



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 and high absenteeism. On average each UK employee takes 7.5 days sick per year² costing UK businesses £938 per employee³.

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.

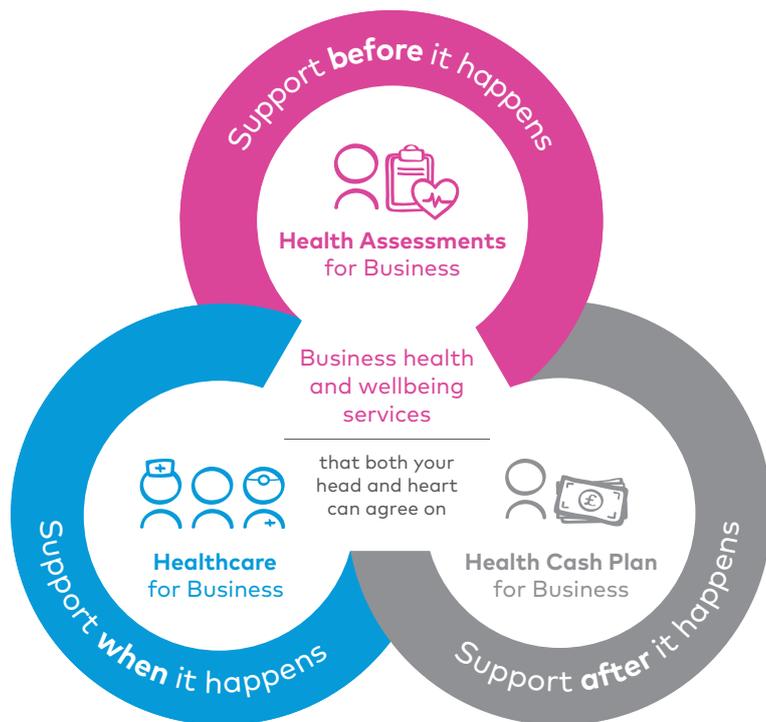
With no upper age limits and no medical questionnaires necessary, we aim to make it easy for you to provide health and wellbeing services for your entire workforce and support you in delivering on your duty of care to your employees.

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

² CIPD Absence Management Annual Survey Report 2016.

³ Calculation based on the 2017 ONS average salary of £29,009 with 252 working days (with 20 days holiday).

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

Our team of medical experts can come to your office to conduct quick and convenient health assessments to help keep your staff fit and healthy. They will help your employees identify health risks, and encourage them to take action to improve their health and wellbeing before health concerns become serious.

The Benenden Health difference:

- Personalised health reports and action plans for each employee
- Six different levels of health assessment to choose from
- Simple to organise, and suitable for all employees
- Conducted on your premises, causing minimal impact on the working day
- Build them into your own health and wellbeing days

We also offer mental health training that aims to upskill your employees and line managers, in addition to services such as lunch and learn sessions, workplace massages and flu jabs⁴.

⁴ Extra costs are applicable for additional services.

Support when it happens

When your employees are faced with a long wait on the NHS, our award winning discretionary healthcare can help provide access to⁵:

Medical diagnostics

- Up to £1,800 per condition towards private consultations, diagnosis and tests – this is not an annual limit, this is funding available per condition

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

Psychological wellbeing 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

24/7 GP and psychological wellbeing helplines

- Convenient access to a qualified, UK-based GP or mental health expert, available from anywhere in the world
- The GP service can also be accessed online via a face-face eConsultation between 8.30am and 6.30pm, Monday to Friday
- Private prescription service⁷

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



**Healthcare
for Business**

**No excesses to pay.
No medical questionnaires
required.**

For a free, personalised business case call **0808 302 5667*** or email **salesupport@benenden.co.uk**

⁵ A six month qualifying period for some of our services may be applicable.

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

⁷ Only available in the UK and additional costs apply.



Health Cash Plan for Business

Support after it happens

Our cash plan is an affordable way of making your employee's pay go further with money back on routine everyday healthcare costs, such as dental, optical, physiotherapy and more. It's an affordable way to introduce a health benefit employees will really value.

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

Limits and exclusions apply.



Who are 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

We're proud winners of the 2017 Most Trusted Health Insurance Provider via Your Employer in the prestigious Moneywise Customer Awards.



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 of dedicated account managers today to find out more about how Benenden's health and wellbeing services could help to deliver benefits to the business whilst also helping you take greater care of your staff.

Whether you just have a few questions, would like us to help pull together a personalised business case, 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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Full details on all products are available by contacting Benenden Health on 0808 302 5667 or by emailing salessupport@benenden.co.uk.