



**HICA** A CORPORATE PROFILE



**hica**  
*high on care, low on cost*



## Who We Are

Health Insurance Consultants Australia Pty Ltd (HICA) is one of Australia's leading health Insurance Brokers. We are creative and client focused. With 25 years experience and a vast product range, we can create health insurance solutions to suite each corporate clients' requirements.

*We are creative  
and client focused*

At HICA we will add value through:

- **SIMPLICITY**  
Ensuring that the implementation and operation of the health package is simple and easily understood.
- **CONVENIENCE**  
Providing access to online information , our free professional consulting services, and other resources ensuring that the health plan is convenient for all concerned.
- **RISK REDUCTION**  
Minimising the risk of choosing a product or service that does not satisfy an employees needs, does not represent 'value for money', or the fiscal risk of accumulating a FBT liability.



## What We Do

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 provides employees with genuine saving, peace of mind, the security of health care should the need arise and of course enhanced employer loyalty.

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

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

We also specialise in inpatriate and expatriate health insurance. For companies who employ people from overseas or have expatriate placements, it is additionally important that staff have the appropriate medical and hospital cover both within Australia and overseas.

Appropriate cover will ensure that both employer and employee are adequately protected and that staff have a seamless cover transition between home and host country.



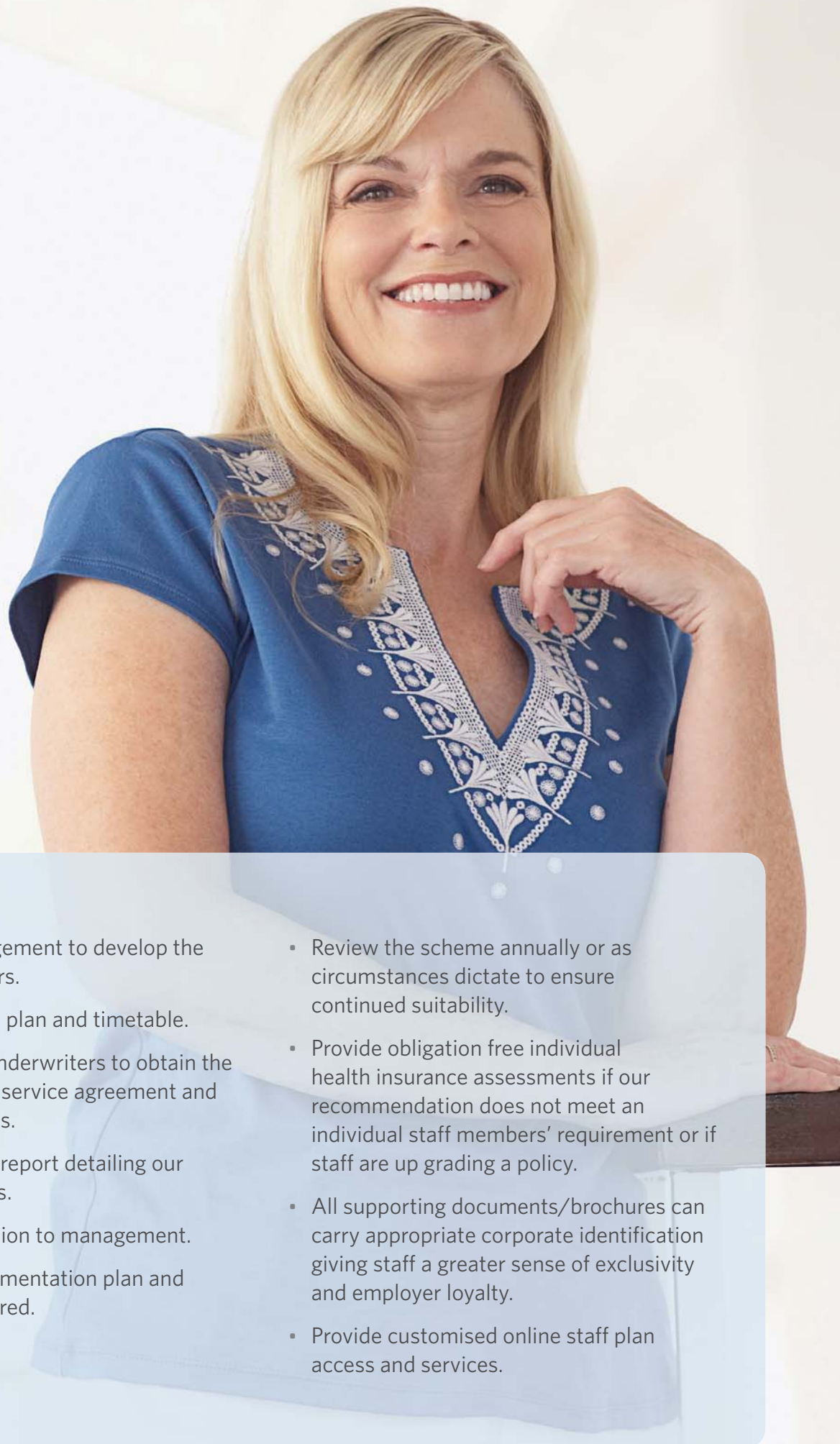
# HICA's Corporate Services



## HICA'S CORPORATE SERVICES INCLUDE:

- Evaluation and analysis of the market – written reports provided as required.
- Assisting companies to review their current staff health insurance arrangements and guide them through the available plan structures to ensure that they implement the most appropriate and cost effective solution to suit their needs and budget.
- Develop corporate health plans for staff or key employees.

Annual reviews are an integral part of our service. We ensure that employees receive competitive benefits and premiums on an ongoing basis. Where appropriate this may include recommendation to change underwriters as circumstances dictate.



#### PROGRAMME:

- Meet with management to develop the 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.
- Review the scheme annually or as circumstances dictate to ensure continued suitability.
- Provide obligation free individual health insurance assessments if our recommendation does not meet an individual staff members' requirement or if staff are up grading a policy.
- All supporting documents/brochures can carry appropriate corporate identification giving staff a greater sense of exclusivity and employer loyalty.
- Provide customised online staff plan access and services.



## Structuring a Staff Health Insurance Plan

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

- **EMPLOYER SUBSIDISED** (Partial/Full)
- **EXCESS POOL**
- **SINGLE PROVIDER**
- **MULTI PROVIDER**
- **BEST OF TYPE**

## Your Dedicated Consultant

All HICA clients have a dedicated account manager who will assist with any health insurance, inpatient or expatriate enquiry.





## Free Assessment Service

This assessment process allows HICA to review a range of issues on behalf of any employee who may have special needs or are seeking specific cover.

Assessment forms can be made available in printed form, online via our website or on our corporate clients' website.

This service is provided free of charge and without obligation. Employees do not incur additional costs or increased health insurance premiums by utilising HICA's services.

## Consultancy

HICA may be engaged on a consultancy basis at an agreed fee.



# Contact Us

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