







# Is your business in the best of health?

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Let's start with the bad news.

# Employee ill health is a costly business.

It's all too easy to underestimate the effect physical and mental illness can have on your staff and business. But when you look closely at the costs of absenteeism, you realise it's an issue that businesses can't afford to ignore:

131.2 million

working days were lost due to sickness in the UK<sup>1</sup>

£554

is the average cost to the employer for every day an employee is absent<sup>2</sup>

£34.9 billion

is the estimated cost of mental health problems at work for the UK economy<sup>3</sup>

£21.2 billion

is the cost of presenteeism to the UK economy each year, with many employees working whilst unwell<sup>4</sup>

15.4 million

working days are lost due to stress, depression or anxiety<sup>5</sup>

1 in 3

businesses do not know the absence cost to their business<sup>6</sup>

1. Office of National Statistics, 2017

2. CIPD, 2017

3. Centre for Mental Health, 2018

4. Centre for Mental Health, 2017

5. Health & Safety Executive, 2018

6. Employee Benefits Healthcare Research in association with Health Shield, 2017



And now for the good news.

# On average, our health benefits cost £1.52 per employee, per week.<sup>7</sup>

At Health Shield, we're specialists in preventative employee health and wellbeing benefits. We offer a broad range of scalable solutions so that every company, whatever the size, can keep their people and their business in the best of health.

Our solutions don't just help your employees get more out of life, they also help you get more out of your business...



### more motivation

Our benefits are highly valued by staff, boosting their commitment and enthusiasm.



### more talent

Our benefits play an important role in attracting and retaining the very best people.



### more innovation

Our benefits keep your staff sharp and engaged, so they contribute a steady flow of ideas.



### more productivity

Our benefits play an active role in reducing absenteeism and presenteeism, driving up efficiency.



### more confidence

Our benefits create a workplace for staff to thrive and help you meet your obligations as an employer.



### more value

Collectively, all of these advantages add up to a healthier bottom line.

<sup>7</sup> Tailored Health Cash Plan Employer Paid Level 1

# Better employee health benefits for better performing businesses.

Whether you require a stand-alone health cash plan or a much broader set of solutions, Health Shield is the perfect partner.

Our range of solutions helps drive down absenteeism and drive up productivity. You could say they're just what the doctor ordered.



## Health Cash Plans

Cutting the cost of employee healthcare, so salaries go further.

Our health cash plans reimburse your employees for costs associated with everyday healthcare such as dental, optical, and physio treatments, plus much more. We offer a range of employer and employee paid schemes, or you can build your own plan.



## Breeze.<sup>†</sup>

### The Digital Health Platform

The best employee healthcare is always close to hand.

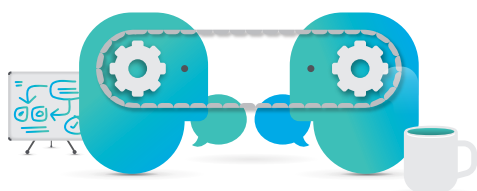
Breeze gives employees access to a range of physical and mental health services via a single interface available on any digital device. Functionality includes the ability to book GP, physio and counselling appointments.



## Health Checks<sup>††</sup>

The best investment an employer can make.

Health is wealth. That's why, for many employees, a regular health check is the most highly prized benefit of all. Our 3 health check options and additional modules for the over 40s enable us to design a programme that meets the individual needs of every employee as well as your budget, perfectly.



## Benefits Consulting

A benefits solution designed and built specifically for you.

Exceptional businesses have exceptional needs. If that's the case, our consulting team can work with you to design an employee benefits package that's right on the money in more ways than one.

# Health Cash Plans



## Taking the pain out of everyday healthcare bills.

With our health cash plans, your employees can simply claim back the costs of dental check-ups, fillings, eye tests, physiotherapy, prescriptions and much more, up to an agreed limit.

Every health cash plan also comes with...

## mywellness

The additional range of wellbeing services available online via our customer portal:

- ★ My GP Anytime
- ★ My On-Demand Physio
- ★ My Wellbeing App
- ★ My Counselling
- ★ My Cancer Screening
- ★ My Health Assessments
- ★ My Home Assistance
- ★ My PERKS

The exact blend of MyWellness benefits your employees receive depends on the health cash plan you choose.







## The Classic Health Cash Plan

### A healthy foundation for any business.

This cost-effective, employer paid plan offers preventative wellbeing solutions for businesses with three or more employees. Employers can spend up to a maximum of £3,000 to support employee wellbeing, with the option for employees to top up their level of cover voluntarily. This plan also includes Occupational Health Helpline Support and Stress Intervention services.



## The Flexible Health Cash Plan

### A valuable addition to any flexible benefits platform.

For larger businesses, this plan can be incorporated within a flexible benefits platform giving employees a valuable preventative wellbeing option. Depending on your company's flexible benefits preference, the plan can be paid for by the employer, or by the employee.



## The Corporate Health Cash Plan

### A cost-neutral plan for bigger businesses.

This cost-neutral, employee paid plan allows businesses to offer wide range of preventative health and wellbeing benefits. Employees can choose the level of cover that meets their budget and needs and pay through payroll deduction.



## The Tailored Health Cash Plan

### Your own plan, made to measure.

This plan is designed for businesses that want to choose a specific set of health and wellbeing benefits that supports the needs of their employees. The business pays for the plan and the overall cost must be over £3,000 per year. Employees can voluntarily choose to top up their level.

# Breeze.

## The Digital Health Platform



### Business boosting benefits.

Breeze gives your workforce direct access to doctors, physios, counsellors, online health assessments and so much more via an easy-to-use app.

It really is an ideal way for businesses to reduce absenteeism, boost productivity and meet your duty of care obligations.

#### Empowering people to take care of themselves:

- ✔ Personal dashboard to assess and monitor health
- ✔ Personal health and wellbeing recommendations
- ✔ Creates clear pathways to relevant treatments
- ✔ Book appointments for healthcare services
- ✔ Ever-growing database of wellbeing articles and videos
- ✔ Cashback and discounts from famous brands

#### Making corporate wellbeing a tangible asset:

- ✔ Tailor services to meet your needs and budget
- ✔ Easy to set-up, roll out, manage and measure
- ✔ Automated employee onboarding
- ✔ Company-wide management information
- ✔ Manage company-wide health initiatives/events
- ✔ Fully supported by Health Shield consultants



## The Breeze services



### Doctors

Direct line to a doctor via phone or video and prescriptions delivered to your door.



### 24/7 Counselling

Mental health helpline and face to face support for stress, anxiety, bereavement, financial and family matters.



### Physiotherapists

Consultations with a qualified physio via phone or video call, together with a personal diagnosis and recovery plan.



### Online Health Assessments

Health and lifestyle assessments with recommendations on how to improve every aspect of wellbeing.



### Wellbeing Library

An ever-growing library of nutritional, mental health and fitness programmes, videos and guides.



### Wellbeing App

Access the NHS approved\* Thrive app, clinically proven to prevent, detect and treat mental health conditions.



### Home Assistance

Help with household chores, local shopping and mobility for employees who need help at home after a stay in hospital.



### Rewards Scheme

Access to hundreds of deals and discounts on famous brands to help employees' salaries go further.

\*The app meets NHS quality standards for clinical effectiveness, safety, usability and accessibility and has a supportive evidence base.

# Health Checks



## Health Checks made for business.

At Health Shield we're experts in rolling out personal health check experiences across entire businesses, with maximum efficiency and minimal disruption.

We handle every aspect of your health check programme from design to implementation to reporting, leaving your directors and managers free to focus on business.

## Affordable and flexible.

Our 3 health check options, together with our add-ons test for the over 40s, enable us to design a programme that meets the individual needs of every employee as well as your budget, perfectly.

### 1. Inspire



**Motivating employees to be the best they can be.**

Gives your employees with a clear picture of their current health and a personalised plan on how to make healthy lifestyle changes.

**£40\* per employee**

### 2. Enlighten



**Improving employees' understanding of their health.**

Assesses the physical and mental health of your employees to help them understand how to improve their wellbeing and mitigate future health risks.

**£75\* per employee**

### 3. Reassure



**Giving employees complete peace of mind.**

Focuses on identifying any underlying health issues early and facilitating any intervention that employees require.

**£100\* per employee**

## Enhance for the over 40s

Any health check option can be enhanced with additional modules designed to identify, mitigate, and raise awareness of the specific health risks faced by middle-aged employees.

Prostate Disease Test for men\*

**£25\* per employee**

Bowel Disease Test for men and women\*\*

**£60\*\* per employee**

Osteoporosis Risk Test for men and women\*\*

**£65\*\* per employee**



\*Excludes VAT \*\*VAT Exempt



## Our health checks in detail.

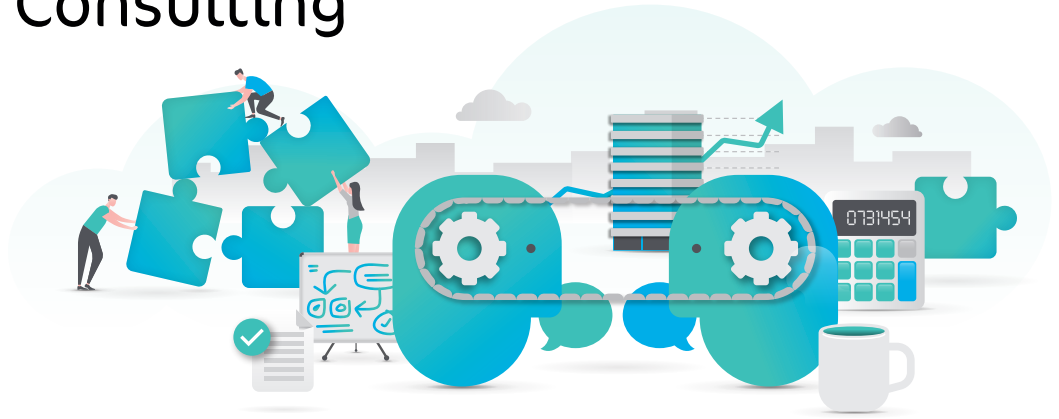
If you opt for a Health Shield health check programme here's what you and your employees can expect:

- ✔ Consultants to help design your programmes
- ✔ Practitioners experienced at putting employees at ease
- ✔ Latest non-invasive screening technology
- ✔ Mobile clinics set up on or offsite to minimise disruption
- ✔ Automated employee communication and online booking
- ✔ Confidential employee reports and recommendations<sup>^</sup>
- ✔ Anonymous companywide reporting for employers
- ✔ Follow up business recommendations

	Inspire	Enlighten	Reassure
<b>Pre-check Questionnaires</b>			
Nutrition Review	●	●	●
Lifestyle Review	●	●	●
Mental Health Signposting	●	●	●
<b>Health Check Tests</b>			
Height, Weight and BMI	●	●	●
Body Fat %	●	●	●
Visceral Fat Test - Abdomen Fat	●	●	●
Metabolic Rate	●	●	●
Body Water Percentage Test	●	●	●
Bone Mass Assessment - not Osteoporosis	●	●	●
Total Cholesterol Test	●	●	●
Good Cholesterol Test	●	●	●
Blood Glucose - Diabetes Test	●	●	●
Blood Pressure Test	●	●	●
Leucocytes - Kidney Infection Test		●	●
Nitrite - Bacteria Infection Test		●	●
Protein - Kidney Disease Test		●	●
Ketones - Dietary Protein Balance Test		●	●
Liver Disease Test		●	●
Blood in Urine - Kidney Disease Test		●	●
Lung Function - Respiratory Test		●	●
ECG - Electrocardiogram		●	●
Cardio Fitness Test		●	●
Haemoglobin - Red Blood Cell Test			●
Blood Oxygen Saturation			●
Thyroid Blood Test - men and women			●
Arteriosclerosis			●
<b>Additional Enhance modules</b>			
Prostate Disease Test for men*	●	●	●
Bowel Disease Test for men and women**	●	●	●
Osteoporosis Risk Test for men and women**	●	●	●

<sup>^</sup>Available when 15 or more employees attend their health check.

# Benefits Consulting



## Handcrafted to your exact requirements.

Exceptional businesses have exceptional needs. That's where we come in. Adopting a consultative approach to the way we work means you benefit from a wellbeing package that's entirely suited to your business.



### 1. We Enlighten

It's easy to underestimate the relevance and impact of employee health. So because of this, we start by sharing our insights and experience on the value that the right wellbeing strategy can bring to your business.



### 2. We Discover

We then look closely at your operating environment, your business structure, your existing programmes, and your budget. Our findings are then documented and a set of high level business objectives are agreed.



### 3. We Solve

Using what we've learned from the discovery phase, we then model a number of employee benefits solutions and work with you to identify the option that best meets your requirements.



### 4. We Manage

Now we're in business, the next step is rolling out the solution. We ensure the onboarding process is seamless and your employees are fully engaged. And it's all done with minimum disruption to the working day.



### 5. We Measure

Once up and running, we regularly conduct employee surveys to monitor effectiveness, and any insights are used to refine your benefits package to ensure it keeps your business and your people performing at their best.



# Delivering healthy returns. That's the bottom line.

An employee benefits programme is a long-term investment. And like any long-term investment it needs to be constantly monitored to ensure it continues to deliver value, both to the business and the employees. Here's how we do just that...

# R

## Responsive account management.

It's important to maintain a strong relationship. That's why you'll always have a dedicated team on hand to make sure you're always getting the most out of your benefits package.

# O

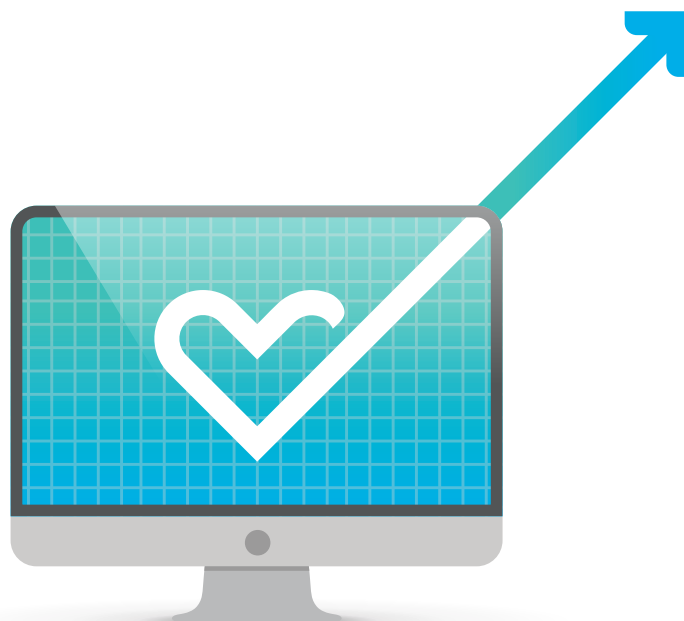
## Ongoing employee engagement.

We'll sit down with you and work out an employee engagement programme, helping your employees make full use of the benefits they have access to.

# I

## Insights and data analysis.

We'll regularly report back to you, so you can see that you're receiving real value and you'll know whether your employees are making the most of their health benefits.



# Founded in 1877 and still growing strong.

Since day one, our mission has always been the same:

**To help people lead healthier, happier, more productive lives.**

It's a mission that's helped us become one of the best employee health benefits providers in the business.

**350,000+**  
customers

Today we help hundreds of thousands of employees and their families stay in the best of health.

**4,000+**  
businesses

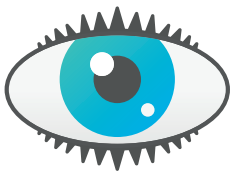
Over 4,000 UK businesses trust us to take care of their most valuable assets – their people.

**56**  
industry awards

The quality of our solutions and value we bring to our clients is consistently recognised by our peers.

## Our values.

What matters to us most.



**Member focussed.**

What's good for our members is good for us.



**Always listening.**

Talk to us. We listen, learn then act accordingly – always.



**Continually improving.**

Constantly adapting to stay in the best of health.





# Still a friendly society.

Look under our logo and you'll see the words 'The best of health'. It's what we want for all our customers. And the fact that we're a not-for-profit friendly society – a mutual – means that we can put all our effort into making sure we do the things that are important to our customers:



## Fair premiums for all.

We keep our products and services fairly priced, so they're affordable to as many businesses as possible.



## Providing you with the best.

We continuously invest in improving our products and services, so we can live up to our promise of bringing you 'The best of health'.



## Keeping business personal.

We believe in relationships, so we're committed to ensuring our people are always on hand to talk one-to-one with our customers.



## Paying claims fast.

Generally, claims are processed within two working days. It's what we're here to do.



## Listening.

Our values matter to us. What's good for our customers is good for us. We're always listening, learning and then acting accordingly; being clear (and having a bit of fun along the way).



Ready for a whole new world  
of employee benefits?



**health shield**

The best of health

[healthshield.co.uk](http://healthshield.co.uk) | 01270 588555



# health shield

The best of health

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