



Health

A man with a beard and grey hair, wearing a dark blue suit jacket, is seated at a desk and looking towards a woman. The woman is seen from the side, wearing glasses and a light-colored top, with her hand raised as if speaking. A laptop is open on the desk in front of the man. A large red diagonal graphic element is overlaid on the scene.

**Helping you
work smarter with
healthcare cover**

**“ It is a pleasure doing
business with
AXA Health.
They understand
our needs and more
importantly the needs
of our clients. ”**

Stuart Mackenzie
Kelvin Smith Financial Planning Limited

Welcome to AXA Health

Healthcare cover protects the thing that's most precious to us all – our health. If we fall ill, everything else can suffer. So it's really important to get treated quickly, helping us get on with our lives again.

Healthcare cover gives your clients the peace of mind that they're protected when they need it most. And it also complements the other products you may be offering them, helping you grow your business.

But many financial services professionals are in the dark when it comes to talking about and selling healthcare cover, even though clients are often asking about it.

That's why we've put together this quick guide to help you work smarter with healthcare cover.

So, why is healthcare cover important?

We're devoted to putting good health into your clients' hands. We offer them help to stay healthy. And if they do get ill, we can help them get the right diagnosis and access to treatment quickly, so they can get on with their lives. For businesses, it helps keep their workforce healthy and well, maintaining productivity and helping reduce absenteeism.

We have tailored healthcare plans for individuals and small-to-medium sized businesses.

So whatever your clients need, they'll have peace of mind knowing that they, their family or employees are protected.

Will healthcare cover fit with my business?

Over three quarters of intermediaries who don't offer healthcare cover to their clients believed it would complement their core business*.

So it's the ideal companion to other financial protection products.



77%

see a link between
healthcare cover and
their core business

*AXA Health broker pulse survey 2017
(based on 127 respondents)

Will my clients be interested?

Just over half of intermediaries confirmed their clients have talked to them about healthcare cover.

We'll help you make the most of these opportunities and identify new ones, so you can sell healthcare cover with confidence.



53%

of clients ask about health cover*

How can I stand out?

With only a small number offering healthcare cover to their clients, it's a great opportunity for you to stand out from your competitors and increase your portfolio.

And we'll give you all the tools you need to get started.



23%

of your competitors are offering healthcare cover*



The perfect partner to your other products

If you want a better, all-round offering, consider adding healthcare cover to your portfolio. Because it is the perfect complement to everything from pensions and mortgages to commercial lines, it acts like a glue, bringing all your products together.

Commercial lines

If your clients want to protect the bricks and mortar of their business, they may be interested in protecting their other vital asset – their people. Healthcare cover is not only one of the top benefits employees ask for, but it can also help reduce absenteeism and help maintain productivity.

Pensions

By offering healthcare cover alongside a pension scheme, your business clients can offer their people a great benefits package that protects their health and their future.

Group income protection

By taking healthcare cover alongside their income protection, clients can further reduce the risk and financial impact of being off work because of illness.

Employer liability

Employer liability mitigates financial loss by paying compensation if employees are injured at work. But it's not just staff injury that companies need to protect themselves against. Time off work due to illness can have a big impact on their bottom line too, and healthcare cover helps their employees get back to work quickly.



A match for your individual lines

Healthcare cover has similarities with so many of your other products. That's what makes it such a great addition to your offering.

Mortgage advice and protection

Offering health cover to a client when they're renewing or renegotiating their mortgage will show more ways you can help protect their future. And that's a great way to strengthen your relationships with them.

Home insurance

Just like home insurance, healthcare cover offers day-to-day peace of mind. So if life is interrupted by illness or injury, your clients know they'll get quick access to health professionals, prompt diagnosis and direct access to treatment.

Pensions – individual

If a client's planning their retirement, it's worth them thinking about how poor health could affect their lifestyle. And if they've had healthcare cover through work, it's worth them staying protected by taking out personal cover.

General financial advice and planning

Offer healthcare cover alongside your other products and you're helping to protect many aspects of your clients' lives. It demonstrates a holistic approach to financial planning and an understanding of the bigger picture of health, wellbeing and financial security.

Why recommend us?


Our goal is to help our members become the best version of themselves.

Our Business Health plan has been awarded a Defaqto 5 star rating, an independent rating trusted by both consumers and intermediaries* We have also been awarded a Feefo gold trusted service award for 2020, based on customer ratings and reviews. So your clients know they can count on us when they need us most.



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*The Defaqto 5 star rating is based on an assessment of the overall product, including the optional components. Where not all the options are taken, it might affect the rating of the product.



**“ With us, you can rely
on one-to-one support and
a named contact who you
can turn to for in-depth
industry knowledge and
expertise in health cover.”**

Michele Pagett
Intermediary Networks Manager
AXA Health

By your clients' side

We put mental health and physical wellness at the heart of everything we do. That's why every conversation with our members is important to us. And why we go the extra mile to make sure they get the care they need and are supported if they need to make a claim.

Our members also enjoy access to early intervention services designed and led by clinical experts, helping to prevent health issues before they happen and promoting a healthy workforce.

We try to inspire them to live healthier lives in other ways too.

That's why we've introduced an online health hub called the Proactive Health Gateway. It uses the latest smart technology to engage and enthuse your team. For example, it can calculate members' health age - and then give regular health tips and advice on keeping active and eating a balanced diet to help lower it.





Our commitment to you

Whether you work with us directly or through our automated referral system, we'll make sure you've got all the tools and knowledge you need to confidently sell healthcare cover to your clients.

We value strong working relationships too, which is why we'll offer you an attractive commission for recommending us.

Helping you understand healthcare cover

Our intermediary portal, Amplify, gives you practical information at your fingertips. We'll also support you with training and webinars on talking confidently to your clients about healthcare cover and identifying opportunities to grow your portfolio.

Supporting you in staying compliant

Our regional account managers and intermediary support hub understand the challenges you face. So we're here to answer any questions you have about selling healthcare cover and staying compliant. You'll also find lots of handy insights and information on Amplify.

Respecting your client relationships

We know that clients are the lifeblood of your business. So when you refer them to us using our online referral system, we'll make sure they're looked after and get the cover they are looking for.

Making selling simple

Create bespoke marketing materials using our online marketing portal, YourHQ, to help you target your clients.

And you can pass leads on to us in just a few clicks with our easy-to-use referral system.

Giving you the training you need

You'll have access to training that helps you get to grips with healthcare cover and talk to your clients about its benefits.

We'll also give you support material and product updates so you're fully prepared for your clients' questions.

Working with us

When you work with us, you'll have a wealth of resources at your disposal to make sure you get the information you need. You and your clients couldn't be in better hands.

Choose how you want to work

Our automated referral system is quick and easy to use. And we'll support you however you want to work with us.

Customisable marketing material

Our marketing portal, YourHQ, gives you the power to sell with slick, co-branded material that gets your message across.

One-to-one support

Our intermediary sales account managers are your go-to source of knowledge, industry insight and support.

A man with grey hair, wearing a dark blue suit jacket, a white shirt, and a red tie, is seated at a table. He is looking towards the camera with a slight smile. In the foreground, the hands and arms of other people are visible, suggesting a meeting or discussion. The background is a blurred indoor setting with a stone wall and a window.

**“ Healthcare cover
doesn’t need to be
complicated. We can
help make it simple for
you and your clients. ”**

Lee Burns
Intermediary Sales Development Manager
AXA Health

Talk to us today

These are just some of the reasons why working with us could be great for your business. But we'd like to have a chat with you about how you can add healthcare cover to your portfolio.

If you have the details of one of our regional account managers, just drop them a line and they'll be more than happy to answer any questions you have.

In the meantime, you'll find more information on working smarter with healthcare cover at amplify.axahealth.co.uk

We're looking forward to working with you.

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Registered Office: 20 Gracechurch Street, London EC3V 0BG. Registered in England and Wales No. 3148119.

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For information about AXA Health, visit axahealth.co.uk/aboutaxahealth. PB102881a/10.21



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