



Healix

Healix Fix

Multi-Employer Trust

Background and purpose

The Healix Fix, Multi-Employer Trust (MET) is designed to support small and medium corporates that would not normally be eligible to enter into a trust arrangement by providing a cost-effective funding vehicle to participating companies under one Master Trust.

This has a number of benefits:

Pooling resources with like minded businesses to create true economies of scale.

True community pricing structure; delivering transparent, sustainable pricing.

Clinically led claims cost management not normally associated with smaller group schemes.

Ability to access benefits and pathways that are normally reserved for large corporate schemes.





How does it work?

- Employees will receive an app which provides access to an online table of benefits, Teladoc Health, our 24/7 virtual GP service and our wellbeing proposition platform Champion Health.
- Participating companies can purchase additional services available from Healix such as EAP, discounted health screenings, financial education and mental health first aid training. These are not mandatory and Healix Health will be pleased to engage with providers already in place via intermediary relationships.
- The majority of the claims fund surplus will be retained within the Healix Fix MET to stabilise the fund for future years.
- Clients with existing private health cover can be transferred into the Healix Fix MET on a CPME basis.
- Healix Fix MET costs will be paid annually in advance by the participating client.
- The Healix Fix MET will be structured using the award winning Healix Master Health Trust construct.¹
- New employees of a participating client can be accepted on a MHD or Moratorium basis.
- The rates are set per client using age and risk profile.
- Certain medical conditions will need to be declared in advance and Healix Health reserves the right to decline cover or apply special terms.²
- Healix will charge an administration fee, included within the rates participating companies will receive Healix's renowned clinically led administration services.

Key considerations

1

Only intermediaries or organisations that are authorised by Healix Health can facilitate the entry of companies into a Healix Fix MET.

2

Competing intermediaries who are not authorised by Healix Health will not be able to seek appointment of a scheme within a Healix Fix MET.

3

Healix will invoice participating companies directly.

4

Companies must submit annual or prorated funds in advance of any cover being granted.

5

If the performance of the Healix Fix MET results in a claim funds surplus. The majority of this surplus will remain in the trust fund and will be used by Healix to facilitate benefit enhancements and stabilising scheme performance.

6

In the event that a participating company chooses to leave the Healix Fix MET, no excess of claim funds (wholly or proportionally) can be transferred.

7

If a Healix Fix MET is closed and an excess of funds exists, Healix will nominate a charity to receive the excess funds.

Pricing

All participating schemes will be subject to the same renewal rate increase.



The rates will be comprised of:

- Fund contribution
- Healix Administration Fee
- All Trustee Fees
- All appropriate taxes



There will be 4 member types:

- Single
- Couple
- Family
- Single Parent



Age-rating is applied to reduce cross subsidy between younger and older members.



The overall cost per company will depend on the:

- Number of employees
- Age and risk profile of employees
- Split of member type
- Excess and Underwriting choice

Table of benefits

Description	Healix Fix MET
Underwriting terms for existing members	MHD CPME/Mori
Underwriting terms for new members	MHD CPME/Mori
Excess Options	£0-£1,000 See options on page 8
Outpatient treatment	
Outpatient consultations and diagnostics	Variable, see options on page 8
Physiotherapy	Full cover
Outpatient complementary therapies	Up to £500 per scheme year
Outpatient mental health treatment (in-network)	Full cover
Outpatient mental health treatment (out-of-network)	Full cover
Outpatient MRI, CT or PET scans	Full cover
Inpatient and day case treatment	
Specialist fees for inpatient and daycase treatment	Full cover
Hospital charges for inpatient and day case treatment	Full cover
Parent accommodation for staying with a child under 16 years (reasonable cost of staying in the same hospital)	Full cover
Inpatient and day case mental health treatment	Up to 28 days per scheme year

Description	Healix Fix MET
Cancer treatment	
Cancer treatment – including diagnostic tests, radiotherapy and chemotherapy	Full cover for chemotherapy, radiotherapy and targeted therapies
NHS cash benefits	
NHS cash benefit	£250 per day or night
NHS cancer cash benefit (inpatient, daycase treatment or outpatient radiotherapy)	£300 per day or night
NHS cancer cash benefit for oral chemotherapy and targeted therapies	£600 per month
Additional benefits	
Rehabilitation	28 days per scheme year
Womens & Mens health	4 consultations + £500 for diagnostic testing
Private ambulance charges	Full cover
Home healthcare	Full cover
Overseas emergency treatment	Limited cover
Digital Pathways	Included
Wellbeing platform (Champion Health)	Included
Gym Discounts (MyGymDiscounts)	Included

Description	Benefit Options
Excess Options	£0 £100 £150 £200 £250 £500 £1,000
Underwriting	MHD CPME/Mori
Outpatient Limits	£1,000 £1,500 £2,000 £2,500 Full Cover
London Hospital Inclusion	Optional
Neurodevelopmental Disorder Assessment and treatment	Up to £3,000 per lifetime of the scheme for the assessment and treatment of neurodevelopmental disorders following GP or specialist referral Optional
Expert remote cancer care for patients and carers (Perci Health)	Standard inclusion*
Virtual GP (Teladoc Health)	Standard inclusion*

*Option to exclude



Documentation

- Each participating company will need to sign and return a Deed of Participation and Establishment and an Administration Agreement Deed.
- Each participating company will need to stay in the Healix Fix MET for a minimum of 12 months.
- Group secretaries will need to provide a declaration regarding major medical conditions or employees and dependants which will be subject to acceptance by Healix.



Online and administration support

- Each member of the participating companies will have access to:
 - My Healix App



Scheme benefits and design

There are four key areas that can have a significant impact on the affordability and sustainability of a healthcare scheme:

- Cancer cover.
- High cost and complex claims.
- Integrated MSK pathways.
- Integrated mental health pathways.

Healix uses in-house clinical expertise to ensure benefit packages and clinical pathways are optimised to achieve healthcare objectives within a sustainable budget, delivering the most appropriate clinical outcomes. Healix Fix has been designed to ensure these four key areas are constantly reviewed to ensure effective clinical outcomes whilst operating on a sustainable pricing strategy.

Cancer Cover

Advances in cancer treatments have led to significant increases in costs and while most clients would like to provide the fullest cover possible for their employees, this usually needs to be achieved within budgetary constraints.

Healix works with an independent advisory board consisting of NHS and private practice oncology specialists to ensure the latest treatment and drug developments are at the forefront of our clinical pathways.

The welfare of the patient is at the heart of the Healix Fix MET benefits with full cancer cover included.

Employee experiences concerns and obtains a referral*	
Calls the claims helpline to discuss the claims process and cover available.	
Visits a specialist for further investigation and diagnosis.	
Cancer diagnosis is confirmed.	
Visits a specialist to discuss the treatment options available.	
Nurse case manager will authorise eligible treatment and support employee during and after treatment for as long as they remain a member	Nurse case manager will facilitate transfer to the NHS and advise on how to claim NHS Cancer Cash Benefit.

*self-referral is available for specified cancer symptoms.



High cost and complex cases

To ensure that appropriate care pathways are being followed and that employees are given any extra support and advice they may need, all high cost and complex cases are exclusively managed by our team of nurse case managers.

This ensures that employees are treated in the most appropriate facilities giving due regard to clinical quality as well as cost effectiveness and where necessary, we will refer cases to our board of independent specialists to ensure treatment is clinically appropriate.

High Cost and Complex Claims

>£15,000	>£20,000	All cancer claims	Complex claims
Handled by Medical Case Manager	Reviewed by Clinical Support Team	Reviewed by Clinical Support Team	Reviewed by Medical Director and external board of specialists
Directional approach			



How Healix can benefit your organisation



Our team of clinical experts provide bespoke medical and case management services for all areas of private healthcare, especially for claims of a complex nature. We employ a nurse-led approach which is beneficial for a number of reasons:

- **Member experience:** employees receive a more caring and empathetic service from a qualified nurse who understands their condition.
- **Clinical excellence:** appropriate treatment plans are adhered to using a clinical governance framework, ensuring the best clinical outcome.
- **Clinical expertise:** access to support networks and clinical specialists.
- **Sustainability:** costs are carefully managed from the outset, we consult with the employee to discuss suitable providers and will work with those providers to ensure that costs are reasonable.
- **Holistic approach:** the dedicated nurse can act as a hub for other benefits available to employers, for example working with EAPs or Group Income Protection (GIP) providers.

Second medical opinion service

We have over 20 years' experience of navigating the complex private and NHS healthcare sectors. Our extensive clinical network of over 44,000 providers, alongside our close relationships with field leaders, means that our clinical team can identify the best placed clinicians to provide members with a second medical opinion for any condition, including cancer, cardiology and rare diseases.

As our second medical opinion (SMO) service is tailored to each employee, we are able to structure this assistance in a variety of ways including:



Face-to-face consultation



Secure video-link consultation



Telephone consultation



Desktop review of medical information



Multi-disciplinary team (MDT) review

Integrated MSK pathway

Healix has a dedicated team of highly experienced claims assessors who are experts in proactively managing all types of MSK related claims.

Our integrated MSK treatment pathway has been designed to achieve consistent clinical

outcomes, incorporating escalation protocols for exceptional or complex situations that require immediate attention.

Our clinically led treatment pathways ensure members are directed to a treatment provider that meets our clinical criteria

without the need for a referral from their GP. This allows fast access to triage, diagnosis and treatment, saving time and improving convenience for the member and their employer.

Muscle pain	Joint pain	Bone pain
Call the helpline or use our app. web chat to arrange a telephone-based clinical assessment		
Speak to a senior physiotherapist within our provider network to organise treatment		
Advice and guided self-management	Face to face physiotherapy	Specialist referral
Healix will settle bills directly with the provider		

Our extensive physiotherapy network covers all corners of the UK with 90% of our members having to travel less than 10 miles for in-person physiotherapy treatment.

Most importantly, our network is underpinned by a robust clinical governance framework driving continual improvement in both clinical excellence and customer service. Our approach to managing MSK claims delivers prompt appropriate treatment and management of costs and a seamless end to end customer experience.

In addition to our extensive physiotherapy network, Healix is also able to provide members with an advanced level of physiotherapy (ALP) service which offers a more holistic approach to treatment for

those who have more complex injuries, failed traditional physiotherapy or where a second opinion is required. Healix also provide access to a digital MSK pathway. This powerful digital triage gives employees access to assessment and treatment through digital-first physiotherapy tool Phio from EQL. Designed by expert physiotherapists and guided by leading clinicians, this tool analyses employee's musculoskeletal issues and recommends the appropriate recovery and treatment pathways.

Should conservative approaches to managing MSK conditions not be successful then we are able to guide the member through their options for referral into secondary care. We have an extensive network of orthopaedic specialists and first class treatment facilities.



Integrated mental health pathways

Mental health can fluctuate between thriving, struggling and being ill and possibly off work. It is possible that an employee can have a serious mental health problem but with the right support can still be thriving at work.

At Healix, we aim to provide this support. Healix provides a range of supporting services to our clients to enable promotion of a healthy working environment and respond quickly and effectively where intervention is needed.



Around **51%**
of long-term sick leave is due to poor mental health with stress, depression or anxiety being the stated cause.

HSE: Work-related stress, anxiety or depression statistics in Great Britain, 2022.



Supporting wellbeing and workplace wellness

- My Healix offers an integrated app experience creating a single access point for all mental health services
- Customised content and communications to drive employee engagement with services
- Covering four pillars of wellbeing; mental wellbeing, social wellbeing, financial wellbeing, and physical wellbeing

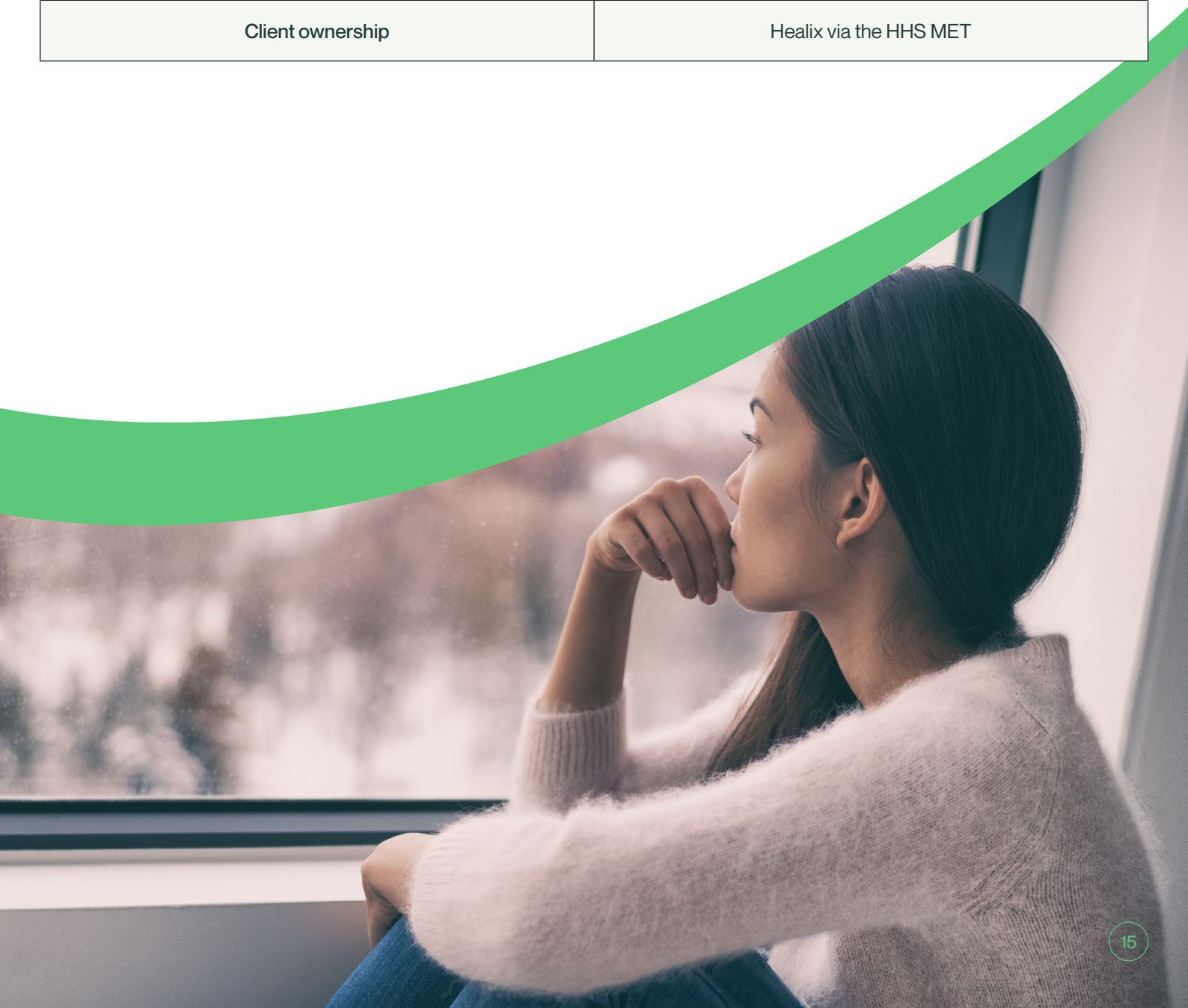


Early intervention and same day access

- Virtual GP provider Teladoc Health, offers 24/7 access to a virtual GP without waiting lists and from wherever the patient is
- Access to our digital mental health pathway without the need for a GP referral to initiate a digital assessment.
- Treatments delivered in a range of formats, depending on the needs of the employee. Ranging from a telephone call through to face-to-face treatment

Key stakeholders

Trustees	Zedra Governance Limited: A professional trustee, independent from Healix
Administrators	Healix
Sponsors	Healix
Legal	Greg Walsh - Barrister Clerksroom Chambers
Client ownership	Healix via the HHS MET



Who are we?

Since 1992 Healix has provided medical and healthcare solutions to clients both in the UK and around the world. Healix has built on its enviable reputation for offering bespoke services to clients wanting greater control over their health, travel and risk provision.

Founded in 2000, Healix Health Ltd is recognised as the only independent provider of corporate healthcare trusts in the UK supplying high quality case management services for early intervention and self-funded medical schemes. Healix Health has long established relationships with leading hospitals and healthcare professionals throughout the UK and around the world.

Independently owned by our founders, Dr Peter Mason and Dr Paul Beven, we have built our reputation on medical and security expertise, our understanding of risk and our ability to move with the times, boasting a track record of service excellence and product innovation.

Our core values are professionalism and reliability and our investment in staff and systems development ensures our clients – an impressive list of corporates, NGO's, government bodies and insurers – always receive quality services and excellent value.





Discover more about how
we can support you:



HHSSales@healix.com



[+44 \(0\)20 8481 7720](tel:+442084817720)



healix.com

Head office
Healix

Healix House
Esher Green
Esher, Surrey
United Kingdom
KT10 8AB

United Kingdom
Operational Office

Healix Health
5th Floor, 3 Temple Quay
Redcliffe, Bristol
United Kingdom
BS1 6DZ

Reg Office

Healix Health Services Ltd.
Healix House, Esher Green
Esher, Surrey
KT10 8AB, UK
Reg Company No. 3945478