

Broker guides:

When and why to talk about Equipsme

Apart from extra commission for you here's when you might want to talk to your clients about Equipsme.



When they want to cover the wider workforce

Organisations are getting less hierarchical and bureaucratic, and health and wellbeing strategies are moving beyond gold-plated PMI for leadership teams with cash plans for the rest. Lots of businesses are looking to do more for more of their people, and Equipsme is seen by some as a PMI-lite solution that can work for wider uninsured populations.

When sickness absences are rising

If sickness absences are proving an issue, many employers are looking for solutions to help get people the attention they need faster, and ultimately back to work quicker. Our entry level GP Plus plan and Stress support EAP can be mapped to the top three causes and 80% of sickness absences (minor illnesses, MSK conditions, and mental health issues). Our most popular plan also includes diagnostic and treatment services from AXA Health at £42 pppm.

When HR need a solution for engagement, retention or recruitment

Whether it's about staff engagement and retention or attracting top talent, Equipsme can be a way to help invest in people, and give companies an edge over competitors - particularly in geographical or industry areas where skilled workers are in high demand.

If PMI is becoming unaffordable

If legacy PMI scheme costs have become a struggle, organisations could be looking for a more affordable

and more sustainable alternative. Equipsme is designed to offer private health insurance but with key exclusions to help make it more cost-effective. It could be a way for your clients to rebalance the health benefit budget to cover more of their workforce.

If cash plans aren't working hard enough

Cash plans require employees to pay up-front and claim back, and can be capped low – especially for diagnosis services, where blood tests and scans can easily run into thousands of pounds. Some schemes are discretionary, or have a waiting period for claims. With Equipsme, eligible claimants can get help from AXA Health to find an approved specialist and book in the necessary diagnostic tests - billed directly to AXA Health (depending on their plan level, they may have an annual excess fee of £150 per person per plan year.)

When they want a clear return on investment

Tightening budgets can mean HR and benefit teams are having to show their workings to the FD/Board - and fight for their budgets. We believe Equipsme is the first provider to have costed out a practical Return on Investment for its plans – estimating a return of £2.87 of value back for every £1 spent.

Extra commission income for you as well

Talk to your dedicated point of contact for more information and how much an opportunity you have might be worth in commission income.

Terms and conditions apply: Such as the exclusion of pre-existing conditions for Physiotherapy, Diagnosis and Treatment and the exclusion of cancer treatment. Find out more here: www.equipsme.com/our-health-insurance-plans

Contact us: Speak to your usual BDM contact or email us at brokers@equipsme.com



Health Insurance



24/7 GP Access



Health Checks



Stress Support