



# We're Benenden Health

## Here for every employee, every day

The backbone of a successful business is always its people. That's why, at Benenden Health, we believe in proactively protecting your employees' health, regardless of your company size.

Benenden Health provides businesses with high quality, affordable health and wellbeing solutions, that are tailored to take care of every employee. Our Health Assessments for Business have been specially designed to best fit the needs of your employees, whilst also making financial sense for your business. In addition, we're a mutual society, which means we're here for you and your employees everyday, and not here for profit.





# Here for you, them and everyone

# It's important to support your workforce's health and wellbeing to benefit both your employees and your business

We've partnered with Bluecrest Wellness, who encourage employees to take control of their health by empowering them with knowledge about their current health status.

With over 10 years of experience, Bluecrest Wellness are experts in delivering high-quality, cost-effective health assessments, with a focus on conditions that can show no symptoms in their early stages. They also recognise that wellbeing is not solely physical. That's why all their health checks include a clinical risk assessment for anxiety, depression, and engagement. Health assessments encourage employees to take control of their health and wellbeing before any conditions becomes serious.

Bluecrest health assessments can be conducted on site at your business, at your employees home with a Home Test Kit, or at one of their 10,000 clinics in 400 locations, so you can find a solution that fits the needs of your employees, and your business.



# How health assessments benefit your business and your employees

#### Our health assessments could help your employees:

- Identify warning signs of hereditary and hidden illnesses
- Feel more in control of their health and wellbeing
- Take positive steps towards healthier dietary and lifestyle choices
- Identify the risk of preventable conditions like heart disease and diabetes
- Improve the quality of their life, now and in the future

#### Our health assessments could help you:

- Oreate a business culture of positive health and wellbeing
- Reduce long term employee absenteeism
- ✓ Improve team motivation and morale
- Attract and retain talent
- Oreate a more informed health and wellbeing strategy

# **Health assessments**

#### **Packages overview**

Our different levels of health assessments range from a simple entry-level check with Prevention Plus to a more detailed Ultimate package. All of our health assessments provide your employees with a personalised health report and support with access to a 24/7 GP Helpline.

There are five levels of health assessments available, see what's included in each package below:

#### Prevention Plus - £89 per employee

20 minutes

Includes blood tests for liver and kidney function, essential proteins and iron, type 2 diabetes risk, full lipid panel to check cholesterol levels and more.

#### Active - £115 per employee

25 minutes

In addition to the Prevention Plus checks, your employees will also receive a resting ECG test for understanding heart rhythm and identifying irregularity, and lung function testing.

#### Core - £159 per employee

25 minutes

Includes blood tests to measure levels of vitamin B12, which is vital for red blood cell formation, a FIB4 test to score for liver fibrosis and an MSK health scan.

#### Premier - £239 per employee

30 minutes

Building on the Core package, the Premier assessment also includes an advanced diabetes (HbA1c) test. Plus, a thyroid function test which helps identify an over or underactive thyroid.

#### Ultimate – £359 per employee

30 minutes

This assessment includes all of the Premier checks as well as tests for rheumatoid arthritis and dementia risk, a PLAC test which assesses your heart attack and stroke risk, as well as a urine analysis. The urine analysis involves taking a small urine sample from the comfort of your own home.

#### Everyone gets access to round the clock support

Your employees have access to our 24/7 GP Helpline for one year after their health assessment.

		Prevention Plus	Active	Core	Premier	
Stroke and heart disease risk	Blood pressure					1
	Metabolic syndrome					1
Biometric analysis	Body mass index, body fat percentage, visceral fat rating, basal metabolic rate, metabolic age, fat free mass, bone mass, muscle mass, total body water %	•	•			1
Cholesterol status	Triglycerides, total cholesterol, HDL cholesterol, non-HDL cholesterol, Total / HDL ratio				•	(
Diabetes risk	Glucose				1	
	HbA1c					(
Peripheral arterial disease	ABPI (Ankle Brachial Pressure Index)					(
Kidney function	Sodium, urea, creatinine, eGFR					1
Liver function	ALP, AST, ALT, gamma GT, bilirubin					1
Essential proteins and iron	Total protein, albumin, globulin					1
	Iron, total iron binding capacity					1
Bone health, energy and muscles	Calcium, corrected calcium, phosphate					1
Gout check	Uric acid					1
Muscular health	Dynamometer test					1
Mental wellbeing	Depression (PHQ8), anxiety (GAD7), resilience (RAQ8) and engagement questionnaires		•		•	
	Emotional wellbeing adviser consultation					1
Musculoskeletal health	Musculoskeletal Health test				1	
	Musculoskeletal wellbeing adviser consultation					1
Heart rhythm	ECG (15 readings)					1
Lung Function Test	Lung function range and level of any obstruction					1
Full blood count	Haemoglobin, red blood cell / platelets count, haematocrit / mean cell volume, mean cell haemoglobin / concentration					1
	White cell count, neutrophils, lymphocytes, monocytes, eosinophils, basophils				•	1
Liver fibrosis assessment	FIB4					
Cancer awareness and risk	Cancer awareness and lifestyle advice					1
	Vitamin B12					
	Bowel cancer risk (FIT test)					
Thyroid function	Thyroid stimulating hormone (TSH)					1
	Free thyroxine 4 (FT4)					(
Urine analysis	Blood in the urine					1
Dementia risk	Questions to test cognition and memory					1
PLAC test	Measures Lp-PLA2 in the blood					1
Rheumatoid arthritis	Rheumatoid factor, Anti-CCP antibodies					1
Follow-up support	24/7 GP telephone helpline					,

# Payment options

You can mix and match our different levels of health assessments to fit the needs of your team and budget. Bluecrest offer a wide range of flexible payment options, regardless of the packages selected. There are four level of payment options available, see what's included below:

Company Paid (Upfront)	We will issue an invoice for the total value of health assessments selected at contract stage.	
	If you have any late joiners, we can continue to invoice these as their benefit launches.	
Company Paid (Flex)	We will split the cost of all health assessments selected into 12 months of consecutive payments.	
	If you have any late joiners, we can continue to invoice these on a consecutive basis.	
Company Paid (Pay on Attendance)	We will issue an invoice each month for any health assessments that have been attended in the previous month.	
	Any non-users of health assessments will not be billed to the business.	
Employee Paid	We will only ever charge the cost of the health assessment to the employee that chooses and books the benefit.	



# **On-site health assessments**

#### 'Know Your Numbers' days

For just **£700 per day**, a Health Assessment Specialist will deliver on-site health checks to your employees. They can see up to 25 people a day at your premises.

Each check will last 20 minutes and your employees will receive results on the day, alongside the advice they need to pro-actively manage their health and wellbeing.

Our 'Know Your Numbers' days are an affordable way for you and your business to show your employees how much you care and foster a culture of health and wellbeing across your organisation.

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## What's included?

Biometric analysis	Includes a breakdown of the percentages and masses of the various components of your employees' body, such as muscle mass, body fat, basal metabolic rate, metabolic age and more.	/
Blood pressure	An arm cuff, attached to a blood pressure monitor, will be placed on your employees' upper arm to assess their blood pressure. A high level of blood pressure, known as hypertension, can increase the risk of stroke and heart disease.	/
Cholesterol levels	This finger stick blood test measures the levels of the various types of cholesterol in your employees' blood stream. Small amounts of cholesterol are needed for healthy bodily function, but imbalances can increase the risk of cardiovascular diseases.	/
Diabetes risk	This finger stick blood test measures the level of glucose in your employees' blood. If pre-diabetes is identified (meaning a high risk of type 2 diabetes), this can be addressed through diet and lifestyle changes.	/
Muscular health	This test measures the strength of your employees' hand grip using a dynamometer. Good grip strength is associated with a decreased risk of functional limitations and frailty in later life.	/
Good health advice and cancer awareness	Your employees will receive an information booklet which highlights simple lifestyle changes to help them maintain general good health. The booklet also contains straightforward self-examination steps to help your employees spot the early signs of breast and testicular cancer.	/
Results	Your employees will receive all results during their Know Your Numbers appointment.	/

## Health checks at home

Our Home Test Kits mean that your employees can check their health from the comfort of their home, for as little as £53.00 per employee.

Home Test Kits include a full virtual appointment with a health coach to help employees collect their samples safely.

Once the samples have been sent to our UKAS accredited laboratory and analysed, we'll provide your employees with a fully personalised report detailing their results and follow-up advice so they can improve their health.

#### It's simple

- Employees receive a home testing kit, from Bluecrest, which includes everything they need to check their cholesterol and glucose levels, kidney function, bone health and more
- 2. Once the samples are collected they simply drop off their completed kits to the nearest post box, using the prepaid shipping label provided. Samples will then undergo full laboratory analysis
- **3.** Employees will receive their results online and advice within eight days from receipt at the lab

#### Our kits come in three different levels

#### **Prevention Plus**

#### 21 readings

Self-collection kit Postage and packaging Full lab analysis

£53 per employee

#### **Active**

#### 34 readings

Self-collection kit
Postage and packaging
Full lab analysis

£82 per employee

#### Core

#### 37 readinas

Self-collection kit
Postage and packaging
Full lab analysis

£114 per employee

# It's simple to organise health assessments for your employees





## Arranging the assessments

First we'll discuss your organisation's health needs.

Once you've confirmed your health assessments package, we work with you to arrange the assessments on a convenient day/days.

We'll also provide you with all the engagement tools you need to explain to your employees how they can book their individual tests.





# Conducting the health assessments

#### Health assessments

Employees log onto the online booking system and select their chosen time slot and location

#### **Know Your Numbers days**

Employees log onto the online booking system and select their chosen time slot and location

Your employees will receive their health assessment results instantly, with a Know Your Numbers day, or within 21 days for any other package.





#### Post assessment support

We'll provide you with an anonymised healthcare report<sup>1</sup>, indicating the overall state of health of your employees.

We also give you a summary of feedback on the health assessment from your employees, and arrange a follow up meeting or call to discuss how the assessment day went.

# Informative reports



#### **Employer reports**

We'll provide you with a detailed anonymised report¹ of your employees' results. The report will help identify your employees' health risks and encourage them to take action to improve their health and wellbeing, before health concerns become more serious. Employer reports are available for those with 50+ employees, to ensure anonymity can be maintained.



#### **Employee reports**

Any employees undertaking a health assessment or Home Test Kit will receive a secure and personalised health report online around 8 days after the appointment. For those who have taken a health assessment, they will also receive a comprehensive results report in the post, within 21 days of the appointment. The report includes insight into their overall health as well as a personalised lifestyle assessment with recommendations to help them lead a healthier and happier life.

This data can provide key insights that could help inform your health and wellbeing strategy as well as future employee benefits you may choose to offer.

Please note, that any results of concern will be directly and confidentially raised with the employee within 48 hours of their appointment, and we will work with them to determine what steps may need to be taken.

<sup>&</sup>lt;sup>1</sup> Employer reporting is only available on health assessments, not 'Know Your Numbers' Days. All reports are anonymous.

#### Additional FAQs for Health Assessments

#### **Are Health Assessments confidential?**

Yes. Your employees' results are confidential and will only be provided to them. These will be available within 8 days online, and within 21 days in the post.

#### Where can employees get their Health Assessment?

With services available at 10,000 convenient clinics in 400 locations, your employees will find a high quality service generally no more than 10 minutes from their home or place of work. Alternatively, at no additional cost to you, Bluecrest Wellness can offer these services at any of your office/business locations.

#### How do employees book an appointment?

Your employees will receive a welcome email with a private link to book their appointment online via My Wellness.

#### How do employees prepare for their health assessment?

Your employees can continue to eat and drink as normal before their Health Assessment and continue to take any prescribed medication. Bluecrest Wellness do advise they should avoid any vitamins or supplements as these can affect some results.

Bluecrest Wellness would always recommend that they drink plenty of water as this helps maintain strong blood circulation, which makes it easier for the Health Assessment Specialist to take a blood sample.

Your employees should wear loose and non-restrictive clothing. This allows the Health Assessment Specialist easy access to their arms and lower legs. You will not be required to remove any clothing during the appointment.

Full preparation instructions will be provided in writing when they book their appointment.

#### Can we get these tests free on the NHS?

The NHS doesn't normally offer tests unless you display symptoms. The NHS does have screening programmes in place for certain illnesses in certain age groups, however the NHS doesn't normally offer comprehensive screening with a personalised results report.

#### How long does it take?

Bluecrest Wellness advise around 20 to 30 minutes for your employees health check, and to arrive 10 minutes before the appointment start time.

#### Why don't you carry out your health assessments in hospitals?

Bluecrest Wellness uses the very latest mobile health check equipment at our network of 400 locations and 10,000 clinics across the UK and Ireland. The venues have been chosen based on their convenient locations, comfortable surroundings, parking and transport links. All venues are regularly checked by our Events team and Certified Healthcare Professionals to ensure they meet our high standards.

#### How can I be sure of quality?

Bluecrest Wellness monitors its staff performance to ensure that we are giving a first-class customer experience. We also regularly undertake phlebotomy audits to ensure high standards of practice. We consistently exceed our target of 90% of customers rating our service as good or excellent. All staff also undertake all mandatory training and meet regulations set by the Care Quality Commission. Certificate Number: CRT1-507971752 Provider ID: 1-474288107.

#### Are there any restrictions for having a health assessment?

Bluecrest Wellness health assessments are only suitable for ages 19-79. We cannot offer to employees who are pregnant. Employees should speak to their GP if they have any specific health concerns. If any employee requires special assistance, please get in touch and we can ensure the tests and venue are suitable for their specific needs.

#### **Additional FAQs for Home Test Kits**

#### How do employees book an appointment?

Your employees will receive a welcome email with a private link to book their appointment online via My Wellness.

#### What is a virtual appointment?

A virtual appointment is a one-to-one online session with a friendly health coach. Bluecrest Wellness understands that collecting your own blood sample can sometimes be daunting, so we provide a health coach to ensure that employees are safe and an effective sample is taken.

Once an employee has booked their virtual appointment, 24 hours prior to the appointment they will receive an email with a Microsoft Teams link, inviting them to their appointment with their health coach who will support them through the self-collection test.

#### Do I have to have a virtual appointment?

Yes. Bluecrest Wellness recommend utilising the virtual appointment as its always helpful having a health coach ready to answer any questions your employees may have. They will ensure that your employees are safe throughout the appointment and support them with collecting their samples effectively.

#### How long does it take?

Bluecrest Wellness advise around 30 minutes for your employees virtual health check, and to arrive 5 minutes before the appointment start time.

#### When do employees send samples?

Once your employee has completed their appointment, the health coach will instruct them to post their samples the same day, and if not possible the next morning. This is to ensure that the blood sample does not degrade before it reaches our UKAS accredited laboratory.

#### Is postage free?

Yes, all Home Test Kits contain a pre-paid postage label, so there is no additional cost to your employees.

#### Who processes my employees sample and results?

Your employees' samples will be analysed by the largest independent laboratory in the UK, The Doctors Laboratory. They are fully accredited experts with over 30 years' experience in laboratory and cardiology services.

#### When will my employee receive their results?

Once the laboratory has analysed their samples, test results are sent to Bluecrest Wellness securely. They will notify your employee within 8 days of their appointment, where they can access their results online via the Bluecrest My Wellness portal.

# Making private healthcare affordable

£15.50
per employee,
per month

If you want to do even more to look after your employees' everyday health and wellbeing, and reduce absenteeism, Benenden Healthcare for Business is the affordable way to help protect your team's long-term health, happiness and productivity.

For only £15.50 per employee, per month, our healthcare gives you the peace of mind of knowing all your employees are cared for, regardless of their age or pre-existing medical conditions.



# Benenden Healthcare for Business offers employees access to the following benefits:



#### 24/7 GP Helpline

Your employees can call our helpline 24 hours a day, 7 days a week to book an appointment for a telephone or video consultation.



#### 24/7 Mental Health Helpline

Your employees can call our helpline 24 hours a day, 7 days a week for immediate emotional support.



#### **Care Planning and Social Care Advice**

Your employees can get access to a care adviser who can provide information and advice about adult care issues.



#### **Rewards and Discounts**

Your employees can access a wide range of rewards and discounts.



#### Benenden Health App and Wellbeing Hub

Employees can access their benefits on the go with the free Benenden Health App.

#### Plus access to:

Private Medical Diagnostics, Private Medical Treatment, Physiotherapy, Mental Health Support and Cancer Support.

Limits and exclusions apply.

To find our more about Benenden Healthcare for Business call our team on **0808 231 5009\*** or visit **www.benenden.co.uk/business** 

## Contact us

If you'd like to find out more about how your business could benefit from our health assessments, our friendly team are here to help you.

#### Any questions just give us a call



0808 231 5009\*



sales.support@benenden.co.uk



www.benenden.co.uk/business

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#### The provision of Health Assessments is not regulated by the Financial Conduct Authority.

Full details on all products are available by contacting Benenden Health on 0808 231 5009 or by emailing sales.support@benenden.co.uk.

<sup>\*</sup> 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. Please check the website for up-to-date opening times.

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