

**TIME TO SWITCH  
TO *HMCA***



Dear ABE Member,

**PRIVATE MEDICAL PLAN  
SAVINGS OF UP TO 50%**

Are you getting value for money with your present private medical plan? Why not take a look at the HMCA plans and compare the benefits and subscriptions?

You can do this by completing the simple form on the reverse and posting it to us. By return we will send you a quotation and an application. If you choose to join HMCA your membership certificate will be sent to you immediately upon receipt of your application.

You may transfer to HMCA at any age and without a medical examination; there will be no break in protection and there is a 30 day money-back guarantee. Furthermore, upon the conclusion of the first year's membership of the Medical Plan, you will receive a rebate of £50.

NB: You may also apply if you do not have private medical cover. Further benefit plans are available and are described on page 3.



**For on-line information please go to  
[www.hmca.co.uk/abe.htm](http://www.hmca.co.uk/abe.htm)**

If undelivered please return to:  
The Association of  
Building Engineers  
Lutyens House,  
Billing Brook Road  
NORTHAMPTON NN3 8NW

**2** ROYAL MAIL  
POSTAGE PAID GB  
HQ11352

FIFTY POUNDS CASH-BACK ~ FIFTY POUNDS CASH-BACK

**£50**

**FIFTY**  
*Pounds*

**£50 CASH-BACK AFTER THE  
CONCLUSION OF YOUR FIRST  
YEAR'S MEMBERSHIP WITH HMCA**

# THE ADVANTAGES OF PRIVATE TREATMENT

## SPECIAL GUARANTEED TRANSFER FACILITY

When you transfer to HMCA there are no health questions or medical examination and there is no break in protection. If your renewal is imminent you can fax your instructions to HMCA on our Fax Hotline 01423 866586.

## TREATMENT WHEN IT SUITS YOU

Consultations, treatment and in-patient accommodation can all be arranged speedily and you can set a time which suits your personal and business commitments.

## THE ADVANTAGES OF A PRIVATE ROOM

The individual attention, homely comforts and facilities of a private room all help to hasten recovery.

## LOW COST

Because we offer our plans only to trade and professional groups subscriptions can be up to 50% less expensive than other plans, as explained opposite. This is a comprehensive plan which provides generous cash benefits for surgery and other charges. There is no waiting or deferred period before claims are paid.

## £50 CASH-BACK

You are eligible for £50 cash-back when you have completed your first year's membership of the Medical Plus Plan or Medical Saver Plan and paid all subscriptions due.

## WE ARE HERE TO HELP

If you require immediate information you can telephone Jeanette Burns, Ken Welford or Jane Blackmore on 01423 866985 and they will be happy to help you.



## WHO IS HMCA?

HMCA/S PLC, trading as the Hospital & Medical Care Association (HMCA) is an intermediary and is authorised and regulated by the Financial Services Authority. HMCA specialises in providing benefits exclusively for trade and professional groups in the U.K. and Ireland and has done so since the 1970s. HMCA discusses the needs of the groups with their executives and provides the appropriate benefits for their members and their families.

- First name \_\_\_\_\_ Surname \_\_\_\_\_
- Address \_\_\_\_\_ (Mr., Mrs., Miss)
- Post code \_\_\_\_\_ Tel. No. \_\_\_\_\_
- E-mail (optional) \_\_\_\_\_
- Date of birth    and/or spouse     
Day Month Year Day Month Year
- Please send me details of the following plan:
  - Individual Plan     Self & Spouse Plan     Family Plan
  - Please send me details of your staff scheme
- Current status:  Transferring     First Enquiry
- Name of present health insurance company \_\_\_\_\_
- Date of renewal \_\_\_\_\_
- Name of your association \_\_\_\_\_

▼ 1ST FOLD - UNDER ▼

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No stamp required

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**HMCA,  
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KNARESBOROUGH,  
YORKSHIRE,  
HG5 9YX.**

▲ 3RD FOLD - TUCK IN ▲

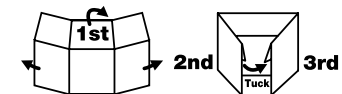
# PRIVATE MEDICAL TREATMENT



- UP TO 50% SAVING FOR MEMBERS BASED ON SAVINGS MADE BY THOSE WHO JOINED HMCA USING THE TRANSFER FACILITY
- FREE 24 HOUR HEALTH HELPLINE
- FREE OVERSEAS COVER WHILE TRAVELLING ON HOLIDAY OR BUSINESS
- ALL SPORTING ACTIVITIES ARE COVERED

## HOW TO ENROL

- Complete this form, fold the leaflet as indicated and tuck in the flaps to form a postage-paid envelope. No stamp is required if posted in Great Britain, the Channel Islands or Northern Ireland.



- For immediate information please telephone our helpline on 01423 866985.

For on-line information please go to [www.hmca.co.uk/direct.htm](http://www.hmca.co.uk/direct.htm)

Dear ABE Member,

## Membership Services and Benefits

We are always looking for ways of improving membership services; the following voluntary plans have been specially arranged by the Hospital and Medical Care Association.

- The **Medical Care Plans** provide private health cover which is up to 50% lower in cost than other plans. The medical plans give you the freedom to choose the hospital, the specialist and the time which suit you best. You are eligible for £50 cash-back after the conclusion of your first year's membership.
- The **Dental Plan** provides cover for routine examinations, hygiene, x-rays and remedial and restorative treatment with a private dentist. Cover is also provided for emergencies, accidents and oral cancer.
- The **Income Protection Plan** ensures that, in the event of loss of earnings because of serious illness or accident, you will still have income. A tax-free benefit of up to £1000 is payable each month, after 90 days, for up to 5 years, whilst you are unfit to work.
- The **Hospital Sickness & Injury Cash Plan** provides you with a daily tax-free benefit when you are in hospital because of sickness or injury. Benefits double if you are hospitalised from an injury involving public transport, or if you are hospitalised when on holiday or business overseas. For immediate cover 'phone 0845 450 9456.
- The **Travel Plan** provides medical expenses cover up to £5 million when you travel overseas. You can cover single trips inexpensively and regular travellers can have an annual contract. Cancellation and curtailment, delayed departure, loss of baggage and cash, personal accident and winter sports are all covered. Immediate cover is available subject to terms and conditions.
- The **Term Life Plan** provides your family with a lump sum of up to £100,000 if you die. No medical examination required. The monthly subscription remains the same throughout the 10 year duration of the HMCA Plan.
- The **Personal Accident Plan** provides up to £150,000 cover, 24 hours a day, 365 days a year. The plan offers an excellent combination of valuable protection and low cost and is eminently suitable both at home or abroad.
- The **Breakdown Recovery Club** gives full cover, at a low cost, for home-starts, roadside assistance and recovery following an accident or breakdown and has no joining or membership fee as with some breakdown organisations. There is a 50% discount for a second car. We also offer free continental cover for 7 days. For immediate cover 'phone 0845 450 9456.

For further information, please tick the relevant boxes on the left and complete the enquiry form on the reverse and fold and return today. For more information 'phone our helpline on 01423 866985 or fax us on 01423 866586. Remember, all plans carry a 30 day money-back guarantee.

We hope that this service, organised exclusively for members, will be of benefit to you and your family.

**For on-line information please go to  
[www.hmca.co.uk/abe.htm](http://www.hmca.co.uk/abe.htm)**

# THE ADVANTAGES OF MEMBERSHIP BENEFITS

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## Choosing your plan

Tick one or more of the boxes on the front of the leaflet to obtain the details you require for each plan.

## Transfer plan

For the Hospital Sickness & Injury Cash Plan, cover may be transferred from a similar existing plan and future claims made for conditions originating at the time the member was participating in the previous plan will be honoured, providing the similar existing plan is cancelled when the member joins the HMCA plan.

## Is your renewal date imminent?

If your renewal is imminent you can fax your instructions for transfer to the Hospital & Medical Care Association on our Fax Hotline 01423 866586.

## We are here to help

If you require immediate information on any plan listed on page 3, you can telephone Jeanette Burns, Ken Welford or Jane Blackmore on **01423 866985** and they will be happy to provide you with help and information, or complete the enquiry form below.



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stamp  
required

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FREEPOST,  
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HG5 9YX.**

### ▲ 1ST FOLD – UNDER ▲

First name \_\_\_\_\_ Surname \_\_\_\_\_  
 Address \_\_\_\_\_ (Mr/Mrs/Miss)  
 Post code \_\_\_\_\_ Tel. No. \_\_\_\_\_  
 E-mail (optional) \_\_\_\_\_  
 Date of birth \_\_\_\_\_ and/or spouse \_\_\_\_\_  
 Day Month Year Day Month Year  
 Name of your association \_\_\_\_\_

▲ DETACH HERE ▲

11/35557

### ▲ 3RD FOLD – TUCK IN ▲

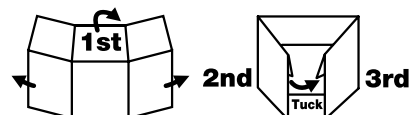
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**MEMBERS'  
OPTIONAL  
PLANS**

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to [www.hmca.co.uk/direct.htm](http://www.hmca.co.uk/direct.htm)**

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