

ProAmica



Innovative, self-funded healthcare



Guide to Trust Administration



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This guide describes how Corporate 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.

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Choose ProAmica

ProAmica Ltd is a specialist Corporate 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 corporate healthcare needs.

Working with a network of Brokers, Employee Benefit Consultants and directly with companies, ProAmica administers Corporate Healthcare Trusts for a diverse range of businesses. Our clients include a broad range of large and small companies, solicitors, IT companies, sports clubs and charitable groups.

Our success is built on the ability to administer Trusts and manage medical claims swiftly, efficiently and cost effectively. We give a personal level of service to all corporate clients. Calls are never routed through a call centre or held in a queuing system.

As a client of ProAmica you will be assigned a named Client Relations Co-ordinator who will look after all aspects of the running of the Trust. All Client Relations Co-ordinators 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 clients benefit 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.



Setting up a new Healthcare Trust

Setting up a new Healthcare Trust is straightforward and guided by ProAmica throughout

For companies or associations with more than 100 employees or members, the process of setting up a Corporate Healthcare Trust is well worth the investment of time. The end result will be your own Healthcare Trust that will usually carry the name of your organisation.

Trust Deeds and Rules

The deed and rules is a legal document in the name of the Trust which details the powers and duties of the Trustees, benefit levels, eligibility and funding levels.

ProAmica has standard Trust documentation, prepared by specialist lawyers. We will advise you on how to structure the Trust for your own needs and how to appoint Trustees.

Benefit Levels

The Rules of the Trust govern the benefit levels available to members. 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.

You have the freedom to choose your own benefit levels or a standard set recommended by ProAmica. Two standard examples are given on pages 8 and 9 of this guide. Whatever you decide, we will be able recommend appropriate funding levels to cover the cost of potential claims.





Trustees

A minimum of two Trustees are appointed. Provided ProAmica is appointed as the specialist administrator, the responsibilities of the Trustees are minimal and largely confined to ensuring that funding is received into the Trust Bank Account.

Trustee meetings usually only happen once a year, as the day to day running of the Trust is done by ProAmica.

Trust Bank Account

A Trust Bank Account is set up to hold the funds that are usually transferred into it monthly from the parent company or association.

Appointing ProAmica

ProAmica's Healthcare Trust Administration Agreement sets out the terms of our contract with you and describes your responsibilities and ours.

Additional Services

To complement the Trust, General & Medical Healthcare offer a range of additional services for Trusts known as Trust Protect. These include a stop loss insurance, an Employee Assistance Package, Worldwide Travel Insurance and cash benefits for members should they die from any cause, suffer personal accident or be diagnosed as suffering from a critical illness.

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



Legal and Tax Matters

To satisfy HM Revenue and Customs, a Corporate Healthcare Trust has to meet these main conditions:

- Payments into the Trust must be linked in a structured way, to each member
- Each member must have the right to a specified benefit
- Trustees have no powers of discretion over a benefit after it has been declared to be available to members
- Payments made into the Trust must remain beyond the control of the payer
- The Trust may not be wound up until all obligations to pay eligible benefits have been met

A Trust that meets these conditions is not considered to be a form of insurance and so there is no liability for Insurance Premium Tax (IPT).

The administration and legal services provided by ProAmica are subject to VAT. But medical costs are not normally subject to VAT so, under normal circumstances, the Trust will buy those services free of VAT.

The Trust is established in such a way that it is unlikely to give rise to an Inheritance Tax liability if employees are not making contributions themselves.

Your payments into the Trust are allowable as a normal business expense and are subject to National Insurance Contributions, similar to the way in which premiums for Private Medical Insurance are treated.

This is based on our understanding of tax law as at April 2011. Tax law may, of course, change in the future.



Administration Services

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 your employees.

For example, we will:

- Take telephone calls from Trust members who wish to make a claim. Our medically trained Client Relations Co-ordinators will answer any questions, advising members on how to make a claim and the processes involved.
- Issue claim forms for the member and their GP or clinician to complete.
- Process completed claim forms, assessing eligibility within the agreed benefit levels of the Trust. Where necessary, ProAmica will request additional medical reports to clarify any areas of doubt about the eligibility of the claim.
- Authorise treatment to go ahead when a claim has been accepted and advise members of any benefit limits applicable to their specific treatment plan
- Advise members when their claim is declined and the reasons why their claim has been unsuccessful.
- Settle eligible claims at the end of each month. Payment will be made by cheque either direct to the Clinician or Hospital, or to the Trust member where they have already settled the invoice themselves.
- Give you access to your own secure area of our website, where you will be able to view up to the minute reports on how your Trust is performing. Each month, the Trustees authorise ProAmica to collect the cost of claims and administration from the Trust bank account, by direct debit.



Controlling your costs

A Corporate Healthcare Trust from ProAmica gives you complete control over the way your money is invested and spent. We will work with you to consider the options and arrive at the benefit levels 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 cost is the cost of medical treatment for members. 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 treatment, keeping down the costs to your Trust.

Hospital Choices

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. But ProAmica already has agreements in place with an extensive list of hospitals and medical facilities which we call our Participating Hospitals.

Because the cost 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.

First Choice

Our First Choice Hospitals are a select group of over 100 private hospitals at locations throughout the United Kingdom. If you opt for First Choice Hospitals, the Trust will benefit from the lowest cost for treatment.

Freedom

Freedom gives access to many additional hospitals throughout the United Kingdom, both NHS and Private. Additionally, for Freedom clients we provide a cash benefit of £100 for each night they spend in one of our First Choice Hospitals. If treatment is undertaken as a day-patient at one of our First Choice Hospitals, we will also pay £100 for that day. Giving access to Freedom hospitals would mean higher recommended funding levels than for First Choice Hospitals.

Premium

For a further increase in funding levels, our Premium Hospitals can be added as an upgrade to our Freedom Hospitals, giving a comprehensive selection. Premium Hospitals are specialist facilities that due to their reputation and location are able to charge substantially more for their medical services.



You have the freedom to choose your own benefit levels or a standard set recommended by ProAmica. Here are just two standard examples.

	ProAmica	ProAmica Plus	
In-Patients Benefits			
Hospital charges for in-patient and day-patient treatment: Accommodation & Nursing Care Operating Theatre & Intensive Care Costs, Diagnostics including MRI & CT Scans, Physiotherapy, Surgeon & Anaesthetist fees	✓	✓	
Radiotherapy, Chemotherapy & Treatment for Cancer	✓	✓	
Psychiatry		✓	Maximum benefit per membership year of up to 35 days or £20,000 subject to Terms and conditions.
Parent accompanying child accommodation charges	✓	✓	Up to £500 per membership year
Palliative Treatment		✓	Up to £7,500 per membership year
Treatment for Cardio-vascular conditions	✓	✓	

	ProAmica	ProAmica Plus	
Out-Patients Benefits			
Initial consultation and specialist fees including diagnostics(A): Relating & Not Relating to an in-patient admission	✓	✓	
Subsequent consultation and specialist fees(B): Relating to an in-patient admission	✓	✓	
Subsequent consultation and specialist fees: Not relating to an in-patient admission	✓	✓	
Subsequent diagnostics inc MRI & CT Scans: Relating to an in-patient admission	Total combined (including Therapies Benefit) £1500 per membership year	✓	
Subsequent diagnostics inc MRI & CT Scans: Not relating to an in-patient admission		✓	
Therapies Benefit inc: Physiotherapy / Complementary Medicine	Up to £500 per membership year	Up to £750 per membership year	
Radiotherapy, Chemotherapy & Treatment for Cancer	✓	✓	
Psychiatry		✓	Up to £1000 per membership year.
Treatment for Cardio-vascular conditions	✓	✓	

	ProAmica	ProAmica Plus	
Maternity Benefits			
Complication of Pregnancy		✓	
Maternity Benefit		£150 per child	Where available a 10 month waiting period applies
Private Maternity		✓	Where available a 12 month waiting period applies

	ProAmica	ProAmica Plus	
Cash Benefits			
NHS Cash Benefit	✓	✓	Up to £7,500 per membership year. £250 per night
Life Cash Benefit	Optional	£1,000	£1,000 or £10,000 available
Personal Accident Cash Benefit	Optional	£1,000	£1,000 or £10,000 available
Critical Illness Cash Benefit	Optional	£1000 per year	£1,000 or £10,000 available

	ProAmica	ProAmica Plus	
Dental Benefits			
In Patient oro-surgical operations/procedures only	✓	✓	
Routine Consultations & Treatment		✓	Where available a 6 month waiting period applies.
NHS Charges		✓	Where available a 6 month waiting period applies.
Accidental Damage Cover		✓	Up to £1000 per membership year.

	ProAmica	ProAmica Plus	
Optical			
Consultations & Eye Tests		✓	Where available a 6 month waiting period applies.
NHS Charges		Optional	Where available a 6 month waiting period applies.

	ProAmica	ProAmica Plus
GP Services		
24 hour GP advice line	Yes	Yes
GP Minor Surgery		Optional
Private GP Services		Optional

	ProAmica	ProAmica Plus	
Additional Benefits			
Stress Counselling helpline	Yes	Yes	
Home Nursing	Up to £1000 per membership year	Up to £1000 per membership year	
Private Ambulance		✓	Up to £500 per membership year
Monitoring of a pre-cured eligible condition		Up to £1500 per membership year	Where available a 48 month waiting period applies
Excess	Yes	Yes	Available per Month or per Year
Worldwide Travel Cover		Optional	
Pre-existing Conditions		Optional	From a specific list.
Employee Assistance Package	Optional	Optional	
Annual Overall Maximum Benefit per person	Optional	Optional	

✓ - Included / Full Refund In accordance with any Limits detailed within 'Your Certificate of Cover'



Our Service Promise

This service promise outlines the level of service all clients can expect from ProAmica and General & Medical.

Complaints

Complaints are taken seriously. All clients and Trust members will be advised of our complaints procedure on joining the Trust or any General & Medical scheme. All complaints will be acknowledged within 2 working days of receipt.

Customer Service

All Trust members will be assigned a named Client Relations Co-ordinator or team to deal with their claims and general enquiries. All our Client Relations Co-ordinators undergo comprehensive training in medical claims handling.

Claims Management

Claim forms will be dispatched the same working day that they are requested, if received before 2.30pm. When a claim is finalised, a payment will be issued to the provider of services at the end of the relevant month. If a Trust member pays a provider direct, a payment will be issued as reimbursement, within 5 working days of us receiving the relevant eligible invoices from the Trust member.

Communication & Documentation

Trust membership documentation will be sent within 7 working days after the Trust is set up. Phone calls will be returned and emails will be acknowledged within one working day. Written correspondence will be acknowledged within 2 working days of receipt.

Client Satisfaction

We undertake regular surveys of members to monitor satisfaction levels. These satisfaction surveys will include the performance of Independent Advisers working with ProAmica.

Treating Clients Fairly

Every effort is made to ensure all aspects of our service to clients are carefully considered, so that all clients are treated in an equitable and fair manner.





More about Healthcare Trusts

Corporate 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 Corporate 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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ProAmica is part of the General & Medical Group of Companies

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www.fca.org.uk



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