



Corporate Health Insurance



Gallagher

Insurance | Risk Management | Consulting



HEALTH INSURANCE SPECIALISTS

The competition for qualified candidates in the current job market is fierce, and companies are constantly trying to find ways to stand out and hire the best talent. Including corporate health insurance as part of an employee benefits package can give your organisation a major competitive advantage.

Benefits such as health insurance can show employees that your organisation cares about the long-term health and wellbeing of them and their families, which contributes. It can help build your organisation as an employer of choice and help you both attract and retain key staff.

In partnering with Gallagher, you'll have access to over 35 years' experience and a vast product range. We're creative and client-focused, and we create a health insurance solution to suit your needs.

We add value through:

Simplicity

Ensuring that the implementation and operation of the plan are simple and easily understood.

Convenience

Providing access to online information, our consulting services, and other resources so that the health plan is convenient for all.

Reducing risk

Minimising the risk of providing a product or service that does not adequately satisfy the employees' needs or does not represent "value for money." Minimise the financial risk of legislative change shifting, escalating costs to the company, or accumulating a Fringe Benefits Tax (FBT) liability.

In May 2024, Australia's leading independent health insurance specialists, HICA, joined the Gallagher group of companies. They bring over 35 years of expertise and specially negotiated facilities to help businesses implement and manage corporate health plans.





HOW WE CAN HELP

The development, implementation, and maintenance of a corporate health plan is a complex matter and is not without its pitfalls for the unwary. However, an appropriately structured and managed plan can provide employees with genuine savings, peace of mind, and the security of health care should the need arise.

Currently, there are more than thirty registered health funds operating in Australia, offering numerous insurance schemes with a vast number of options. For most, selecting the most appropriate health cover is a daunting and time-consuming task.

We will assist to **source, appraise, co-ordinate, implement,** and **maintain** a health insurance plan of the highest quality and value to fulfil your requirements.

We also specialise in overseas visitors' health insurance for non-resident employees. For companies that employ people from overseas on work visas, it is additionally important that staff have the compliant medical and hospital cover within Australia.

An appropriate health plan will ensure that both employer and employee are appropriately protected and supported in the Australian territory.



Your dedicated account manager

Throughout your partnership with us, you'll have a dedicated account manager who will assist with any health insurance enquiry.

OUR HEALTH INSURANCE SERVICES

Making the decision to purchase corporate health insurance is the first step. Teaming up with the right partner is next. Our range of services can help you and your business at any stage in implementing a corporate health insurance plan.

Our services include

- Corporate health insurance consulting and advice
- Plan design recommendation based on client objectives
- Identifying key risk and providing informed solutions
- Managing tender processes with appropriate recommendations
- Plan placement and implementation
- Presentations to client stakeholders on the health plan key benefits and operation
- Employee communications and enquiries
- Plan administration support, including invoice management and reconciliation
- New employee on-boarding and advice
- Premium negotiations and plan renewals
- Management reporting and analysis
- Web solutions providing corporate branding, individual product selection, and quoting

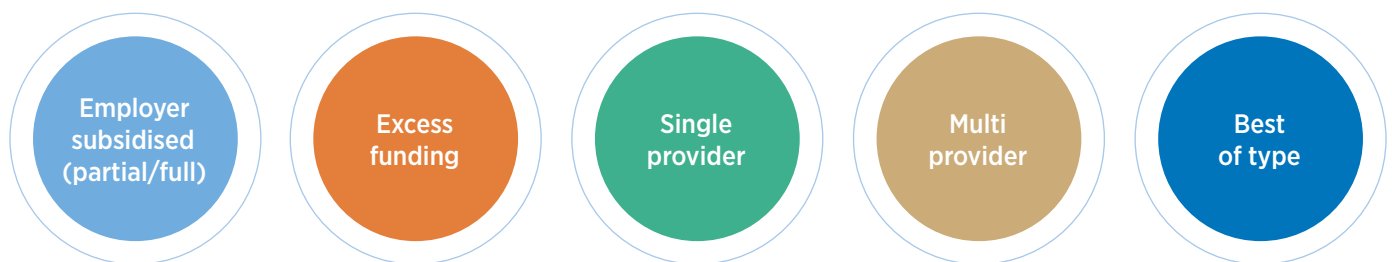
Typical programme example

- Meet with management and stakeholders to develop project parameters
- Develop a project plan and timetable
- Negotiate with underwriters to obtain the best cover, costs, service agreement, and additional benefits
- Provide a written report detailing our recommendations.
- Provide presentation to management
- Develop an implementation plan and assist when required
- Provide supporting health plan documents, brochures, information, and communications
- Provide a customised health plan web portal with appropriate corporate branding to enhance a sense of exclusivity and employer loyalty
- Provide a free health insurance advice and support services to all staff, including continuation coverage for exiting staff
- Review the scheme annually or as circumstances dictate to ensure continued suitability



STRUCTURING A STAFF HEALTH INSURANCE PLAN

The ways in which a health insurance benefit for staff can be structured are many and varied, including:



We can also assist with split pay and premium funding options.



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