

broadbench

Your Guide To Private Healthcare

Get Better, Faster



broadbench.co.uk     

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Why Consider Private Healthcare?

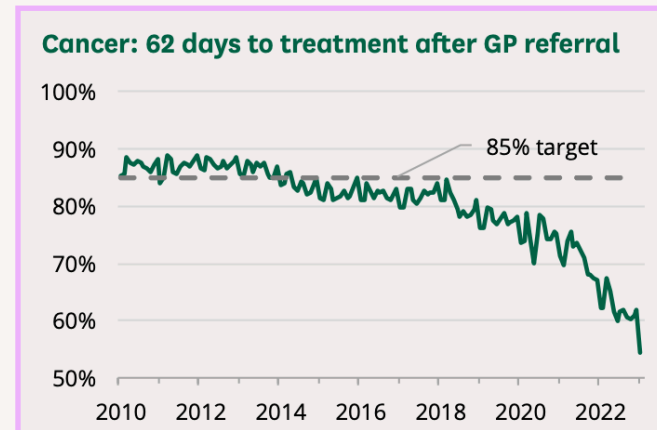
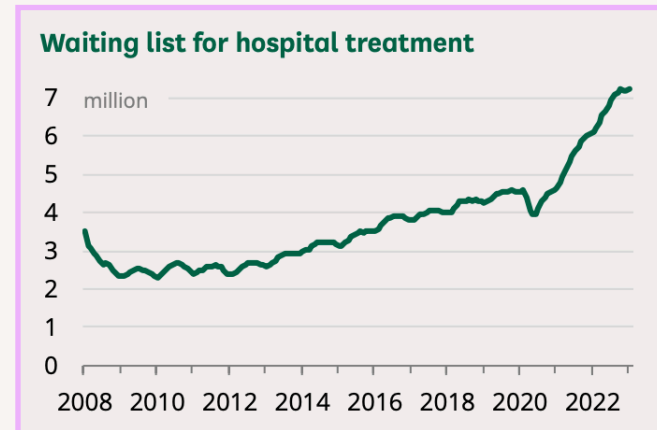
We are rightly proud of our National Health Service (NHS), so why would anyone consider private health insurance?

An increased population and life expectancy, plus a lack of investment in the service has put the NHS under a great deal of strain. The result is longer waiting times for treatment, delayed ambulances, and potentially a lack of choice and limited treatments.

The number of people on a waiting list for hospital treatment rose to a record of 7.2 million in January 2023. The 18-week treatment target has not been met since 2016.

The 62-day waiting time standard for cancer (measured from urgent GP referral to treatment) has not been met in recent years. Since the pandemic it has fallen further, with 54.4% of patients waiting under 62 days for treatment in January 2023 (target: 85%)*.

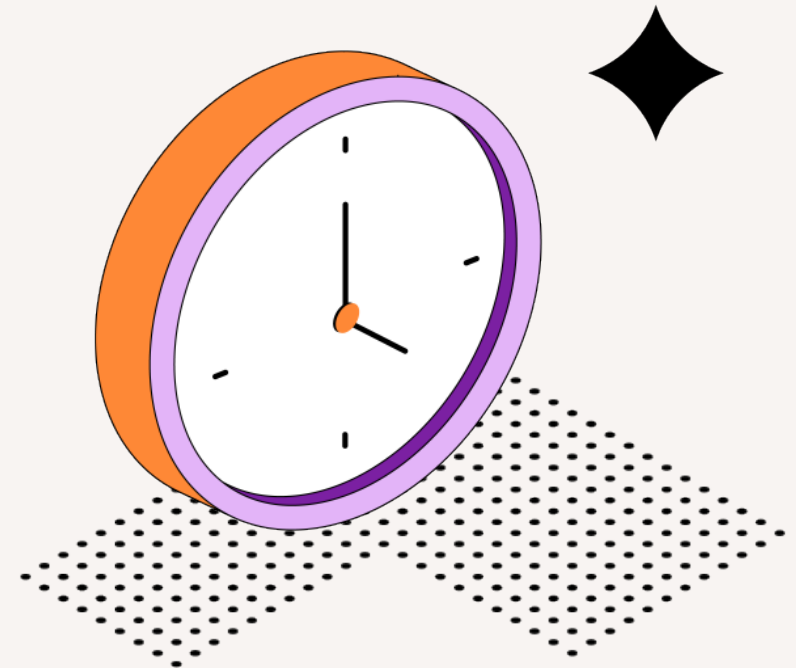
Source: The NHS Key Statistics: England, March 2023, House of Commons, Library.



Why Consider Private Healthcare?

Your Health Is Your Most Important Asset If You Can't Work, You Can't Earn!

Getting back on your feet is paramount, and this is where Private Healthcare is key. Having private medical insurance means you get the benefits of using private healthcare but without having to pay expensive medical bills from your own pocket. You'll have shorter waiting times for treatment, more choice and control over where you're being treated, when and by whom, more comfort in private hospital rooms and access to treatments and drugs which might not be available on the NHS.



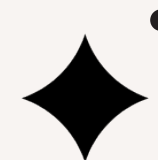
What Does Private Healthcare Insurance Cover?

Private Health Insurance is designed to cover the cost of treatment for acute medical conditions which first arise while your policy is active.

Cover can vary greatly between insurers and the different types of policy available, but most health insurance policies provide will cover the following:

- **Shorter waiting times for treatment** - No more waiting for hours or even weeks to schedule an appointment with a physician. Private healthcare allows instant access to all medical services.
- **More choice and control** over where you're being treated, when and by whom.
- **Access to treatments and drugs** which might not be available on the NHS.
- **Covers the costs** for medical tests, consultant's fees, essential surgery and overnight stays in private hospitals.
- **Covers outpatient treatment and alternative therapies.**
- **Cancer treatment.**
- **More comfort** in private hospital rooms.
- **Customised healthcare scans and diagnostics** - private healthcare can be personalised to target specific patients' medical needs.

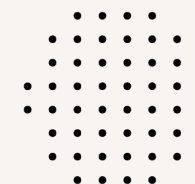
Please note that some policies may limit the benefits mentioned above by applying a cap, or may only be available for an extra cost.



Common Optional Extras

- Mental health cover.
- Therapies cover.
- Dental.
- Worldwide travel.

The more options added the more your monthly premiums will be.



What Is Not Covered?

With health insurance, it's common to be provided with a list of conditions and situations not covered, known as exclusions.

This means if you make a claim for something on this list, your claim is likely to be unsuccessful.

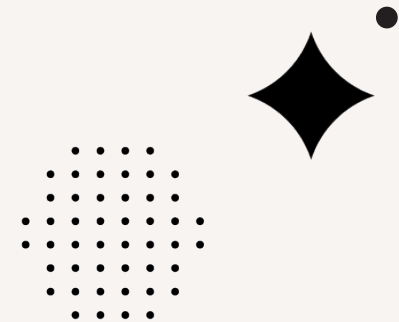
The exclusions vary with each policy and insurer but a typical health insurance policy doesn't usually cover:

- Pre-existing medical conditions.
- Chronic conditions.
- Emergency treatments.
- Treatment – received outside the UK.
- Cosmetic treatments.
- Drug, alcohol or substance abuse.
- Fertility treatment.
- Maternity.

Does Private Health Insurance Cover You Abroad?

Private health insurance doesn't typically cover you when you're abroad, unless you opt to include **Worldwide Cover**.

If you are planning to live and work outside the UK for longer periods of time (more than twelve months), then an international health insurance plan can be helpful.



How Much Does It Cost?

It's Impossible To Provide A Guideline Figure Because The Cost Depends On Several Factors

1. Age

As we age the likelihood of needing medical treatment increases and so a 50 year old will pay a higher premium than a 25 year old.

2. Excess

The higher the excess you choose, the lower the premium.

3. Cover

Each provider has a range of cover levels for you to choose between. For example if you select to include outpatient cover, and do not want a maximum limit on the payouts then this will increase your premium.

4. Optional Extras

Including optional extras, such as dental and optical cover, will increase the cost of your premiums.

We'll work with you to find the right level of cover for your needs at a price you can afford. You can pay for the policy either personally or via your limited company.

Why Broadbench?

Many of us decide on what insurance to go for (whether it's for your car, your house or your life) that fits the monthly premium we want to pay. Of course, you could go to a price comparison site and very quickly find the cheapest quote on the market, but would it be the best solution for you and your family?

Our advisers have the skills and knowledge to offer you bespoke and impartial advice, taking in a holistic understanding of your circumstances and combining it with a deep knowledge of what different providers offer. Not only that, but they know how to quickly navigate the insurance minefield and set up exactly what you require, taking the hassle out of your hands.

The Benefits Of Using Broadbench:

- Bespoke and impartial advice.
- You deal with a human, not a computer.
- The hassle is taken out of your hands.
- Access to expert market knowledge.



4 Simple Steps

How We Make Your Life More Manageable

1. We Listen To You

Getting to know you, your requirements and how you work enables us to find the perfect products for your needs.

2. We Study The Market

Leveraging our network of lenders and insurers, we scour the intermediary market to find the best options and dig into the detail to make sure they're the right fit for you.

3. We Do The Boring Bits

You just want to sign up with the right provider, not be buried in forms and red tape. That's why we run you through the details and fill out all the paperwork ahead of your final approval.

4. We Stay In Touch

We don't just recommend and walk away. We'll regularly check whether your product is right for your current circumstances and, if not, find a new one that is.

Our Services

Business Protection

- Relevant Life Insurance
- Key Person Insurance
- Executive Income Protection
- Business Healthcare
- Shareholder Protection
- Business Loan Protection
- Professional Indemnity

Personal Protection & Insurance

- Life Insurance
- Whole Of Life
- Critical Illness Insurance
- Private Healthcare
- Indemnity Insurance
- Personal Income Protection
- Buildings & Contents

Mortgages

- First Time Buyer
- Home Mover
- Remortgages
- Buy to Let

Other Services


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What Our Customers Say

We are passionate about our customers and providing giving the very best service. Take a look at our latest reviews on Trustpilot.


“Was very well looked after by Mike and the team, good lines of communication and an all round pleasant experience using Broadbench. Will definitely be using them again in future and would highly recommend.”

★★★★★ by Adam

Rated 4.9 / 5 | 308 reviews 


“Great company to do business with. Nothing is too much trouble and they keep you informed all the way through the process.”

★★★★★ by John

Rated 4.9 / 5 | 308 reviews 


“Tricky insurance renewal all sorted!! – I had a bit of a tricky insurance renewal requirement with lots of back and forth with my insurance provider. Jess and the team at Broadbench were brilliant! Chasing, unblocking issues and helping ...

★★★★★ by Paul

Rated 4.9 / 5 | 308 reviews 


“Broadbench did a great job of securing mortgage extension for me, kept informed throughout, would recommend.”

★★★★★ by DD

Rated 4.9 / 5 | 308 reviews 


“I am very happy and grateful of the service I get from all the staff of Broadbench. Excellent team!”

★★★★★ by Micheal Teklekle

Rated 4.9 / 5 | 308 reviews 

“Broadbench. Number One Provider! – We have used Broadbench as our chosen insurance broker for a fair number of years now. Both Tom & Jess have always fullfiled their duties and we could not reccomend them enough. Thanks Broadbench.”

★★★★★ by Terry Warman

Rated 4.9 / 5 | 308 reviews 

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