



Healthcare
for Business

Private healthcare for everyone

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As an employer, this brochure details how Benenden Healthcare for Business could support the health and wellbeing of all your employees.

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The benefits of investing in employee health and wellbeing

In a world where health is at the top of everyone's agenda, our healthcare makes sense. Our services help support your employees' health and wellbeing needs, whilst simultaneously making economic sense for your business.

Employee healthcare benefits could help to



**reduce
absenteeism**



**attract and
retain employees**



**increase focus
and productivity**



**increase
employee job
satisfaction**



**protect your most
valuable asset:
your people**

A man with glasses and a blue shirt is pointing at a whiteboard in a meeting room. The background is slightly blurred, showing other people and office equipment. A large pink and blue curved graphic element is on the right side of the page.

£12.80

per employee,
per month

A healthy way to do business

About Benenden Health

Our focus is to enable all businesses in the UK the ability to offer affordable, high quality, private healthcare to every single one of their employees. Made possible because we're a mutual society with over 117 years of experience supporting the needs of UK businesses and the health and wellness of their employees.

Our private healthcare works in conjunction with the NHS, giving members access to over 250 common procedures. And with essential services such as 24/7 GP and Mental Health helplines, Mental Health Support and private Medical Diagnosis and Treatment, employees can get the help they need, when they need it.

Our services are provided on a discretionary basis and are subject to the resources we have available. In some cases provision of service can be dependent on factors such as GP referral, NHS wait times and the type of treatment required.

We believe that healthcare is as fundamental to business success as HR, payroll and technology. That's why we provide a simple and affordable way for businesses to make healthcare a standard of employment for everyone, rather than a perk for the few.

Benenden Health. A healthy way to do business.

What's included?

Our outstanding employee healthcare

There are so many ways that our healthcare can support your employees. Over the next few pages, you'll see the services that all Benenden Health members have access to.



24/7 GP Helpline



24/7 Mental Health Helpline



Care Planning and Social Care Advice



Medical Diagnostics



Medical Treatment



Physiotherapy



Mental Health Support



Cancer Support



Treatment of Tuberculosis



Employee rewards and benefits



The Benenden Health App and Wellbeing Hub



Quarterly health and wellbeing magazine Be Healthy

Here for our 820,000+ members, not for profit

So, how do we do it?

At our heart, we're proud to be a not-for-profit healthcare provider run for the benefit of our membership. This means that:

- Our primary focus is providing our members with the services they require, not on our profits
- By carefully managing our funds and service provision on a discretionary basis, we can continue to help support our members
- With 820,000+ members, we're able to negotiate excellent pricing with private medical providers
- We aim to complement the services offered by the NHS, rather than competing with them. We know that the NHS provides outstanding care for cancer and heart problems, so we don't treat these

These are just some of the reasons why our members rate us 4.5 stars on Trustpilot and we're proud to have been named 'Best Healthcare Service' at the 2019, 2020 and 2021 Moneyfacts Investment Life & Pensions Awards.



What do we mean by discretionary?

Our discretionary model is at the heart of everything we do. It has served our members well for more than 115 years and allows us to manage our funds and the services we provide carefully to ensure that we can continue to offer every member one affordable price, regardless of age and pre-existing medical conditions.

We are not a private medical insurer. We provide healthcare services on a discretionary basis, except treatment for TB, which is provided on an insured basis. Our services are reviewed regularly and subject to the resources we have available. In some cases, provision of service can be dependent on factors such as GP referral, NHS wait times and the type of treatment required.



24/7 GP Helpline

Overview

Your employees can call our helpline or log in to the Benenden Health App, 24 hours a day, 7 days a week to book an appointment for a telephone or video consultation with a UK-based GP for themselves or immediate family.

The 24/7 GP Helpline shouldn't be used for emergencies or urgent conditions. The service isn't intended to replace an employee's own GP as we don't have access to their medical records.

What's included

- Employees can access this service 24 hours a day, 7 days a week to book an appointment for a GP consultation by calling the helpline or logging in to the Benenden Health App
- Telephone consultations are available 24 hours a day, 7 days a week
- Video consultations are available 7 days a week, 8am to 10pm every day except Christmas Day and require an email address and access to an internet enabled device with a camera and microphone
- Employees can access this service when travelling overseas
- Employees can book a consultation for their immediate family by calling our helpline. It's not currently possible to book appointments for immediate family members via the Benenden Health App
- If clinically appropriate, our GPs can prescribe some medications. Prescription can either be collected from a local pharmacy or delivered directly to employees the next working day. Prescription costs aren't covered by membership or NHS entitlement

What's excluded

- We don't undertake the clinical triage of any presented symptoms or conditions disclosed to us electronically or by telephone prior to a consultation with a health professional. Therefore, employees must not use this service for emergencies or urgent conditions as this may delay necessary treatment
- Where clinically appropriate, the GP may refer back to an employee's own GP
- The 24/7 GP Helpline isn't designed to replace an employee's own GP as we don't have access to medical records
- This service can't provide a referral that employees can use to access any other Benenden Healthcare services
- The service doesn't provide ongoing treatment, repeat prescriptions, investigations or antenatal care

- Our GPs can only issue private prescriptions so state funding or NHS exemptions do not apply. They are private prescriptions and separate charges apply for the cost of medication and delivery which employees will pay directly to the pharmacy
- We're unable to provide prescriptions outside of the UK

How do employees request this service?

Your employees will call us from the UK, or when travelling overseas. Our call handler will confirm their membership details and make an appointment for a telephone or video consultation with a GP.

They can also book a GP consultation via the Benenden Health App.



24/7 Mental Health Helpline

Overview

Employees can call our helpline 24 hours a day, 7 days a week for immediate emotional support and signposting for problems such as mild to moderate anxiety, depression, bereavement, relationships, legal and debt concerns.

What's included

- Your employees can access the helpline 24 hours a day, 7 days a week
- We have the experience to provide immediate guidance and reassurance and can guide your employees to the most appropriate services and resources to help
- This service can be accessed when travelling overseas
- Employees can also request structured short-term support for mild to moderate distress, including common mental health problems

What's excluded

This helpline isn't intended to provide ongoing care or support for long-term conditions or difficulties requiring higher intensity therapies. There may be cases where we're unable to support due to the nature of the psychological needs that employees have, or their circumstances.

How do employees request this service?

Employees can call us from the UK or when travelling overseas.



Care Planning and Social Care Advice

Overview

We could all find ourselves with the responsibility for arranging care for ourselves or a family member at some time in our lives. Our Care Planning and Social Care Advice service is here to help by providing access to a care adviser who can provide information and advice about adult care issues. This includes short or long-term care, and advice for children and adults with special needs including autism, ADHD and learning disabilities.

What's included

Depending on your employee's needs, they can request a telephone or face-to-face consultation with a specialist care adviser who will listen to their needs and discuss the situation in detail.

Adult Care Planning and Social Care Advice

Our care advisers can help to make the right choices by talking employees through the financial, legal and practical aspects of arranging both short and long-term adult care, as well as providing ongoing impartial support.

The Care Planning and Social Care Advice service can help with information about all aspects of adult care, including:

- Assessing care requirements and selecting the best care provider
- Short-term and convalescent care following treatment
- Understanding the hospital discharge process and the workings of the NHS and Social Services
- State funding of care, including all benefits and entitlements

Employees can request help if adult care and support is needed by themselves, spouse or partner, parents or children over the age of 21.

Special Needs Support Service

Our care advisers can help to make the right choices by talking employees through how to navigate information and signposting for support strategies, funding, rights of parents and carers, care options, and respite care.

Employees can request help if special needs support is required by themselves, or if they're the parent or guardian of a child who may have special needs including, ADHD, autism and learning disabilities.

What's excluded

- Benenden Health doesn't fund for any care that may be needed
- This service is designed to help understand the potential costs of care, how the health and social care system works and any funding employees may be entitled to

How employees request this service

Employees call us for authorisation. Following authorisation, we'll arrange an initial telephone call with a care adviser who'll discuss the support required and if necessary, schedule further assistance.





Private Medical Diagnostics

Overview

Employees can request private medical diagnosis in our diagnostic network for symptoms which have been referred by your NHS GP*. Once authorised, we can support a diagnostic costs up to the value of £2,500.

What's included

- Dependent on authorisation, our service includes consultations with an appropriate consultant and may include tests such as scans, or x-rays, and can support diagnostics costs up to the value of £2,500
- All authorised medical costs will be settled directly by Benenden Health. Employees will be asked to pay for additional costs which they incur and any costs they incur without our prior authorisation
- Employees must contact us for authorisation before they proceed with any appointments. We'll ask them to provide a copy of their GP referral letter from their NHS GP confirming the consultant or test type. Employees will also need to provide details of the NHS waiting time for their appointment. Employees can refer to our website benenden.co.uk/nhswait or call us for guidance on how the NHS waiting time is used to help determine whether their request for services could be supported
- Where we're able to authorise a request, employees will be provided with authorisation to make an appointment with a consultant at an appropriate clinic or hospital we propose. We may offer an initial assessment with a specialist clinician in the first instance to determine the most clinically relevant pathway



Our diagnostic network

We have a network of facilities across the UK providing access to diagnostic consultations and tests. This network includes our own Benenden Hospital located in Kent.

What's excluded

- Individual employees will be responsible for funding any unauthorised diagnostics costs or any incurred costs over £2,500. To help them manage these costs, they should request that the consultant and the facility where they have an appointment provide with a guide price which includes all associated fees
- **We won't currently authorise diagnostic assistance for:**
 - Any appointments which aren't for diagnosis purposes
 - Cosmetic concerns
 - Angiograms (cardiac catheterisation)

- Specialist assistance for pain management
 - Complementary therapy
 - Second opinion consultations
 - Any diagnosis where, in our view, it may be safer to remain on the NHS waiting list e.g. psychiatry and in some instances suspected cancer diagnosis or where the diagnosis may lead to a long-term medical requirement
- All appointments we authorise must take place within six months of our initial authorisation
 - We won't settle any expense that employees incur more than six months after initial authorisation
 - We won't pay for services relating to the same medical condition on the same body area within two years of us first authorising support
 - NHS wait times will be considered before authorising any diagnostics services and are subject to change. Please refer to our website benenden.co.uk/nhswait
 - We'll only authorise Physiotherapy, Medical Diagnostics or Medical Treatment assistance for one set of health concerns at any one time
 - We won't pay for monitoring of any ongoing condition, including consultations or treatment
 - We're unable to pay for any diagnostic services if you're not a UK resident
 - Employees should always contact us before arranging any appointments to find out whether we can help

How employees to request this service

To request Medical Diagnostics employees must:

1. Have been referred for diagnostics by the NHS GP practice of which they're a registered patient and have details of the consultant or test type and the NHS waiting time for the appointment
2. Call us with this information to hand and our adviser will inform employees what services may be agreed
3. Provide a copy of a GP referral letter from their NHS GP, confirming the consultant or test type for our review and details of the NHS waiting time for the appointment
4. Once we've received a copy of the employee's GP referral letter and have authorised the services, we'll provide them with authorisation to make the approved appointments at the appropriate clinic or hospital that we propose. Employees can contact us for authorisation if they need any further tests or appointments.



Medical Treatment

Overview

Employees can request private medical treatment from our approved procedures in our treatment network.

A full list of our approved procedures is available on our website benenden.co.uk/our-procedures or they can call us to find out whether the treatment they require is on our approved procedures list.

If employees diagnosed with tuberculosis, we'll cover the costs of approved treatment. **This service is provided on an insured basis.**

What's included

Dependent on authorisation, we can support the full cost of any treatment on our approved procedures in our treatment network. This includes fees for surgeons, anaesthetics, operating theatres, accommodation, nursing, medical admission, and specialist consultants, as well as pre-operative tests and post-operative physiotherapy, dressings or other consumables that are necessary.

Please note we won't provide funding if employees proceed with any appointments without our authorisation.

Employees must contact us for authorisation before they proceed with any appointments. We'll ask to be provided with a copy of a consultant's report confirming the CCSD code for the procedure required, and details of the NHS waiting time for the employee's appointment. Employees can refer to our website benenden.co.uk/nhswait or call us for guidance on how the NHS waiting time is used to help determine whether their request for services could be supported.

Where we're able to authorise the request, they'll be provided with authorisation to make appointments at an appropriate clinic or hospital we propose.

Our approved procedures

Employees can see a full list of our approved procedures on our website benenden.co.uk/our-procedures. Our approved procedures are broadly those that are recognised as clinically appropriate by the National Institute for Health and Clinical Excellence, are considered less complex by the medical profession, and typically considered as elective procedures. Anything not on our list of our approved procedures is excluded.

As our services are provided on a discretionary basis and are subject to the resources we have available, we may change the approved procedures, including but not limited to Procedures of Limited Clinical Value*, that we're able to provide from time to time.

Treatment of Tuberculosis

Benenden Health was founded in 1905 to provide care for postal workers suffering from tuberculosis (TB). We continue to provide this care today. If diagnosed with tuberculosis, we'll cover the cost of approved treatment. This service is provided on an insured basis.



Our treatment network

We have a network of facilities providing members with access to medical treatment. This network includes our own Benenden Hospital located in Kent.

Employees can visit our website benenden.co.uk/hospitals or call us for details of the nearest treatment facility. They may be required to attend a different facility for treatment to the facility they attended for a diagnosis.

What's excluded

- We can only provide treatment from our approved procedures list. Anything not included on our approved procedures list is excluded. Examples of excluded procedures include surgeries related to cancer, heart or brain conditions, joint replacements or anything not on our approved procedures list.
- **Types of procedures not on our approved procedures list include:**
 - Brain related surgery
 - Cancer related surgery
 - Surgery related to heart conditions
 - Cosmetic surgery
 - Emergency surgery
 - Reconstructive surgeries following trauma
 - Acute care
 - Anything related to fractures
 - Spinal related surgery
 - Pregnancy related surgery
 - Joint replacements
 - Anything related to pain management

This list isn't exhaustive and is subject to change. A full list of approved procedures is available at benenden.co.uk/our-procedures

* Some routine treatments are now described as Procedures of Limited Clinical Value (PLCV) by the NHS. These are procedures which national experts have suggested have only limited or temporary benefit and which are not felt to be necessary to maintain good health.

- All treatments we authorise must take place within eight weeks of our initial authorisation. We won't settle any expense that incur more than eight weeks after initial authorisation
- We won't pay for services relating to the same medical condition on the same body area within two years of us first authorising support
- NHS wait times will be considered before authorising any treatment services and are subject to change. Please refer to our website benenden.co.uk/nhswait
- We'll only authorise Physiotherapy, Medical Diagnostics or Treatment assistance for one set of health concerns at any one time
- We won't pay for monitoring of any ongoing condition, including consultations or treatment for the same reoccurring symptoms
- We're unable to pay for any treatment services if they're not a UK resident
- Employee should always contact us before arranging any appointments to find out whether we can help
- Whilst Benenden Health provides authorisation for the treatment services employees require at one of our approved hospitals, following a clinical review, a decision could be made that it isn't appropriate to provide the treatment support they require. The clinicians at the facility will be able to guide them back to their GP or the NHS for continuation of the care they need

How employees to request this service

To request Medical Treatment, employees must:

1. Have details of the CCSD code for the procedure required, details of the NHS waiting time for their appointment and a report from a consultant
2. Call us and our adviser will inform them what services may be agreed
3. Provide a copy of a consultant report confirming the CCSD code for the procedure required and details of the NHS waiting time for the appointment
4. Once we've received a copy of the consultant report and have authorised the services, we'll provide authorisation for the employee to make appointments at the appropriate clinic or hospital that we propose



Physiotherapy

Overview

Your employees can call us to request a physiotherapist to assess their condition over the phone to determine if they're likely to benefit from physiotherapy and if so, the best course of treatment. If recommended, physiotherapy may be provided either via guided self-managed exercise or up to six virtual or face-to-face sessions with a physiotherapist in our network.

What's included

If treatment is recommended, the type of treatment employees may receive will depend on their needs and will involve support either through guided self-managed exercise or up to six virtual or face-to-face sessions with a physiotherapist in our network.

Guided self-managed exercise

For symptoms that can be managed via this pathway, physiotherapist will design a bespoke programme of exercises to address their needs. The physiotherapist will support throughout the journey at specific intervals via case management calls. The exercises can be accessed through a personalised Online Digital Rehabilitation programme, accessible via a computer, mobile/tablet app, or via paper based postal delivery, whichever is the preference. The programme will record their activity to help inform the physiotherapist on their progress and they will use this to support recovery.

Virtual or face-to-face physiotherapy

If recommended, virtual or face-to-face physiotherapy will be provided by one of our physiotherapists or via our national network of physiotherapy clinics. Based upon guidance from our physiotherapy team, we may authorise up to six sessions of physiotherapy per case.

The number of sessions employees receive will be based on clinical guidance from the physiotherapist and employees may be advised to complete exercises at home.

What's excluded

- We won't pay for services relating to the same medical condition on the same body area within two years of us first authorising support
- We'll only authorise Physiotherapy, Medical Diagnostics or Medical Treatment assistance for one set of health concerns at any one time
- We won't pay for monitoring of any ongoing condition, including consultations or treatment for the same reoccurring symptoms
- We're unable to provide support if a physiotherapist determines the condition can't be treated via guided self-management or within in a six-session model
- If we're unable to provide physiotherapy via our network, we may offer an alternative solution

- We're unable to pay for any physiotherapy services if employees are not a UK resident
- Please note we won't provide funding if employees proceed with any appointments without our authorisation

How do employees request this service?

To request physiotherapy employees must:

Call us to request a phone call with a physiotherapist to assess their condition to determine if they are likely to benefit from physiotherapy and the best course of treatment.



Mental Health Support

Overview

Your employees can request Mental Health Support. This service aims to provide short-term structured support for members facing life stressors such as bereavement, issues with work, relationship difficulties and support for mild to moderate distress.

This can include support for common mental health conditions such as anxiety or depression where a short course of structured support would be clinically beneficial.

What's included

Before treatment can be offered, an assessment is carried out over the phone to determine if the support we offer may be appropriate. If brief therapy is clinically appropriate, this can be either Structured Wellbeing Counselling or Supported Self Help.

Structured Wellbeing Counselling

This could include up to six sessions of structured wellbeing counselling which may be delivered by phone, face-to-face or video calls with a counsellor in our network.

Supported Self Help

Employees will receive a set of supportive materials and exercises to complete either online or paper based. They'll work through a programme and have up to six support sessions, either over the phone or via video call from a Psychological Wellbeing Practitioner. This will give employees an opportunity to explore the exercises and techniques further and review the progress in a supportive way. This type of approach is particularly effective for mood and anxiety-based difficulties and focuses on practical ways of improving mood and wellbeing.

What's excluded

- This service isn't intended to provide ongoing care or support for more severe, long-term conditions or difficulties requiring higher intensity therapies as determined by your assessment. As a result, there may be cases where we're unable to support due to the nature of the psychological needs that employees have, or circumstances
- This service will not initiate, monitor or review any mental health medications
- We're unable to provide mental health support for children under the age of 11
- We can't provide support when employees are receiving other types of support from another service (such as the NHS or a private therapist, community psychiatric nurse, psychiatrist, psychologist and recovery programmes)
- If we're unable to provide mental health support via our network, we may offer an alternative solution

How do employees request this service?

To request this service, employees must:

Call our Mental Health Helpline from the UK or if they are travelling overseas, 24 hours a day, 7 days a week to arrange for an assessment to determine if further Mental Health Support is clinically appropriate.



Cancer Support

Overview

If an employee has cancer, they can request our Cancer Support service which provides access to an experienced registered nurse who will provide emotional and practical support and advice.

What's included

We'll provide employees with access to a dedicated nurse for ongoing telephone support. The nurse will call or email regularly to discuss concerns or questions they may have in relation to their illness. This service will continue for as long as the nurse feels their support is required.

The type of support and information provided will be tailored to your employee's specific needs and may include:

- Understanding the diagnosis and its potential consequences
- Helping to prepare questions ahead of consultations or supporting afterwards to understand what's been discussed
- Helping to access services available from the NHS and other organisations

- Supporting emotionally
- Practical advice on dealing with the implications of cancer
- Helping with the adjustment to life after cancer
- Preparing employees to return to work and supporting after they return

If the nurse identifies a gap in support, they'll discuss this with employees and aim to help. The nurse in their clinical discretion may:

- Identify, arrange and pay¹ for services or therapies delivered by third parties to help with issues related to the condition, including short-term home care and complementary therapies
- Arrange and pay¹ for specialised clothing, head coverings and prostheses
- Signpost to one of the other membership services provided by Benenden Health such as the 24/7 Mental Health Helpline, Mental Health Support or Physiotherapy
- Signpost to the Benenden Charitable Trust which can provide grants towards any other items which may help. As a member, employees can apply directly to the Charitable Trust with enquiries about financial help
- Signpost to local and national charities, organisations or support groups

What's excluded

We won't provide Cancer Support relating to the same medical condition on the same body area within two years of us first authorising support.

Cancer Support is not available for basal cell carcinomas (BCCs).

Third party services/therapies, specialist clothing, head coverings and prostheses are arranged and paid¹ for at the clinical discretion of the nurse. We won't pay for any such services or items which your employees purchase direct.

Please note that this service is designed to supplement, not replace, primary consultant-led care provided in the NHS or privately. The primary care remains the responsibility of the NHS or private consultant.

How do employees request this service?

To request this service, employees must:

1. Need to provide confirmation of diagnosis, such as a copy of a GP referral or a copy of the consultant's report
2. Call us for authorisation. Following authorisation, we'll provide them with contact details to arrange the first telephone call with a nurse.

This service can also be requested by members who have been diagnosed with tuberculosis.

¹ This is subject to a per case budget agreed with our Service Partner

Save your employees money

Employee rewards and discounts

Benenden Healthcare for Business is not only great value in supporting your employees in the event of illness or injury, it's also there to help your employees out with everyday life. They can access a whole host of member rewards and take advantage of exclusive offers on our other products too:

- Discounted Benenden Health Assessments
- Benenden Health Cash Plans
- Benenden Travel Insurance and Home Insurance
- Discounts on self-funded treatments

We bring your employees rewards and discounts, so they can share great times and memorable moments with family and friends and get out and about for less. There are great deals available which can help them keep a healthy bank balance as well as a healthy lifestyle.

Here are just some of the current discounts your employees can enjoy:

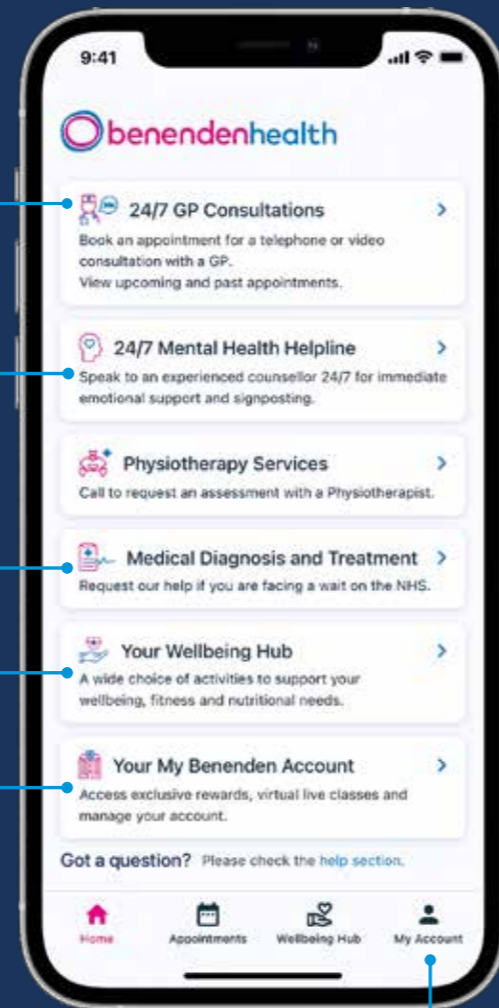
- **Up to 25% discount at over 3,500 gyms**
Participating chains include PureGym, Fitness First, Virgin Active and more
- **Up to 40% off** on cinema tickets
- **25% discount at thousands of beauty locations** nationwide for hairdressers, barbers, beauty salons and more
- **Discounts on everyday shopping at major retailers** including Sainsbury's, Debenhams, Currys PC World, B&Q, Argos and more

Your employees could save up to £539 per year with My Benenden Rewards.[^]

[^] Average member saving is correct as of 04/02/21 and based on a sample of 54 savings calculator entries with anomalies, repeated entries and top 20% removed. Savings generated from the calculator are not guaranteed and are based on you using specific benefits.

Mobile App and Wellbeing Hub

With our mobile app employees can access their healthcare benefits on the go.



Support when you need it
Get access to 24/7 support from Benenden Health's Mental Health helpline at any time of the day or night.

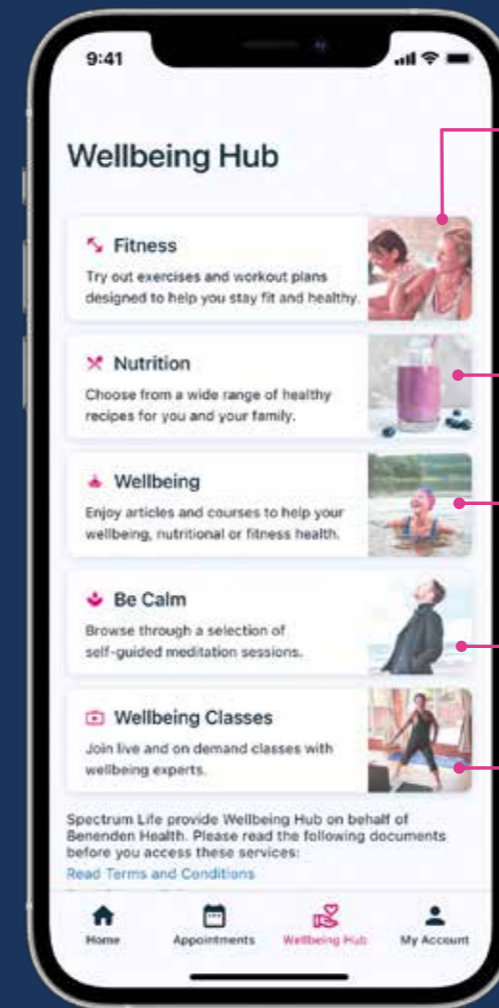
Booking made simple
Book your GP phone and video consultations on your mobile when you're on the move. You can also book online health and wellbeing classes.

A direct line
Speak to our Member Services team to request access to private diagnosis, treatment and physiotherapy.

Wellbeing Hub
Access to videos, podcasts, classes and much more to support fitness and nutrition needs as well as mental wellbeing.

Online classes and rewards
Book online wellbeing classes and access exclusive member rewards and discounts through your My Benenden account.

Update my personal details
View and update your personal details.



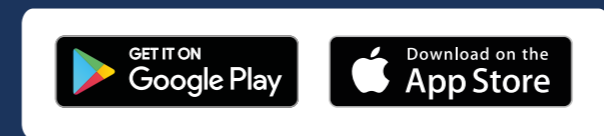
Nutrition
Access to over 200 video recipes for you and your family to try out.

Fitness
Try out more than 15 exercise programmes and 200+ exercise videos to help you stay fit and healthy.

Wellbeing
Over 20 eLearning programmes covering sleep, nutrition, mental wellbeing and movement to support your wellbeing, fitness and nutritional need.

Be Calm
Browse through a section of self-guided meditation sessions to get that zen feeling.

Wellbeing classes
Join live and on demand classes with wellbeing experts.



The Benenden Health App allows them to book and attend GP phone or video appointments from their mobile as well as access to our 24/7 Mental Health Helpline.

They can also call to request our other services such as private diagnosis, treatment, physiotherapy and access their My Benenden account to explore exclusive member rewards, book virtual wellbeing classes and manage their membership.

The Wellbeing Hub, available through the app, can be used to access a wide-ranging choice of articles, videos, live and on demand classes and recordings to support their mental wellness, fitness and nutritional needs.

From healthy recipes to exercise videos and live classes for every fitness level, self-guided meditation to motivating podcasts, we've got it covered.



How we helped our members in 2021

We helped our members 112,364 times



39%
Diagnostic services

35%
24/7 advice and support

15%
Physiotherapy

11%
Surgical procedures

Diagnostic services used in 2021



28%
Physiotherapy



13%
Orthopaedics



7%
Ear, nose and throat



5%
Dermatology

The above accounted for 53% of the diagnostic services provided in 2021. The remainder covered a variety of services.

Surgical procedures carried out in 2021



35%
Ophthalmology



23%
General surgery



17%
Orthopaedic surgery



8%
Gynaecology

The above accounted for 83% of all surgical procedures completed in 2021. The remainder covered a variety of services. We may change which procedures we offer from time to time. This may include adding or removing procedures. The full list of our procedures is on our website:

benenden.co.uk/our-procedures

Benenden Health in your workplace

How we work with your business

To us, supporting you and your employees with your health and wellbeing journey is part of a much bigger culture of wellbeing for your business.

That's why we'll provide you with a suite of tools and services to help instil and promote wellbeing in your business.



How we help support your business:



Easy to setup and get started

We strive to make Benenden Healthcare for Business easy to roll out across your business and we'll support you every step of the way. There are no medical questionnaires to be completed, all we need to know is who you would like to include.



Dedicated account manager

We're with you every step of the way to guide you through the service set-up and provide ongoing support to help you and your employees get the most out of your healthcare membership.



Employee awareness

We'll deliver presentations to ensure that your employees are aware of all the fantastic benefits we have to offer.



Usage updates

You'll receive updates on how well the services are being used so you can demonstrate its value towards employee health and wellbeing internally.



Specialised tool kit

Your business will receive posters, leaflets, and additional resources such as videos, imagery and information for internal communications, to help you launch and promote Benenden Healthcare to your employees.



One monthly cost

Benenden Healthcare for Business supports your budgeting with one monthly fee – there are no additional costs for scheme usage and no excesses to pay.



Easy for employees to access

All employees will receive a personalised welcome pack, as well as access to the Benenden Health App where they can access their benefits on the go, giving them everything they need to make the most of their membership.



Managing your membership

You'll have access to our easy-to-use online portal where you can add or remove the employees you want to cover and manage your healthcare scheme.

Helping businesses achieve their goals

Benenden Healthcare for Business can help you see positive business results whatever industry you're in, whether you're a big company or a little company. Just take a look at what our clients have to say about us.

" We have been working with Benenden Health since March 2017. This is part of a range of initiatives to improve staff wellbeing and reduce sickness absence by enabling staff to access healthcare interventions more quickly.

Our employees use Benenden Health's services, with diagnostic and physiotherapy services being the most well used. Both of these, along with the treatment service, can keep staff well at work or help them return to work more quickly.

Benenden Health provide regular management information including service membership, usage and time saved versus NHS waiting times, which allows us to show return on investment.

Our account manager is efficient at handling queries and works closely with us to promote the services to our staff. Workplace visits have been particularly helpful to staff as they're able to talk about the full range of services and ask specific questions to enable them to benefit fully from their Benenden Health membership. "

Helen Morbin

Fitness and Health Advisor at Royal Berkshire Fire and Rescue Service

**ROYAL BERKSHIRE
FIRE AND RESCUE SERVICE**

Proudly trusted by over 800 businesses across the UK

Here are just some of the businesses we work with:



Frequently asked questions

How much does Benenden Healthcare for Business cost?

The price of membership is £12.80 per employee, per month.

Is the cost the same for every employee?

Yes, membership is the same price of £12.80 per person, per month, regardless of age or pre-existing conditions.

Do you accept pre-existing medical conditions?

Yes, everyone is accepted to join Benenden Health regardless of their medical history providing they're a UK resident.

Will there be any excesses to pay to access services?

No, there is no excess to pay. But your employees will be responsible for funding any costs incurred over £2,500 for a diagnosis.

Do you provide access to diagnosis and treatment?

Yes. Employees can request our help if their NHS wait time is more than three weeks for diagnosis and more than five weeks for treatment. Wait times for diagnosis and treatment are subject to change. Please check our website for the latest update at benenden.co.uk/nhswait

Employees can request private Medical Diagnosis at one of the hospitals in our diagnostic network for symptoms for which they have been referred by an NHS GP. Once authorised, we can support diagnostic costs up to £2,500. People can also request assistance for Medical Treatment and Surgery at one of our hospitals in our treatment network for approved procedures. Our approved procedures are broadly those that are considered less complex and might be considered as elective procedures. Examples of surgery not on our approved procedures list are heart, brain, cancer and joint replacements. You can see a full list of our approved procedures on our website: benenden.co.uk/our-procedures

Do you have any exclusions?

There are limits and exclusions which apply to our membership. Our healthcare services are provided on a discretionary basis and are subject to the resources we have available. Some cases can be dependent on a GP referral, NHS wait times and the type of treatment required. Please review the service detail provided in this document for further information.

Is Benenden Healthcare private health insurance?

Whilst our tuberculosis service is provided on an insured basis, we're not a medical insurer. Our other services are provided on a discretionary basis and are subject to the resources we have available. In some cases, provision of these services can be dependent on factors such as GP referral, NHS wait times and the type of treatment required.

Can I extend the benefit to my employees' family members?

Yes, you can extend this benefit to employee's immediate family for the same price of £12.80 per person, per month.

Will the cost increase if my employees use it?

No. The cost of Benenden Healthcare for Business will never increase due to employee age or service usage. The cost of membership is reviewed annually for all members, never based on an individual's circumstances.

Can I cover all my employees?

Yes, membership is available to all employees over the age of 16 who are normally a resident in the UK.

Everyone is accepted regardless of age and medical history. There are no exclusions for pre-existing conditions on joining. For full details read our Guide to Benenden Healthcare at benenden.co.uk/businessguide

Will providing Benenden Healthcare for Business to my employees affect tax and national insurance contributions?

Benenden Healthcare for Business is a taxable benefit which means it may affect an employees' income tax but not national insurance contributions. For more information visit: gov.uk/tax-company-benefits

Contact us

Benenden Health's friendly team are here to help you. If you have any queries or would like to find out more, we're happy to help.

Any questions, just get in touch



0808 256 2910*



salesupport@benenden.co.uk



benenden.co.uk/business

Important information

Read our full guide to Benenden Healthcare at benenden.co.uk/businessguide

For full details about the medical procedures we can cover, please visit benenden.co.uk/our-procedures

UK residents only.

The price of membership is reviewed annually and the benefits periodically.

Benenden Health will not give advice in relation to the sale of our products.

* 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 provided 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, FRN 205351. The remainder of the Society's business is undertaken on a discretionary basis. Registered Office: Holgate Park Drive, YO26 4GG.