

H3 Insurance Cover **for your business**



- Unique private casualty cover
- No NHS GP referral required
- Claims managed locally

PART OF THE

3 FIVE
TWO
GROUP



Private Health Insurance for your employees

At H3 Insurance, our aim is to be clear and transparent about our health insurance cover for your employees. We understand that, when it comes to your employees, there is nothing more important than promoting a healthy, happy working environment and protecting their health and wellbeing.

Same Day Referral Service

- Avoid long waits to be referred by your GP to get medical attention
- Call our friendly, local claims team who will progress your claim without delay

Locally based world-class cover

- Our friendly, local claims team, will recommend specialists, source the quickest access to treatment and book appointments
- Attention to detail and enhanced support

Our unique Private Casualty Cover*

- The only one of its kind in the UK
- Enables you to bypass long waits in crowded A&E departments
- Be seen within minutes in the 5-star surroundings of Kingsbridge Private Hospital

* For use at Kingsbridge private Hospital

With H3, your employees can access Unique Private Casualty Cover – **The Only Cover of its kind in the UK.**

Unique Private Casualty Cover

Our Private Casualty cover provides you with the peace of mind that, should you or your family need emergency treatment for any minor injuries, you can avoid waiting for hours in crowded A&E departments and you can instead be seen within minutes in the luxurious surroundings of Kingsbridge Private Hospital in Belfast.

You don't need to contact us before attending the Private Casualty department for treatment. However, once treated, you must contact our claims team to report the claim within 72 hrs. A mandatory, non-refundable fee of £25 is payable for each event.

At Kingsbridge Private Casualty, they can treat:

- Sprains and strains
- Minor breaks and fractures
- Minor burns
- Cuts and wounds
- Minor ear, nose and throat

At Kingsbridge Private Casualty, they cannot treat:

- Chest pains (heart attack)
- Breathing Difficulties
- Pregnancy conditions
- Serious head injuries
- Chronic conditions

Your employees don't
have to wait until they
can see their NHS GP
in order to be referred.



Your Cover

The table of benefits below summarises the treatments and conditions covered and benefit limits.

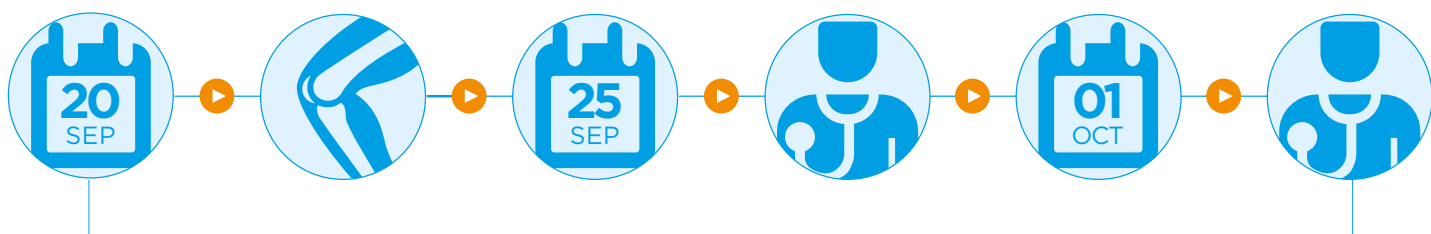
The following tables set out the cover provided by each of Our plan options.

Plan Type	H3 Premier	H3 Priority
Inpatient Cover		
Hospital fees (Inpatient/Day-patient)	Covered in full	Covered in full
Specialist/Consultant fees	Covered in full	Covered in full
Diagnostic tests	Covered in full	Covered in full
Psychiatric treatment (If selected as an option)	Up to 30 days per year	Up to 30 days per year
Outpatient Cover		
Specialist/Consultant Fees	Covered in full	£1,200*
MRI, PET & CT Scans	Covered in full	Covered in full
Diagnostic Tests	Covered in full	£1,200*
Therapies	Covered in full	£1,200*
Psychiatric Treatment (If selected as an option)	£1,000	£1,000*
Overall Policy Limits as an outpatient	Covered in full	£1,200
Additional Policy Features		
Parental Accommodation	Covered up to age of 16	Covered up to age of 16
Pregnancy Complications	Covered in full	Covered in full
NHS Cash Benefit	£50 per day (£1,000 limit)	£50 per day (£1,000 limit)
Private Casualty (If selected as an option)	Covered in full	Covered in full
Home Nursing	Covered in full	£3,000
Cancer treatment		
Hospital fees (Inpatient/Day-patient)	Covered in full	Covered in full
Specialist/Consultant Fees	Covered in full	Covered in full
Diagnostic Tests	Covered in full	Covered in full
Radiotherapy/Chemotherapy	Covered in full	Covered in full
Private Drugs	Covered in full	Covered in full
Hospice/Cash Benefit	£50 per day (£5,000 limit)	£50 per day (£5,000 limit)
Palliative and End Stage Cover	Covered in full	Covered in full

*Please note this benefit is subject to an overall outpatient benefit limit of £1,200 per year

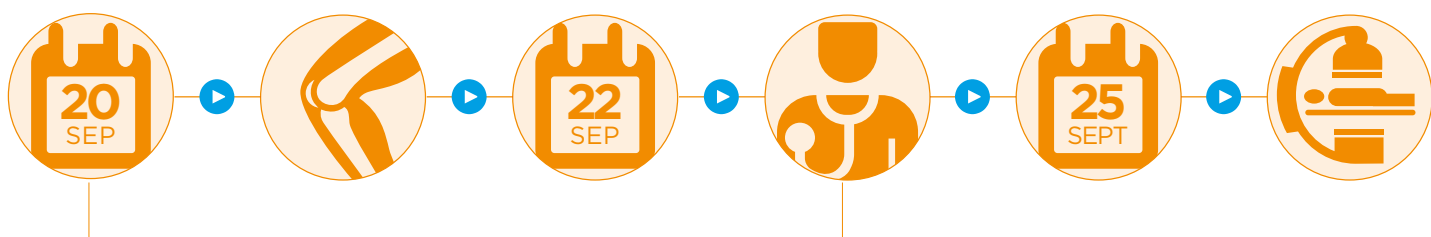
H3. Speeding up access to treatment in our own unique way.

At H3 we believe that our ability to manage your claims from start to finish, not only provides you with reassurance that you will be provided with a first-class quality service but also you will have quicker access to treatment.



Total 12 days = 20th September – 1st October

From onset of illness to seeing a Consultant



Total 2 days = 20th September – 22nd September

From onset of illness to seeing a Consultant

The illustration below highlights the time advantages between a locally managed claim with H3 and an unmanaged claim with another provider.

Knee injury scenario



Unmanaged Claim

- 20th September** – injured scheme member contacts their provider to make a claim.
- 25th September** – wait 5 days for an appointment with the GP to obtain a referral.
- 25th September** – GP makes an appointment with the consultant.
- 1st October** – wait 6 days for an appointment with an Orthopaedic Knee Consultant who recommends an MRI Scan.
- 4th October** – wait 3 days for an MRI scan. Have MRI scan.
- 7th October** – review appointment with consultant who recommends surgery at an excess of £100. Surgery conducted and is a success.



Managed Claim with H3

- 20th September** – injured scheme member contacts H3 claims team to make a claim.
- 22nd September** – wait only 2 days to see an Orthopaedic Knee Consultant who recommends an MRI Scan.
- 25th September** – wait 3 days for an MRI scan. Have MRI Scan in 3fivetwo network.
- 29th September** – wait for review with consultant. Consultant recommends surgery with £0 excess. Surgery is conducted and is a success.



How Can We Help You?

General enquiries:



028 90 469990



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www.h3insurance.com

Claims:



028 90 469994



claims@h3insurance.com



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which is authorised and regulated by the Financial Conduct Authority**