

How using an experienced independent broker can help you manage the cost of **your Company Healthcare**



First of all, the good news – we don't charge you a fee!

The common fears for decisions makers in employing the services of a healthcare broker is how much they cost!

The good news is that healthcare providers do not “dual price” their cover, so the premium quoted direct or via a broker is the same as brokers are usually paid by way of provider commission.

You can avail of independent advice and guidance and the cost is no different than dealing direct



The benefit of being Independent

An independent broker is just that – independent. If you arrange your cover directly with a provider, you may not be getting the best rate from the provider, nor do you know how their rate compares to the wider market.

An independent broker will use their experience and negotiating skills to ensure that you are presented with the best options.

An independent broker does not work for the provider – they work to get your business the best deal



How your broker reaches a recommendation

When it comes to ensuring your business has the right product to meet your needs, an experienced broker will:

- Get your feedback and opinion on your provider, cover benefits and employee experiences of using your healthcare scheme
- Assess your scheme's cover and identify gaps or opportunities to improve the quality of benefits without necessarily increasing costs
- Negotiate with a range of healthcare insurance providers to get the best rate available for your business, and what value adding benefits can be provided at no extra cost.
- Present a recommendation in a clear and simple way.



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