Private Medical Insurance What sets us apart from other PMI brokers?

Lloyd & Whyte

Adam Frampton Cert CII

Senior Healthcare & Wellbeing Consultant



As a CII certified professional I have over 20 years of industry experience.

I have worked both within the insurer market as well as the intermediary sector, so I am able to offer holistic view of the Health & Wellbeing market.

I specialise in Company and Individual Health and Wellbeing policies, including Private Medical Insurance (PMI), Medical Cash Plans, and Employee Assistance Programmes (EAPs), as well as Company Health & Wellbeing portals.

I take a whole of market approach, applying my knowledge and expertise to select a policy that meets the needs of each client, whether they are an individual, an SME, or a large corporation.

With a proactive approach to client relationships, I am committed to taking the time and energy to understand you, your business, respond to your requests, and provide you with the insights and information you need to make effective decisions.*

You can contact me by:

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We provide private health insurance tailored to you.



We are independent brokers, which means we are not affiliated with any specific insurance provider. We can search the whole market for a policy which fits your circumstances. We have established relationships with well-known insurers so that you can benefit from high quality health cover.

Offering support with your medical insurance on a regular basis - from sourcing a policy, implementation (setting up your policy), and integration (making sure that your policy fits your needs) - we understand that as your circumstances change over the years, your cover may need to change with you.

About Lloyd & Whyte | Benefact Group

Our parent group, the Benefact Group is an international family of specialist financial services companies that give all available profits to good causes. From over five million companies in the UK, it is the third largest corporate donor to good causes*.

We are built on the idea that better business can better lives.

Movement for Good

More than just an annual funding platform, Movement for Good is an idea that together, through good business and good causes, we have the potential to better lives and communities.

Individual Private Medical Insurance

Why take out Private Medical Insurance?

Brexit caused the loss of a significant number of NHS staff, and Covid-19 placed an unprecedented strain on our healthcare service. The result is an ever-increasing backlog of patients resulting in cancelled referrals and delayed procedures, long treatment waiting lists and refused referrals due to a lack of staff. SCAN BELOW & receive my contact details:



What does Private Medical Insurance provide?

Private Medical Insurance provides you with access to high levels of healthcare, often during a shorter timeframe than the NHS. Just as importantly, comprehensive health insurance offers one of the most valuable gifts you can enjoy: peace of mind.

Private Medical Insurance can provide you with:

- Quicker referrals, consultations, and treatment.
- Access to pharmaceutical drugs and medications which might not be available through the NHS, for example, cancer treatment.
- Many providers give you the option to choose your surgeon.
- Some providers offer direct access to physiotherapy and mental health professionals

Private Medical Insurance for your employees?

Group Private Medical Insurance

Businesses which retain and recruit talent, usually have a comprehensive healthcare package in place. Four out of five employees surveyed confirmed they would rather have better work benefits over a pay rise².

Whether you are a small business enterprise (SME), or a large corporation, we can source a policy and plan, specifically tailored to your business's requirements.

Medical Cash Plans

Medical Cash Plans reimburse the costs of routine everyday healthcare. Your employees can choose their practitioner, pay for the treatment, submit their receipt online and receive the amount they paid directly into their bank account, usually within a few days of submitting their claim. We offer various options to suit your budget and requirements, and you are welcome to discuss your needs or find out more by booking an appointment.

There are various levels of cover to suit your specific budget and requirements and the following health and wellbeing services can be included:

- Optical
- Dental
- Physiotherapy, Chiropody, Acupuncture & Homeopathy
- Medical scans
- Health Screening: 24/7 telephone access to a prescribing GP
- 24/7 telephone access to counselling services

Employee Assistance Programmes

We provide businesses with Employee Assistance Programmes (EAPs), which can offer employees on-site access to health and wellbeing services.

Services include face to face counselling sessions; support around mental health, addiction, relationships and bereavement; financial advice, legal information, parenting, career, life coaching; critical incident advice and telephone support; Manager Support Line, and an extensive network of counsellors across the UK and Ireland covering 15+ languages.

What matters to you, matters to us 01823 250750 • www.lloydwhyte.com

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1. www.bma.org.uk/advice-and-support/nhs-delivery-and-workforce/pressures/nhs-backlog-data-analysis 2. www.glassdoor.com/blog/ecs-q3-2015/

Our Affinity Partners:











