

A Specialist in **Health & Wellbeing Protection and Benefits**



When you're considering how to protect the health of your team and invest in your business, you want to talk to an independent specialist that provides you with excellent client care and tailored advice to suit your circumstances and needs.

Cransford is that specialist broker who can help you navigate the health insurance and benefits market.

Over
50% of patients*
waiting more than a year for their
first outpatient appointment.

(DoHNI; March 2022) | * In Northern Ireland

All companies are having to consider how they can support staff in accessing healthcare services and receiving appropriate treatment.

Cransford are here as a locally based broker, solely focused on the healthcare market, to provide access and advice to the full range of solutions that the market offers. These range from comprehensive private medical insurance to cash plans and virtual GP services.



Private
Medical
Insurance



Virtual GP Services

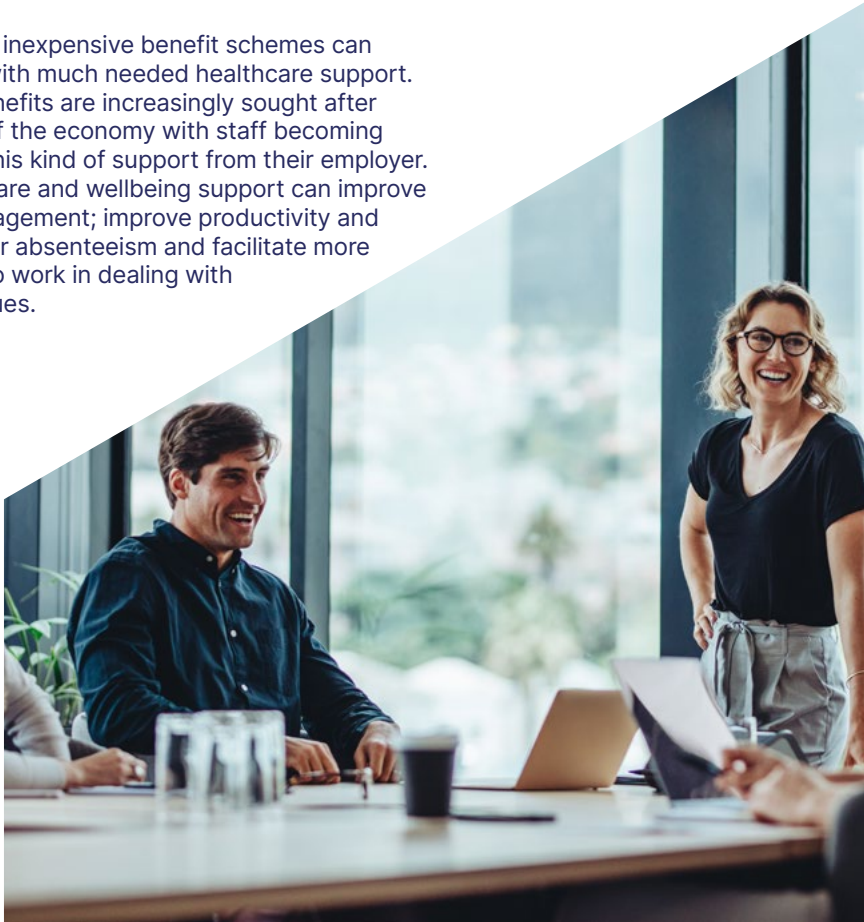


Cash Plans

Whether your organisation has an existing healthcare scheme or is considering putting one in place, Cransford can provide a complete market review. We work with the leading providers to ensure that the rates offered are the most competitive available for your scheme and provide advice on how the benefits can be tailored to suit specific requirements or budgetary constraints.



Even relatively inexpensive benefit schemes can provide staff with much needed healthcare support. Healthcare benefits are increasingly sought after in all sectors of the economy with staff becoming expectant of this kind of support from their employer. In turn healthcare and wellbeing support can improve employee engagement; improve productivity and retention; lower absenteeism and facilitate more timely return to work in dealing with healthcare issues.





The people of a business are at the heart of its success, and the provision of private healthcare benefits is an important way in caring for them and investing in the future health of the business. At Cransford our vision is for businesses of all sizes and stages to have the most appropriate and effective healthcare cover in place to meet their specific demands and needs. The needs of your business could be best met through a combination of insurance, cash plans and private access to healthcare professionals.



Existing Cover

When renewing your existing healthcare cover, we'll do a thorough review of your current benefits and assess whether these are still appropriate for your organisation. We assess the market for a lower premium with the same cover options or look to amend your benefits to better serve your circumstances.

Even if you've had claims and ongoing treatment Cransford can help in minimising the effect of these on your premium, ensuring that all the relevant benefits are kept in place.

If you wish to change provider for better service; lower premiums; or improved benefits, we will manage this process and advise you accordingly to ensure that no additional exclusions are added to your scheme, and staff can still claim for conditions that have been previously covered.



At Cransford we seek to work beyond the core benefit packages that an organisation provides to its staff through insurance or cash plans and bring together other benefits and services which can improve the wellbeing and care of staff. Within our own stable of businesses, at Insure I, our clients enjoy preferential access and rates to stand alone virtual GP and EAP services, as well as occupational health services.

Occupational health is a difficult area for many organisations to obtain appropriate advice, but failure to have adequate policies and assessments in place can result in penalties and expensive employee claims.

OHRD is a long established and well experienced consultancy, providing an extensive range of services. These range from fitness to work examinations; workplace analysis; role specific medicals; and policy review.



At Cransford, we also work in close partnership with the **Kingsbridge Healthcare Group**, Northern Ireland's largest private healthcare provider. As result we can offer our clients support in accessing appointments and services more quickly and with reduced rates where insurance won't cover the cost.

Where the benefits of a scheme are restricted, like with a cash plan, Kingsbridge can provide access to their exclusive Membership Club for all staff members. This provides discounted rates on a range of services including diagnostic scans which helps ensure that staff can maximise the value of the defined benefit limits.

Additionally, Kingsbridge's Platinum Club provides unlimited private GP appointments and a dedicated concierge service when accessing services at any of the Group's sites.



Why Choose Us?

- Dedicated executive to review your healthcare requirements
- Access to a broad range of providers to allow us to match benefits to your requirements
- No obligation quotes produced with minimal information
- Cash plans from as little as £5.50/employee per month
- Corporate Discount Rates on Health Screens with Bupa and OHRD
- Access to a premier virtual GP & EAP service on a stand-alone basis at corporate discounted rates

Healthcare
plans from as
little as
**£12.80/
employee
per month**
with no excess
or exclusions

“We recently engaged Cransford as a specialist broker to set-up a new health insurance scheme. Cransford conducted a review of the market and presented multiple quotes from various providers and different cover options, helping us to find a scheme which suited our requirements. They’ve provided great client support in setting the scheme up and administering changes. The staff are delighted to have the scheme in place and it’s created a positive buzz in the office.”

Gordon McElroy, Managing Director, MKB Law

“When it came time for the renewal of our Health Insurance, Paddy was extremely helpful in helping me find the right health insurance for our company. He listened to our requirements and produced a proposal comparing 6 prospective companies, all closely matching our specific requirements. I was then given the professional assistance and support the whole way through the process, helping me to make an informed decision. Excellent service.”

William Pollock, Managing Director, MCA Systems





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