C&C Healthcare is a division of C&C Insurance Brokers specialising in protecting the health and wellbeing of individuals looking for their own personal protection and also Companies looking to cover valued employees.

In a marketplace full of consolidation and as the digital age continues to prosper, our philosophy is simple - to maintain the personal touch. A highly professional, personalised, efficient and friendly service. We pride ourselves on adding value and endeayour to truly understand your needs by meeting clients face to face and developing valued relationships.

At C&C Healthcare we have access to a vast product range in the UK market and can provide advice in the following areas:

- · Private Medical Insurance
- Cash Plans
- · Health Screening
- Dental Cover
- · International Private Medical Insurance
- **Employee Assistance Programmes**
- Group Life
- Group Income Protection
- · Group Critical Illness
- Key Person Protection

C&C Healthcare's team, with many years of experience are here to assist and provide specialist comprehensive reviews. We will source affordable solutions, personalised specifically to the needs and varying budgets of our clients.

C&C Healthcare Limited are an appointed representative of C&C Insurance Brokers Limited who are authorised and regulated by the Financial Conduct Authority

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PROTECT YOUR ASSETS - THE PEOPLE THAT MATTER

The Benefits of Private Medical Insurance

Private Medical Insurance (PMI) is designed to cover acute, treatable illnesses and injuries. The absence of key staff can have a huge impact on a business, no matter their size.

In 2016 an estimated 137.3 million working days were lost in the UK due to sickness or injury *. Whilst the NHS's funding and future remains an ongoing political debate, we are all only too well aware that sadly the NHS is struggling to cope with the ever growing demand on its services. Patients with non-life threatening conditions often experience lengthy, uncomfortable waiting times to be treated on the NHS.

Of the 137.3 million sick days in 2016, 30.8 million days were lost due to musculoskeletal conditions (back, neck, upper limb problems) and a staggering 15.8 million days due to mental health issues such as stress, anxiety θ depression. *

Although PMI cannot eliminate absence it does avoid NHS waiting lists, ensuring your employees are back to work more quickly.

In addition many providers fund Cancer treatment which may not necessarily be available to all on the NHS.

- Access to prompt treatment, avoiding long delays for appointments, diagnostics & treatment
- · Convenient locations, with appointments to fit around personal & work commitments
- Time with your Consultant to discuss every aspect of your condition and ensure you benefit from the most appropriate treatment plan
- · Access to the most recent drugs and medical procedures
- Comfortable & hygienic private hospitals
- · Preventing ill health through proactive health & wellbeing portals
- A valued employee benefit which assists recruit and retain employees

Workplace Employee Benefits

As an Employer, are you doing all you can to support your employees?

- · Do you have a sickness absence problem?
- · How would your business cope financially if a key person sadly passed away?
- · Do your people value the benefits you provide?

Group Life provides a tax free lump sum benefit to the employees chosen beneficiaries, on the death of the scheme member. It is one of the most frequently provided and affordable of Employee Benefits.

Group Income Protection provides guaranteed cover for a proportion of an employee's income if unable to work due to injury or long term illness. This product is designed to assist Employers manage long term absence more efficiently and cost effectively.

Group Critical Illness provides a tax free lump sum, paid directly to the affected individual should they be diagnosed with a defined condition under a classified list of ailments, or procedures determined as a critical illness event.

Key Person Protection is generally taken out by a business to compensate for financial losses which would arise from the death, or extended incapacity of a key individual in the business.

Sick Pay Insurance is designed to complement existing company sick pay procedures and can also be used to supplement or replace Statutory Sick Pay.

A large number of Group Risk providers also offer additional free covers such as Bereavement Services, Rehabilitation Services and Employer Assistance Programmes in order to support both Employers and Employees.



^{*} Office of National Statistics UK