



## Healthcare for Business

---

A more affordable approach to employee healthcare



## The business health and wellbeing challenge

Some employee healthcare services can be expensive and cost prohibitive for many businesses. The average premium for private health insurance is £1,435 per year, per policy<sup>1</sup>.

Yet failing to maintain a healthy workforce can be more costly – through poor morale, high absenteeism and lost productivity. Each employee loses on average 38 days of productive time each year due to ill-health<sup>2</sup> (whether they're off sick or under-performing at work). This costs £4,506 per employee per year!<sup>3</sup>

## An affordable healthcare alternative

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 to:

- ✓ Private medical diagnostics
- ✓ Private medical treatment and surgery
- ✓ Physiotherapy
- ✓ Mental health counselling support
- ✓ 24/7 GP and Mental Health helplines

### Take care of your people and you're taking care of your business

It's well known that the backbone of a successful business is its people. Whether you want to do more to care for your employees, boost motivation, improve employee retention or reduce absenteeism, our Healthcare for Business could help keep your employees happier, healthier and more productive at a low monthly cost.

<sup>1</sup> Finder.com, 'Health insurance statistics: Is health insurance worth the expense?', April 2020

<sup>2</sup> The Financial Times, 'Health at Work Report', November 2019

<sup>3</sup> Calculated based on a 30k average salary with 253 working days in the year

# How can we offer affordable healthcare?

- Because we're a not-for-profit organisation with the primary focus of providing our members with the services they require and not worrying about profits to give to shareholders
- Because we have over 800,000 members it allows us to negotiate excellent pricing with private medical providers
- Because we believe in affordable, accessible private healthcare for those times when you need extra support. We don't compete with the NHS therefore we don't offer treatment for health issues the NHS supports really well, such as cancer care or heart problems, although we do help to diagnose these conditions if they are initially suspected

## Healthcare that cares for both your business and your employees

### Employer benefits:

- ✓ Helps to increase staff recruitment and retention
- ✓ Helps to improve employee productivity, motivation and morale
- ✓ Helps to reduce absenteeism by helping employees get back to work quicker
- ✓ Low cost with no increase in premiums because of age or usage
- ✓ Easy to set up – all employees accepted no matter what their age and no medical questionnaires necessary
- ✓ Supports your duty of care obligations

### Employee benefits:

- ✓ Healthier
- ✓ Happier
- ✓ More valued
- ✓ More motivated



# How we help your employees

When there is a delay on the NHS waiting list, our healthcare could support your employees in five key ways with access to:

## Private Medical Diagnostics



- Once a case is authorised we can help with the diagnosis of all health concerns
- We will pay up to £1,800 towards private consultations and tests – this is not an annual limit, this is funding available per condition
- Access to over 500 diagnostic facilities nationwide

**With over 95% of our members needing less than the limit for their diagnosis, £1,800 goes further than you think.**

**For some of our services a six month qualifying period may apply.**

## Private Medical Treatment



- We can help to treat over 250 common procedures (see the table below for more details on the types of treatments available<sup>†</sup>)
- We pay for the full cost of all approved and available surgery and treatment
- We don't treat health issues the NHS supports really well, such as cancer care

### Examples of most requested treatments

Treatment areas	Most requested procedures
General surgery	Hernia / gallbladder / haemorrhoidectomy
Orthopaedic surgery	Knee arthroscopy / carpal tunnel / shoulder arthroscopy
ENT	Tonsillectomy / insertion of grommets / sinus surgery / laryngoscopy / ear surgery
Ophthalmology surgery	Cataract surgery
Gynaecology surgery	Female bladder conditions / hysterectomy / endometriosis treatment
Urology surgery	Male bladder conditions

<sup>†</sup> Exclusions apply, for our list of general exclusions visit [www.benenden.co.uk/businessexcl](http://www.benenden.co.uk/businessexcl)

Typically an online/telephone consultation with a private GP costs £49 for 15 minutes\*, however **with Healthcare for Business your employees are free to use our GP 24/7 advice and mental health helplines** as often as they like. These convenient services are inclusive of our low monthly cost, in addition to the other healthcare services we offer.

\* Bupa, 'Remote GP services', July 2020

## Physiotherapy



- Treatment can include a tailored course of self-managed exercises prescribed by a physiotherapist or face-to-face support
- If face-to-face treatment is recommended we will arrange for your employee to attend one of over 700 clinics within 48 hours. We provide funding for up to six sessions

**Musculoskeletal injuries remain one of the most common causes of long-term absence, with 53% of organisations citing this among their top three causes.**

CIPD, 'Annual health and well-being at work report', March 2020

## Mental Health Counselling Support



- We can provide short-term structured support whilst your employee waits for their NHS appointment, if deemed clinically appropriate
- Before treatment is offered, an assessment is carried out over the phone with a counsellor to determine the type of support that's most appropriate for you
- Depending on your circumstances support can include supported self help or more structured wellbeing counselling
- We help support with:
  - Mild to moderate anxiety
  - Mild to moderate depression
  - Bereavement
  - Relationships

## 24/7 GP and Mental Health helplines



With 24/7 access to our helplines your employees could avoid taking time off from work to speak to a GP or qualified therapist. Not only that, our helplines are available from anywhere in the world, 365 days a year.

- **GP 24/7**
  - Employees can access qualified UK-based GPs 24/7 on the phone, or online via a face-to-face eConsultation between 8:00am and 10:00pm, 7 days a week (excluding bank holidays)
  - Private prescription service<sup>4</sup>
- **24/7 Mental Health Helpline**
  - Your employees can call our 24/7 Mental Health Helpline for support with stress, anxiety, bereavement, relationship issues, financial or legal concerns
  - We provide access to an experienced counsellor who can offer immediate telephone support or onward referral for legal or debt advice

<sup>4</sup> Only available in the UK, additional charges apply.

## Additional employee services and rewards

As part of their membership all your employees will also benefit from:

- **Care Planning and Social Care Advice.** Providing advice when an employee or a member of their family receives long term care, short-term convalescence, residential or respite care. Support includes basic advice to detailed reports on care providers, respite care and more. This service can now provide support for the parents and guardians of autistic children, including personalised advice on how to navigate information and signposting for support strategies, funding, rights of parents and carers, care options, and respite care
- **Exclusive member rewards.** Access to a range of rewards and discounts with great offers from brands like Odeon, Puregym, Tesco and Emirates including money off on cinema tickets, gym memberships, everyday shopping and much more!
- **Receiving our award winning magazine, Be Healthy.** It's packed with handy tips to help them enjoy a healthy lifestyle. Plus, they will also have access to our online Be Healthy hub
- **We may be able to provide financial assistance** for employees who are facing financial hardship as a result of treatment following diagnosis of cancer or tuberculosis through our Charitable Trust



# We love helping our business members to achieve their companies' goals

Benenden Healthcare for Business can help any company, no matter what size or industry, to see positive business results.

## “ Here's what one of our members has to say...



We've always been extremely proud of the culture we've nurtured and continue to develop at Parcelforce.

Ensuring that our employees have valuable healthcare support that is easily accessed, simple to use and facilitates quick treatment is hugely important to our employee engagement but also business performance.

Our workers can access medical support to get them back to full health much quicker than relying on under-strain NHS services and this has enabled us to develop a happier and healthier workforce and a productive business. As such, we value our partnership with Benenden Health very highly and ensure we promote it to employees and their families on a regular basis, to make sure they are not missing out.

**Tim Williams, Strategic HR Business Partner at Parcelforce**



We're confident that our range of affordable services could work for yours too.

**Speak to one of our friendly team today to find out how.**



**0808 256 2910\***



# How our healthcare is different

We're not a medical insurer; all our services are provided on a discretionary basis.

This means when your employees call to request our services we review their case based on their current wait on the NHS. If an NHS referral involves a wait time of more than three weeks for a diagnostic appointment or five weeks for an approved treatment, we'll arrange a private appointment.

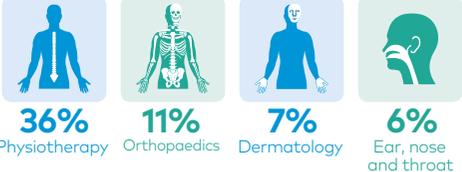
An additional benefit of our private healthcare is that **we have no exclusions for pre-diagnosed health issues and don't require employees to fill out lengthy medical questionnaires**. All your employees are eligible for Healthcare for Business at the same low cost.

## How we helped our members in 2019

**We helped our members 97,313 times**

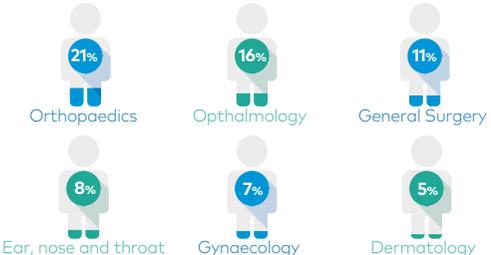


### Diagnostic Services used in 2019



The above accounted for **60%** of all diagnostic services provided in **2019**. The remaining covered a variety of services from psychiatry to podiatry, and everything in-between.

### Surgical procedures carried out in 2019



The above accounted for **68%** of all surgical procedures completed in **2019**.

## Setting up a scheme is easy

1



Agreement letter is supplied and signed\*

2



You will have access to our easy-to-use online portal where you can add the employees you want to cover and manage your healthcare plan

3



Employee cover starts on 1st of the chosen month

\*Please note that no advice will be given in relation to the sale of our products.

## 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 helps to keep 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.

These are just some of the reasons why our customers voted us Winner of Moneywise Most Trusted Health Insurance Provider via Your Employer Award.

## Don't just take our word for it...





**Are you ready to see how your business could benefit from our healthcare?**

Benenden Health's friendly team are here to help you. Whether you just have a few queries, or would like to arrange a visit, we're happy to help.

 **0808 256 2910\***

 **salessupport@benenden.co.uk**

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

\* Lines are open 9am - 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.

Benenden Health is a trading name of The Benenden Healthcare Society Limited. Healthcare for Business is offered by The Benenden Healthcare Society Limited, which is an incorporated Friendly Society, registered under the Friendly Societies Act 1992, registered number 480F. The Society's contractual business (the provision of tuberculosis benefit) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, (Financial Services Register number 205351). Verify our registration at [register.fca.org.uk](https://register.fca.org.uk). The remainder of the Society's business is undertaken on a discretionary basis. Registered Office: Holgate Park Drive, York, YO26 4GG.