

Corporate **Health** Insurance

Protects You, Your Business and Your Employees



firstunited 

"your first choice for independent medical insurance cover and advice"

FirstUnited is a leading insurance intermediary group operating in Malta and under Freedom of Services throughout the E.U.

Through our dedicated team of 40 full-time insurance specialists we believe that our insurance skills and resources are among the strongest in the market. Our in-house training programmes have been designed to conform to standards set by the Chartered Institute of Insurance with the aim of maintaining the highest level of continuous professional development.

What Do We Do?



We provide a focused and specialized **insurance broking** service acting as advocates for our customers in the design, purchase and delivery of their insurance needs. We assist our clients submit valid claims under their policies and are increasingly being requested to provide risk management advice intended to avoid or minimize loss.

To these skills we add our considerable financial, insurance and technological resources to help our clients re-engineer their business risks to better control their bottom line and make a more positive contribution to corporate results.

How Can We Help You?

Your organisation obtains value from our commitment, expertise and clear duty of care. Our services will help you conclude insurance programmes and negotiate claims with confidence, secure in the knowledge that we shall be advising and assisting you every step of the way.

Most of our clients appoint us to handle their entire business insurance programme. However, we are often requested to provide professional advice and services on specific areas of business. We consider ourselves to be specialists on Employee Benefits and have a dedicated team of 4 qualified professionals who are focused on designing and negotiating **Group Health Insurance Programmes**.



Group Health Insurance

A quality benefit for your employees' well being

In recent years, the demand for private health insurance has skyrocketed as the National Health Service struggles to cope with its workload. Private Health Insurance is today one of the alternative methods used by businesses to safeguard the wellbeing of their employees.

A **Group Health Insurance Scheme** is designed to manage the cost of short-term sickness, absence and other related disruptions in your business. Private Health cover gives your employees effective and fast medical treatment to help them return to full productivity as soon as possible.

The Benefits

for Employees

Discounted premiums that cannot be obtained individually.

Quick and Easy to apply throughout the entire workforce.

Peace of Mind that a financial safeguard exists in the event of injury or illness.

Higher Morale as employees feel valued and appreciated.



Flexibility allows different levels of cover that can be extended to include partners and children.

for the Business

Improves the health and wellbeing of staff.

Reduces absence at work due to injury or sickness.

Enhances your reputation as being 'an employer of choice'.

Improves staff retention levels.

Helps maintain and improve productivity.

Whatever the size, industry or budget of your organisation, we can help you design and purchase a corporate Private Health Insurance plan to match your needs.

The Health Insurance Market in Malta

The leading health insurance offices in Malta are GlobalCapital representing BUPA, Atlas Healthcare representing AXA PPP and Middlesea Insurance plc who underwrite their own Health insurance products.



The local health insurance market has been strengthened further with the entry of GasanMamo

promoting the Sana Healthcare range and Elmo Insurance promoting their own Health product range, as well as a number of international Health insurers who provide services aimed at the expatriate market.

As the choices and benefits open to you will vary from one insurer to another, it is important to stress that optional cover, limits and extensions can be added to the standard policy benefits that will be tailored to meet individual requirements.

The Products Available

Most local Health insurers offer corporate group plans with flat rates or generous group discounts as well as options for transfers from existing Medical insurers.

The Health insurance cover provided under Group Health Scheme sold in Malta is commonly divided into one of the following categories:

Private Clinic Cover

This plan is aimed at providing limited cover for treatment in private clinics or hospitals. The plan also provides cover for out-patient benefits including consultations with GPs and specialists.

Private Hospital Cover

This plan is designed to cover treatment carried out in local supporting private hospitals, with a direct settlement service. It also may include limited benefits for treatment in overseas hospitals, cover for GP consultations and full settlement of fair and reasonable charges for specialist consultations, diagnostic tests and CT and MRI scans.

International Cover

This plan mostly provides cover for elective treatment anywhere in the world except USA and Canada. Direct settlement services are commonly available with a wide network of supporting hospitals worldwide. It also includes international repatriation and emergency evacuation services. Out-patient benefits include cover for GP consultations, prescribed drugs and dressings, and full settlement of fair and reasonable charges for specialist consultations and diagnostic tests.

The Benefits of using an Insurance Broker

Wrong or inadequate cover can lead to disastrous consequences for individuals, families and/or businesses. The right advice makes all the difference and prevents costly mistakes. An insurance broker is an independent professional insurance advisor who acts for you. When you deal directly with an insurance company or their agents, they have only one product to sell – their own.

FirstUnited is an independent insurance broker, which means that we are not tied to any particular insurance company. We will evaluate the type of cover you require and negotiate such cover with various Health Insurance suppliers who we believe can deliver the product and service you need, at no cost to you!



So...why firstunited?

Because...

we are the largest intermediary specialising in Health Insurance in Malta;

we look after the health insurance requirements of more than 1,000 families throughout Malta & Gozo;

we employ 40 staff members, 4 of which are Health Insurance Specialists;

we handle the health insurance needs of more than 5,000 employees;

we have set up and handle in excess of 100 corporate health schemes.



**If you are interested in receiving a 'no obligation' consultation
please contact our Group Health Insurance Team at:**

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