



## Staff illness costs your company both time and money - unless you're properly covered.

Absenteeism costs British businesses £11.8 billion\* annually, over a third of which being genuine long term illness (over a week).

But with 1.5 million waiting over four weeks for their first NHS consultation and nearly a million waiting more than 13 weeks for treatment or further consultation\*\*, health insurance represents a popular and attractive benefit for both employer and employee.

For the employer, it's an effective way to help control absence and manage your company's most valuable asset. Treatment and consultations can be arranged at the most optimum time.

Employees will have the reassurance of knowing they can quickly gain access to treatment with real patient choice at a time of their choosing.

As truly independent health solution specialists, Advo Group can help you find the right cover from a confusing choice of over 20 leading health insurers, each offering at least 5 schemes.

Appointed by and working solely on your behalf, your company's specific needs and interests are at the forefront of all advice given.

Our website provides free services designed to reduce your day to day administration as much as possible. Scheme details and alterations are available online, whilst retaining the assurance that your dedicated contact still looks after the scheme and is available to answer any queries.

All staff covered receive a membership card with a specific number and a separate password allowing them to check their cover online. They also have access to the treatment locator, which finds them their nearest treatment centre that they can use on their scheme.

\*Source: CBI Absence survey 2003 \*\*Source: NHS/DOH 2003

[www.advogroup.co.uk](http://www.advogroup.co.uk)

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