



HMCA are delighted to ICME members and their families our range of medical health cover and related products. Hospital and Medical Care Association are specialists in offering voluntary benefits exclusively to members of professional and trades associations and membership groups. The plans are available exclusively to members of an Association and not available to the general public ensuring and maintaining competitive rates for you and your family.

HMCA have over 35 years experience and members can benefit from the following:-

- Transfer Facility available for members of an existing plan with no break in cover
- Free Medical Helpline available 24/7 to help and support your questions and queries
- Additional range of Benefits available once you subscribe to any of the plans
- Personal service provided by trained Helpline Team
- First class claims handling service providing efficient and prompt settlement of claims

On average, HMCA have been proven to save up to 50% savings on similar plans. The transition is seamless with no break in medical cover or moratoriums.

You can visit our website on [www.hmca.co.uk](http://www.hmca.co.uk) for further details or call us in person on 01423 866985 whereby we will be happy to speak to you and answer your queries.



#### Dental Plan

Whether you have a Private or NHS Dentist, our Dental Plan allows you to choose the dentist of your choice. World-wide cover is also included along with hospital and day case treatment. Eligibility covers ages 0– 78 for members, their spouses and family.



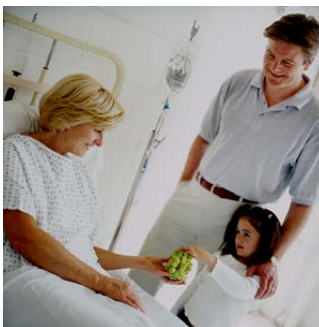
#### HMCA Breakdown Recovery Club

Our breakdown recovery club takes the worry out of driving for individuals and companies. Included in the recovery package is Road Side Assistance and either home or destination recovery. There is a 50% discount for a second car and priority is given to lone women drivers. There are no age restrictions on the age of your vehicle, and there is a Home Start option also included. No extra charges for Limousines or hearses.



#### HMCA Single and Multi-Trip Travel

HMCA provides a flexible package to cover overseas holidays and non-manual business trips for either the individual traveller or the family. Comprehensive cover at competitive prices with first class claims handling service to offer further peace of mind.



#### Medical Care Plans & Cash Income Protection Plans

HMCA Medical Extra Plan offers no moratorium and no waiting period before eligible claims are payable. Members are given hospital choice, no exclusions for sports activities, overseas cover and special guaranteed transfer facility. No health questions are asked and no medical examination is required. There is no break in protection when you transfer to the Medical Extra Care Plan. We also provide Cash and Income Protection Plans. Details available upon request.