



Business health and wellbeing services

that both your head and heart can agree on



The business health and wellbeing challenge

Some employee health services can be cost prohibitive for many businesses. For example, the average premium for UK Private Medical Insurance is £1,019 per year, per policy¹.

Yet failing to help employees stay healthy can be even more costly, often resulting in poor morale, high absenteeism and lost productivity. Each UK employee loses on average 30 days of productive time every year due to ill-health² - whether they're off sick or under performing at work. This is the equivalent of £3,494 per employee each year³.

Whilst the physical cost is £938 per employee, the unaccounted costs of other team members picking up the slack may mean a loss in productivity.

An affordable healthcare alternative

At Benenden Health, we know every business is different. Our range of services are designed for any employer that wants to introduce an employee health benefit, but needs to be able to demonstrate commercial value in today's challenging cost environment.

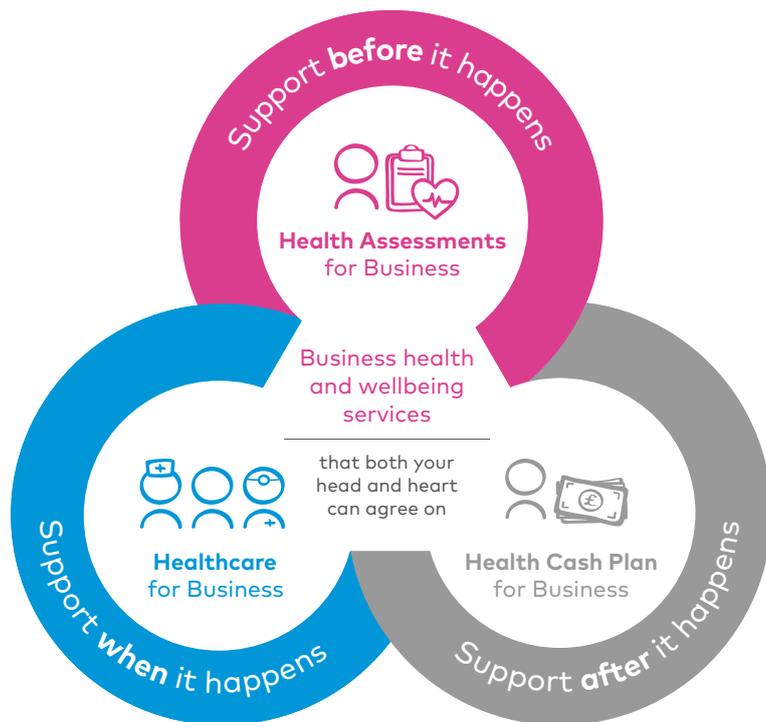
With no upper age limits and no medical questionnaires necessary, we aim to make it easy for you to provide health and wellbeing services for your entire workforce and support you in delivering on your duty of care to your employees.

¹ According to 2016 research conducted by Mintel, based on ABI data and industry interviews.

² <https://www.consultancy.uk/news/15551/sick-staff-cost-british-firms-77-billion-annually-in-lost-productivity>

³ (calculated based on a £30k average salary with 261 working days in the yr)

Business health and wellbeing services



Our comprehensive range of services can support your employees before, during and after employee health issues occur.

Employer benefits

- ✓ Helps to reduce absenteeism
- ✓ Helps to improve staff retention and attraction
- ✓ Helps to improve employee productivity, motivation and morale
- ✓ Supports your duty of care obligations

Employee benefits

- ✓ Helps to keep employees happier and healthier
- ✓ Helps your employees to feel more valued



Health Assessments for Business

Support before it happens

Benenden Health is proud to be partnered with Bluecrest Wellness, to encourage employees to take control of their health by empowering them with knowledge about their current health status.

A team of Health Screening Specialists can come to your office to deliver high-quality and affordable health assessments to help keep your staff fit and healthy.

We offer six different levels of health screenings ranging from a simple entry-level check with Prevention Plus, to a more detailed Premier + Early Cancer Risk package.

Health assessments designed around your business:

- Our health assessments are suitable for all employees
- Choose from six different levels of health assessment
- You can build them into your own health and wellbeing days
- Simple to book in time slots via an online booking system
- They're conducted on your premises, causing minimal impact on the working day
- Your staff receive their health assessment results instantly with a Know Your Numbers day or within 21 days for any other package.

Support when it happens

Benenden Healthcare for Business is an affordable way to look after your employees when any health issues arise. When your employees are faced with a long wait on the NHS, our private healthcare could provide support with access to⁴:

24/7 GP helpline

- Convenient access to a qualified, UK-based GP
- The GP service can also be accessed online via a face-face eConsultation: 8:00am - 10:00pm (expect on bank holidays)
- Private prescription service⁵
- Available from anywhere in the world

24/7 Mental Health helplines

- Our Mental Health helpline can provide support with stress, anxiety, bereavement, relationship issues, financial or legal concerns.

Physiotherapy

- Access to over 700 clinics
- We aim to see 95% of members within 15 miles of their home address
- Treatment can include a tailored course of self-managed exercises

prescribed by the physiotherapist, or face-to-face support

Medical diagnostics

- Up to £1,800 per condition towards private consultations, diagnosis and tests

Medical treatment and surgery

- We'll pay for the full cost of all approved and available surgery/treatment
- We can help to treat over 250⁶ conditions

Mental Health Counselling Support

- Structured and positive support for depression, bereavement, anxiety and other mental health issues
- Treatment can be guided self-help as well as telephone or face-to-face counselling



**Healthcare
for Business**

For a free, no obligation quote for your business call **0808 302 5667*** or email **salesupport@benenden.co.uk**

⁴ A six month qualifying period for some of our services may be applicable.

⁵ Only available in the UK and additional costs apply.

⁶ Exclusions apply, visit www.benenden.co.uk/businesssexcl to view our list of general exclusions.



Health Cash Plan for Business

Support after it happens

Your employees regularly spend money on routine healthcare and our cash plan is a great way to support your employees by providing money back on such costs – including dental, optical, physiotherapy, hospital stays and more. It's an affordable health benefit employees will really value, potentially saving them hundreds of pounds every year.



Pay just £52 a year for each employee and they could potentially benefit from **more than £677.50⁷ in money back** per year on treatments they have paid for.

⁷ Based on benefits available for Level 1 cover, not including hospital in-patient, hospital day care and personal accident cover.

What's great about our health cash plan:

- Low cost
- Five levels to choose from – to suit your budget and needs
- Easy to set up with no medicals necessary or upper age limits
- Payments are made promptly into employees' bank accounts
- Telephone EAP service comes as standard

Limits and exclusions apply.

Who is Benenden Health?

Benenden Health is a mutual, not-for-profit healthcare provider run for the benefit of over 800,000 members.

All our business products are designed with simplicity in mind so they're easy to take out and straightforward to manage. We'll work with you to develop a bespoke and affordable health and wellbeing package that keeps your employees healthy and could suit your business needs.

We believe healthcare for employees is part of a culture of wellbeing, not just a tick in the box, which is why you'll be provided with a dedicated account manager to provide ongoing support to make sure you and your employees are getting the most from our services.

Award winning service



What our clients say

"Staff health issues can now usually be resolved quickly, resulting in less sick leave. Not having to wait on a long NHS list to speak to a professional keeps anxiety levels to a minimum and aids our staff's mental health."

Karen Johnston,
Office Manager

Christian Fellowship Church
Corporate scheme members
since 2012

Healthier employees for a healthier business

Speak to our friendly team today to find out more about our health and wellbeing services.

Whether you have a few questions, would like a full product brochure, or would like to arrange a visit, we're happy to help.

 **0808 302 5667***

 **salessupport@benenden.co.uk**

 **www.benenden.co.uk/business**

* Lines are open 8am - 5pm, Monday to Friday (except Bank Holidays). Please note that your call may be recorded for our mutual security and also for training and quality purposes.

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