sports Healthcare Trusts are set up and the administration services provided by ProAmica Ltd.

For more details, call us on **0800 084 2589**.

ProAmica is from the Latin for 'Professional Friend'. As a client of ProAmica, you can count on us to set up the Trust and look after all aspects of running it for you.

Choose ProAmica	3
Sports Healthcare Trusts	4
Advantages of Sports Healthcare Trusts	5
Trusts Options	6
Setting up a Sports Healthcare Trust	6
Controlling your costs	7
Example Benefit Table	8
Our Hospital Network	9
Our Service	10



Choose ProAmica

ProAmica Ltd is a specialist Healthcare Trust administration company. We are part of the General & Medical Group of Companies who specialise in the expert provision of healthcare solutions. Drawing on over 25 years experience, you can be confident that we have the right answer for your healthcare needs.

- ProAmica administers Healthcare Trusts for a diverse range of businesses. We work directly with Companies, our clients include a broad range of large and small companies, Solicitor's, IT Companies, sports clubs and charitable groups. We also work with a network of Brokers and Employee Benefit Consultants.
- As a client of ProAmica you will be assigned a dedicated Trust Administrator, who will look after all aspects of the running of the Trust. All Trust Administrators are medically trained and pass a series of exams so they are fully equipped to answer questions and help members with their claims.
- A vital part of any Healthcare scheme is the medical treatment available to members when they make a claim. ProAmica has agreements with an extensive list of hospitals and medical facilities, ProAmica client's benefits from General & Medical's buying power for medical services, ensuring that treatment costs can be kept to a minimum.

Did you know?

- ✓ Unlike traditional healthcare insurance, Healthcare Trusts are not subject to Insurance Premium Tax - meaning you could benefit from an immediate cost saving.
- ✓ Every new ProAmica Trust will also benefit from our Health & Wellbeing services for free, providing your employees with free advice and support relating to general health and lifestyle issues.*

**These services are provided by Health Assured Ltd*

We do our part to help the environment by printing our documents in-house, enabling us to significantly reduce our paper waste.



Sports Healthcare Trusts

Healthcare Trusts are the leading alternative to Private Health Insurance. They are proving increasingly popular with larger businesses and other organisations such as charities and sports clubs, who are looking for increased flexibility and greater cost control.

A sports healthcare trust is a way for organisations and associations to self-fund healthcare benefits for their members.

Once the Trust is set up, the organisation or association makes payments or contributions to the Trust's own bank account. These funds are used to cover the costs of medical treatment for members and the administration costs of the Trust. Any surplus, including interest earned, remains in the Trust, under the control of the Trustees, to be used for future claims.

The day to day activities of Sports Healthcare Trusts are usually managed by a specialist medical administrator, such as ProAmica.



Advantages of Sports Healthcare Trusts



Your success depends on you and your members so it pays to look after your health and theirs. Healthcare benefits are seen as one of the most important ways of providing a sense of security and the peace of mind that members will have access to the medical treatment they need, when they need it.

You set the Rules

A Sports Healthcare Trust from ProAmica, gives you complete control over the cover provided and the way your money is invested and spent. You have complete freedom to set the rules. You choose the parameters for cover and you can cap your exposure to certain claims rather than being bound by standard insurance criteria. As an organisation or association you can offer exactly what you want in terms of Healthcare for your members whilst securing the right treatment at the right hospital at the right price, as soon as it is needed.

Benefits for You

You can expect excellent quality of service and care yet, for a well run Trust scheme, the overall cost of providing members with healthcare benefits should be lower and more stable than an insured scheme with similar benefit levels.

The cost of traditional insured schemes can easily rise by more than 10% year on year. This is driven partly by medical inflation but also by the insurance company's need to make a profit and cover their own costs.

Because trusts are not insurances they do not attract Insurance Premium Tax - an immediate cost saving. Any additional insurance services, such as stop loss insurance will, however, attract Insurance Premium Tax.

On average, overall savings when using a Trust can be up to 20% each year. Of course, the savings may be higher or lower than this depending on the size of the Trust and the cost of claims each year. But the costs under a Trust tend to become more predictable and stable as time goes on and trends emerge.

Further on in this booklet describes the various ways you can control or reduce your costs further.



Trust Options

ProAmica has the flexibility and expertise to help you choose the right Healthcare Trust option for your organisation or association.

Client Owned Trust

This is the most popular option for larger organisations. The main benefit is that you own the Trust and retain the services of ProAmica to set up and administer the Trust on your behalf. YOU will be able to influence the rules of the Trust and YOU choose appropriate benefit levels for your members. We are also on hand to advise and recommend cover levels and if you need any assistance throughout the process. ProAmica will ensure that the Trust has approval from HM Revenue and Customs.

Administration Only

- This is for you if you already have your own established Trust and you are looking for the specialist services of ProAmica to run the day to day activities of the Trust for you.

OR

- If you already have an existing administration company in place and are looking to replace that service with the proven administration services of ProAmica.

Setting up a Sports Healthcare Trust

Setting up a new Trust is straightforward and guided by ProAmica throughout. For a smooth transition we recommend following these guidelines in advance of the start date:

- Choosing benefit levels
- Agreeing communications between you and ProAmica
- Member contract checks, where applicable
- Drafting Trust deeds and rules
- Nominating Trustees
- Appointing ProAmica as the Administrator
- Setting up a dedicated company trust bank account

The benefit levels chosen will have a significant impact on the size of the claims fund needed. ProAmica will work with you to define the benefit levels best suited to your needs and budget. We will recommend appropriate funding levels and suggest options for keeping costs down.

ProAmica Trust Administrator staff are closely involved throughout to ensure a straightforward transition from any previous healthcare arrangements you may have. For more details, please ask for our 'Guide to Trust Administration'.

Controlling your Costs

A Sports Healthcare Trust from ProAmica, gives you complete control over the way your money is invested and spent. We will work with you to arrive at the benefit levels and choose the options that best suit your needs and budget.

There are various options to help you control or reduce the cost of the Trust. For example, you may choose to apply Excesses to claims or Full Medical Underwriting for members so that pre-existing conditions can be excluded.

Of course, a major part of the total costs are the cost of medical treatments for members. A Healthcare Trust from ProAmica gives you complete flexibility and the freedom to authorise treatment at any fully licensed and appropriately accredited hospital or medical facility.

ProAmica is backed by the buying power of General & Medical so you can be confident of our ability to negotiate prices for treatment, keeping down the costs to your Trust. In fact, ProAmica has agreements in place with an extensive list of hospitals and medical facilities which we call our Participating Hospitals.

Because the costs of treatment within different facilities can vary enormously, we group our Participating Hospitals into: 'First Choice', 'Freedom' and 'Premium'. Choosing one of these groups, could help to further contain costs or more accurately predict the running costs of your Trust.



Example Benefit Table

You have the freedom to choose your own benefit levels, whether it be with our assistance, our standard recommendation or your own current package, or a mixture of the three, it is ultimately down to you. Whatever you decide, we will be able to recommend appropriate funding levels to cover the cost of potential claims. For an idea of benefit packages, please see the table below where we have provided an example based on our most popular recommendations and existing Trust's cover.

Example Benefit Table	Recommended Levels
In-Patient and Day case Treatment	
Accommodation and Nursing (including intensive care) Operating theatre charges Drugs and dressings prescribed for use Whilst an In-Patient or Day-Patient Pathology, Physiotherapy and Diagnostic procedures Prostheses when implanted as an integral part of a surgical procedure	Paid in full or capped
Specialists Physicians fees	Paid in full or capped
Surgeons & Anaesthetists Fees	Paid in full or capped
Diagnostic tests	Paid in full or capped
Cancer treatment, Radiotherapy/Chemotherapy / Oncology	Paid in full or capped
Physiotherapy	Paid in full or capped
In Patient oro-surgical operations/procedures only	Paid in full or capped, recommended cap £2,500 per membership year
Parent Accommodation Charges	Paid in full or capped
Out-Patients Benefits	
Consultations with Consultant/Specialist	Paid in full or capped, recommended Up to a maximum of £1,000 per membership year
Psychiatric Treatment	Recommended Maximum £1,000 per membership year
Diagnostic Tests / Pathology / X-rays	Paid in full or capped
Cancer Treatment, Radiotherapy/Chemotherapy	Paid in full or capped
Physiotherapy, Acupuncture, Chiropractic, Homeopathic, Osteopathy, Psycho-Therapy	Recommended On Referral by Specialist after a procedure: Paid in full. On Referral by GP: Up to £400 in any one membership year
MRI, CT and Pet Scans	Paid in full or capped
Other standard recommendations	
Nursing at home	Recommended up to £600 each membership year
Private Ambulance	Recommended up to £120 each membership year, maximum of £60 per trip
NHS Cash Benefit	Recommended £200 payable each night for a maximum of 35 nights each year
24 hour GP advice line	Advice line as standard
Stress Counselling helpline	Advice line as standard
Example Optional Cover	
Monitoring of a pre-cured eligible condition	Where available a 48 month waiting period applies, recommended cap £1,500 per membership year
Excess	Available Per Claim or Per Year, e.g. £100, £150, £200
Pre-existing Conditions	From a specific list
Employee Assistance Package	As per policy guidelines
Cash Benefits	
Life Cash Benefit	£1,000 recommended however £10,000 available
Personal Accident Cash Benefit	£1,000 recommended however £10,000 available
Critical Illness Cash Benefit	£1,000 recommended however £10,000 available
Dental Benefits	
Routine Consultations & Treatment	Where available a 6 month waiting period applies, recommended cap £300 per membership year
NHS Charges	Where available a 6 month waiting period applies, recommended cap £200 per membership year
Accidental Damage Cover	Paid in full or capped, recommended cap £500 per membership year
Optical	
Consultations, Eye Tests and NHS charges	Where available a 6 month waiting period applies, recommended cap £200 per every 2 membership years
GP Services	
GP Minor Surgery	Recommended cap at £200
Private GP Services	Recommended cap at £200

Our Hospital Network

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.

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. 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, normally found in London, that due to their reputation and location are able to charge substantially more for their medical services.





Our Service

ProAmica's personalised service sets the standards for the industry and is tailored to your needs.

After helping establish the benefit levels and any limitations under the Trust, ProAmica will deal with all aspects of the Trust administration on your behalf. From the very start, when we issue member documentation to members, we are on hand to help and advise them.

Our medically trained Trust Administrators will answer any questions, advising members on the benefits available, how to make a claim and the processes involved. We will settle claims either direct to the Clinician or Hospital, or to the Trust member when they have already settled the invoice themselves.

Online reporting

As a client of ProAmica you will have continuous access to management information, through a secure online log-in. As well as itemising details of members covered, it allows you to view payments made to providers of service.

Communication to Members

ProAmica can produce company branded information packs for distribution to Trust members.

Additional Services

Simply by providing a Sports Healthcare Trust, your organisation or association could enjoy the benefits of lower member turnover, lower absenteeism and better productivity. But to complement the Trust, General & Medical Healthcare offer a range of additional services for Trusts known as Trust Protect.

These include:

Employee Assistance - a support service for your members helping them to deal with personal and professional issues covering a broad range of subjects. It provides members with immediate and free access to a telephone counselling and a Health & Wellbeing service that operates 24 hours a day, 7 days a week. For a small charge, Employee Assistance can be extended to include face to face counselling and a legal support service. These services are provided by Health Assured Ltd.

Worldwide Travel Insurance - to cover members for an unlimited number of trips abroad as long as any single trip does not exceed 120 days. This includes cover for winter sports.

Cash Benefits - to provide a cash benefit should members die from any cause, suffer personal accident or be diagnosed as suffering from a critical illness. Cash benefits of either £1,000 or £10,000 are available and cover is provided for Trust members between ages 21 and 60.

Trust Protect - stop loss insurance that offers a degree of protection should the cost of claims on the Trust exceed by a fixed amount, the recommended funding level.

For more details, please ask for our 'Guide to Trust Protect Services'.



More about Healthcare Trusts

Healthcare Trusts are the leading alternative to Private Health Insurance. They are proving increasingly popular with larger businesses and other organisations such as charities and sports clubs, who are looking for increased flexibility and greater cost control.

For full details of Healthcare Trusts and our additional services, please ask for our Guide to Healthcare Trusts and our Guide to Trust Protect Services, or visit www.proamica.com

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