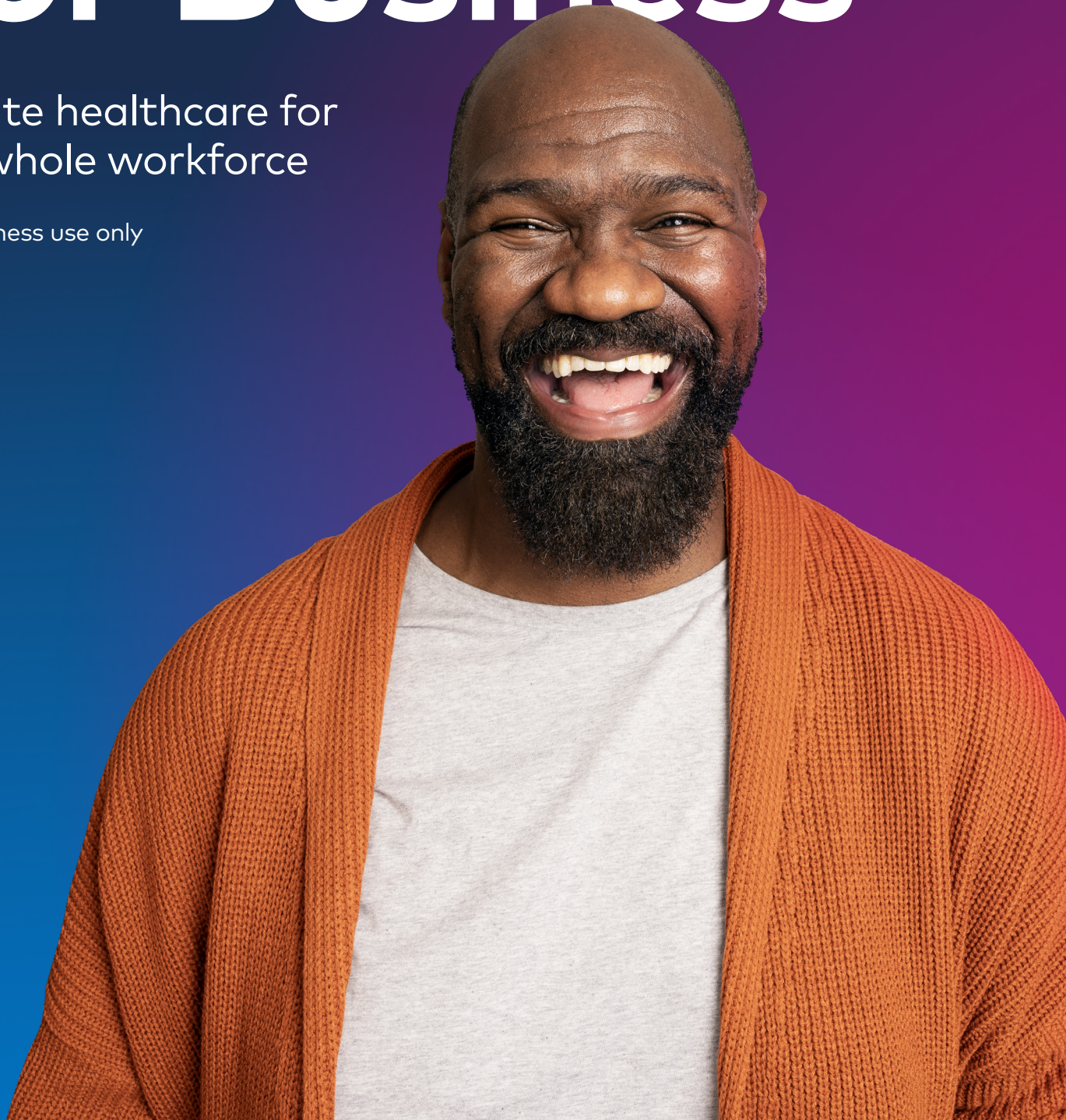


# Healthcare for Business

Private healthcare for  
the whole workforce

For business use only



# Contents

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

<b>The benefits of investing in employee health and wellbeing</b>	<b>3</b>
<b>About Benenden Health</b>	<b>5</b>
<b>What's included</b>	<b>7</b>
24/7 GP Helpline	8
24/7 Mental Health Helpline	9
Care Planning and Social Care Advice	10
Medical Diagnostics	12
Surgical Treatment	14
Treatment of Tuberculosis	15
Physiotherapy	17
Mental Health Support	18
Cancer Support	19
<b>Employee rewards and benefits</b>	<b>21</b>
<b>The Benenden Health App</b>	<b>22</b>
<b>Can we extend membership to our employees' families too?</b>	<b>24</b>
<b>How we helped our members in 2023</b>	<b>25</b>
<b>Benenden Health in your workplace</b>	<b>26</b>
<b>Helping businesses achieve their goals</b>	<b>28</b>
<b>FAQs</b>	<b>30</b>








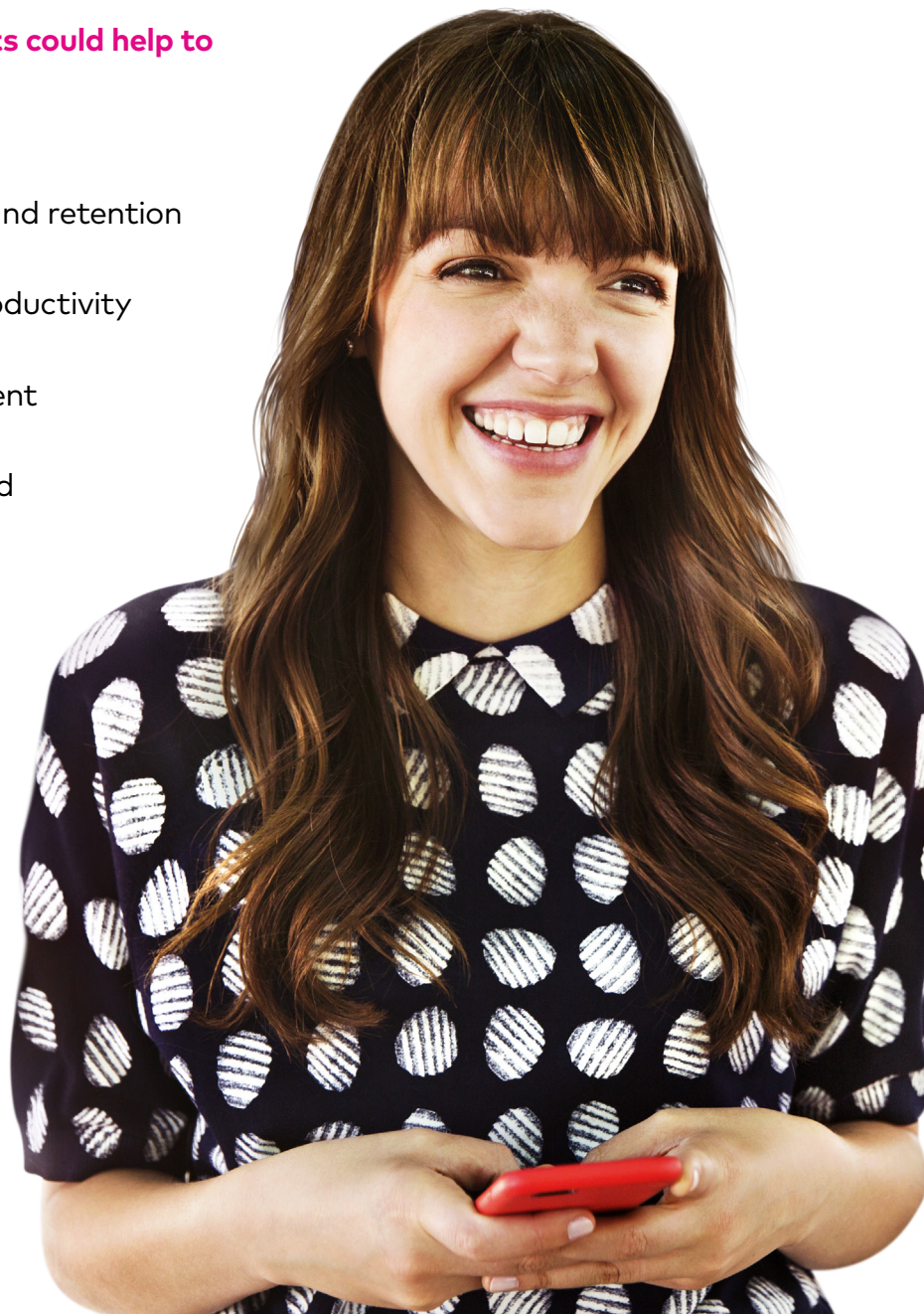
# Investing in your people

We offer affordable private healthcare that isn't just for the bosses, but for your entire workforce.

We can support them during the bigger stuff, like unexpected illnesses, and the smaller stuff, like their day-to-day health and wellbeing. And when your workforce is supported, your business is stronger from the inside.

## Employee healthcare benefits could help to

-  Reduce sick days
-  Improve satisfaction and retention
-  Increase focus and productivity
-  Attract and retain talent
-  Give you peace of mind



**£15.50**

per employee,  
per month





# Affordable healthcare, whatever your business

Private healthcare doesn't need to be expensive or just for the bosses. We believe healthcare is as fundamental to business success as HR, payroll, and technology. That's why, with us, it's a benefit the whole business can enjoy.

We make this possible because we're a mutual society with over 115 years' experience supporting UK businesses, and the health and wellbeing of their employees.

Our National Health Service is fantastic, but it's increasingly under pressure. At Benenden Health, we help take the strain off the NHS by offering private alternatives where we can, like 24/7 GP and Mental Health helplines and Mental Health Support, Medical Diagnosis and Surgical Treatment. So your employees can get the help they need, when they need it.

Your people are what makes your business. That's why we provide a simple and affordable way for businesses, like yours, to make healthcare a standard of employment for everyone, rather than just a perk for the few.

**Here for our members, not for profit.**

# Why we do what we do...

We're a mutual society. A not-for-profit healthcare provider. Proudly run for the benefit of our members, not shareholders. Members have access to the services they need, and funds are invested back into the business to provide even better care.

## How we do it

- We carefully manage our funds and service provision on a discretionary basis, so we can continue to support our members
- With 870,000+ members, we keep prices as low as possible 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 offer a private alternative
- Every member is part of a community connected by shared values, and through regular voting, gets their say in how we're run as a business

These are just some of the reasons why our members rate us 4.6 stars on Trustpilot. We're also proud to have been named 'Best Healthcare Service' at the Moneyfacts Investment Life & Pensions Awards for the last 6 years.



## 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 a qualified NHS Practitioner referral, NHS wait times and the type of treatment required.**

# 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 Healthcare for Business members have access to from day one of membership.



**24/7 GP  
Helpline**



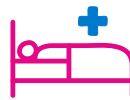
**24/7 Mental  
Health Helpline**



**Care Planning and  
Social Care Advice**



**Medical  
Diagnostics**



**Surgical  
Treatment**



**Physiotherapy**



**Mental Health  
Support**



**Cancer  
Support**



**Treatment of  
Tuberculosis**



**Employee  
rewards and  
benefits**



**The Benenden  
Health App and  
Wellbeing Hub**



**Be Healthy digital  
magazine**



## 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 registered GP practice 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 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. Prescriptions 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 employees back to their registered GP practice
- The 24/7 GP Helpline isn't designed to replace an employee's own registered GP practice 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 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 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 employees request this service

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

#### Suffering from self-harm, suicidal thoughts or an eating disorder?

These are serious and acute conditions. At Benenden Health we don't offer the intensive help employees might need. We urge anyone experiencing these conditions to contact their registered GP practice, or the Samaritans.

**Seek help today.** Call **Samaritans: 116 123**

Call the non-urgent **NHS Helpline: 111** **Urgent call: 999**



## 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. And our Neurodiversity and Disability Advice Service can support adults and children, as well as parents or guardians whose child may have additional needs.

### What's included

#### 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 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

### What's excluded

- Benenden Health doesn't fund any care that may be needed

#### The Neurodiversity and Disability Advice Service

Employees can request help if they require advice in relation to any neurodiversity or disability need, or if they're the parent or guardian of a child who may have these needs, including ADHD, autism, or any learning or physical disability. This service can help employees to make the right choices by talking them through how to navigate information and signposting for support strategies, funding, rights of parents, carers or employees and care options including:

- How to navigate the available information
- How to know what services are available
- Understanding and knowing the duties and responsibilities of schools, GPs and local authorities, including the SEND process
- Identifying and finding the best services
- Understanding employment rights as an employee, or as a parent of a child needing care
- Knowing how to challenge decisions and make appeals

### What's excluded

- Benenden Health doesn't fund the diagnosis for neuro-diverse conditions such as autism or ADHD
- 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.







## Medical Diagnostics

### Overview

Employees can request private medical diagnosis in our diagnostic network for symptoms which have been referred by a qualified NHS Practitioner\*. Once authorised, we can support 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 a referral letter from a qualified NHS Practitioner 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](https://www.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. Please note, not all hospitals undertake all diagnostic services. The employees' qualified NHS Practitioner will be able to guide and support them. 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 providing access to diagnostic consultations and tests. This network includes our own Benenden Hospital located in Kent. Members living within our calculation of a two-hour drive time of Benenden Hospital will be required to attend Benenden Hospital for their diagnostic services, subject to availability of the required speciality.

### 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

\* A referral from an optician may be accepted if you require support for cataract diagnostics. The referral letter must specify your registered GP practice.

- 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](https://benenden.co.uk/nhswait)
  - We'll only authorise Physiotherapy, Medical Diagnostics or Surgical 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 they're not a UK resident
  - Employees should always contact us before arranging any appointments to find out whether we can help

### How employees request this service

To request Medical Diagnostics employees must:

1. Have been referred for diagnostics by a qualified NHS Practitioner 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 referral letter from a qualified NHS Practitioner, 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 referral letter from a qualified NHS Practitioner 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
5. If employees need any further tests or appointments they should contact us for authorisation



## Surgical Treatment

### Overview

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

A full list of our approved surgical 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 surgical procedures on our website **benenden.co.uk/our-procedures**. Our approved procedures focus on treatment likely to have an immediate positive impact on quality of life without requiring prolonged hospital stays or ongoing treatment and care and are considered less complex. Anything not on our list of our approved procedures is excluded. Please refer to the "What's excluded" section below.

**As our services are provided on a discretionary basis and are subject to the resources we have available, we may change the approved procedures 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 surgical treatment. This network includes our own Benenden Hospital located in Kent. Members living within our calculation of a two-hour drive time of Benenden Hospital will be required to attend Benenden Hospital for their treatment services, subject to availability of the required speciality.

Employees can visit our website [benenden.co.uk/hospitals](https://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. Any treatment where, in our view, it may be safer to remain on the NHS waiting list, for example, complex surgeries that may lead to ongoing consultations and treatment 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
  - Varicose Veins

This list isn't exhaustive and is subject to change. A full list of approved surgical procedures is available at [benenden.co.uk/our-procedures](https://benenden.co.uk/our-procedures)

- 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](https://benenden.co.uk/nhswait)
- We'll only authorise Physiotherapy, Medical Diagnostics or Surgical 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
- Employees 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 request this service

To request Surgical 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 an assessment of their condition, which will be done over a video call or by telephone. The assessment will help us find out if they're likely to benefit from physiotherapy and if so, the best course of treatment.

### What's included

If treatment is recommended, the type of treatment employees may receive will involve either guided self-managed exercise, virtual or face-to-face sessions with a physiotherapist in our network.

#### Guided self-managed exercise

For symptoms that can be managed through exercise, the physiotherapist will design a bespoke programme to address their needs. The physiotherapist will support their journey by case management calls. Their exercises can be accessed through a personalised Online Digital Rehabilitation programme, accessible on a tablet, computer or app, or we can send a paper copy in the post. 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

The number of virtual or face-to-face sessions will be based on clinical guidance and will be up to six sessions. Employees may also 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 Surgical 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 employees request this service

Call us to request a phone call with a physiotherapist to find out if they're 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

This is guided self help based on cognitive behavioural therapy (CBT). The therapy we offer is low intensity and aims to help with mild to moderate depression and anxiety by developing personal coping strategies. 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 them an opportunity to explore the exercises and techniques further and review their progress in a supportive way. This type of approach offers 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 the 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 employees request this service

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 a 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 pay<sup>1</sup> 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 pay<sup>1</sup> 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 paid<sup>1</sup> 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 employees request this service

To request this service, employees must:

1. 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.**

<sup>1</sup>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 doesn't just support your workforce when they're under the weather or seriously ill. We're there every day, with the latest tips and guidance to help them look after their everyday health and wellbeing. All available at the tap of a finger in the Benenden Health App. Plus, they can take advantage of offers on our other products too, to help them look after their pockets.

- Discounted Benenden Health Assessments
- Benenden Health Cash Plans
- Benenden Travel Insurance
- Savings on self-funded treatments

### 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, Currys PC World, B&Q, Argos and more
- **Free online eye screening tests** plus up to 30% off eye health products



# Mobile app

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

The Benenden Health App allows them to take their membership benefits into their own hands. When employees can access services at the click of a finger, they're more likely to use them. Meaning they get back to feeling their best, fast.

- **Booking made simple**

Employees can book GP phone and video consultations on the go using their mobile app

- **Support when they need it**

Benenden Health's 24/7 Mental Health Helpline is there any time, day or night

- **Make requests quickly**

The app makes requesting private Medical Diagnosis and Surgical Treatment easy in just a few simple steps

- **A dedicated team**

Our Member Services team is on hand to handle requests for access to Private Diagnosis, Treatment, and Physiotherapy

- **Wellbeing Hub**

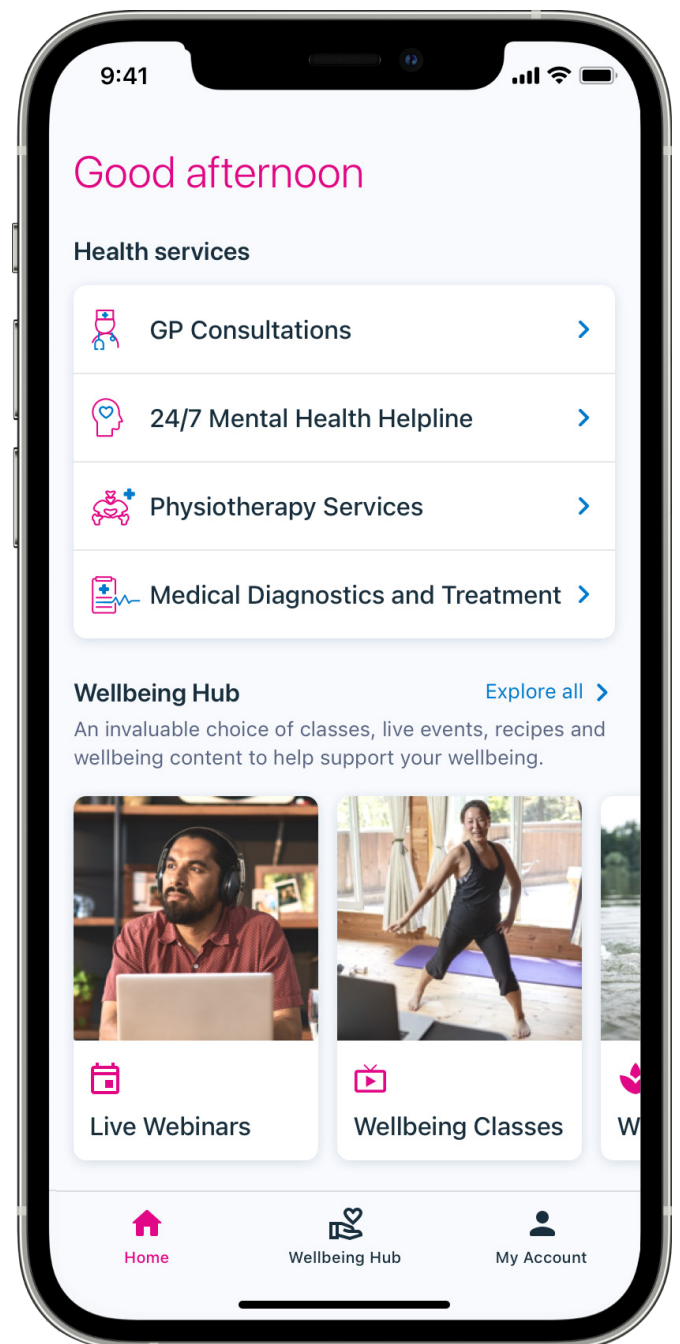
Access to videos, podcasts, classes and much more to support fitness and nutrition needs as well as mental wellbeing and a dedicated menopause hub

- **Online classes and rewards**

Book online wellbeing classes and access exclusive member rewards and discounts through the My Benenden account and on the app

- **Keep personal details up to date**

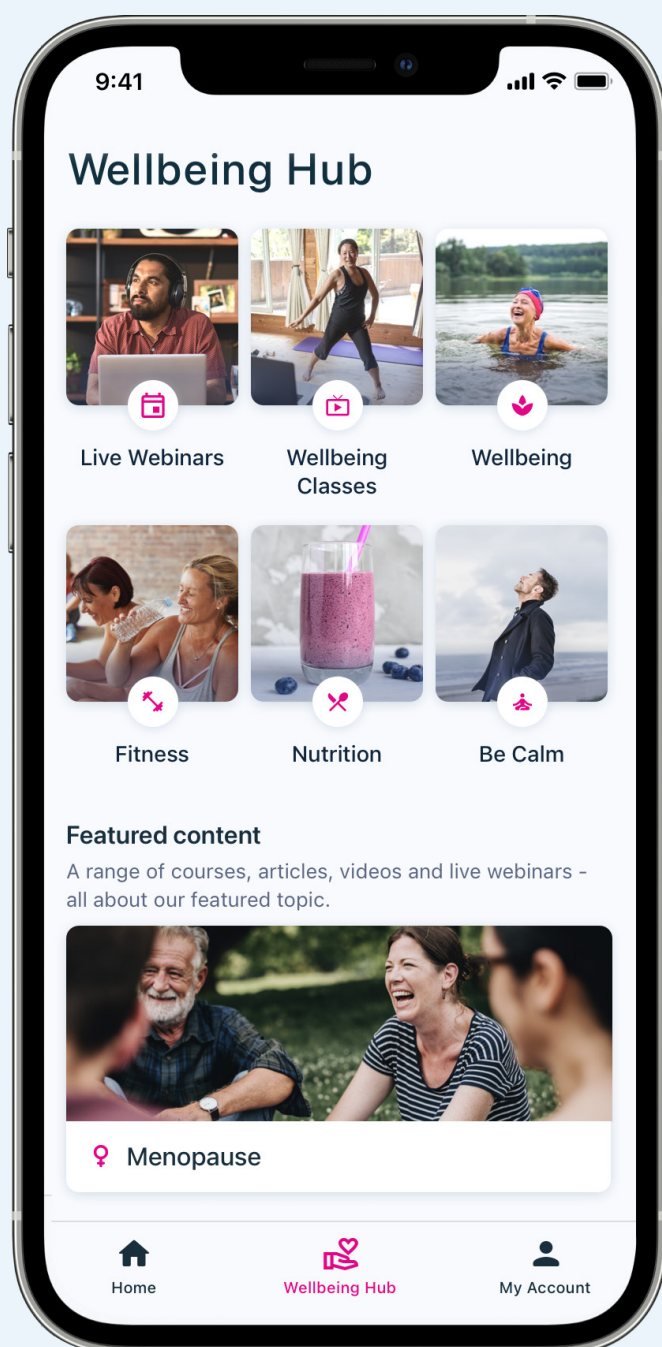
Employees can view and update their personal details easily



# Wellbeing Hub

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.



- **Fitness**

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

- **Nutrition**

Access to over 200 video recipes to try out

- **Wellbeing**

Over 20 eLearning programmes covering sleep, nutrition, mental wellbeing and movement to support wellbeing, fitness and nutritional needs

- **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

- **Menopause Hub**

A range of helpful information, videos and courses to support at every stage of the menopause

Download on the App Store  
or Google Play:







## Can we extend membership to our employee's families too?

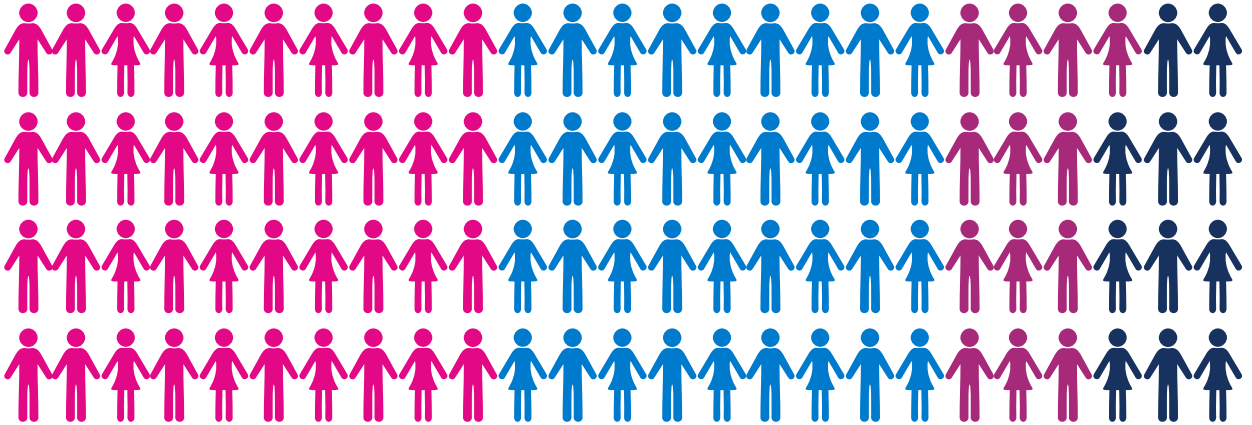
Yes, we also offer Employee Plus Family Schemes. Employees can add family to your scheme for the same rate of £15.50 per person, per month. Employees can also add family to their membership on a self-funded basis through Direct Debit<sup>^</sup>.

Please note that employees have 60 days from when they join your Benenden Healthcare for Business Scheme to add family to their membership under the Special Conditions of your scheme. After 60 days they can still add family to their membership, but they'll be exempt from any Special Conditions regarding when they can access our services.

<sup>^</sup>From the 1st April 2025, the cost for adding members via Direct Debit will increase from £15.50 to £15.85 per person, per month.

# How we helped our members in 2023

We helped our members 173,079 times



**40%**  
24/7 advice and support

**36%**  
Diagnostic services

**13%**  
Physiotherapy

**11%**  
Surgical procedures

## Diagnostic services used in 2023



**27%**

Physiotherapy



**17%**

Orthopaedics



**7%**

Ear, nose and throat



**6%**

Dermatology

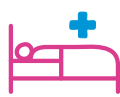
The above accounted for 57% of the diagnostic services provided in 2023. The remainder covered a variety of services.

## Surgical procedures carried out in 2023



**31%**

Ophthalmology



**22%**

General surgery



**17%**

Orthopaedic surgery



**10%**

Gynaecology

The above accounted for 80% of all surgical procedures completed in 2023. The remainder covered a variety of services.



# Healthier employees for a healthy business

Both businesses and wellbeing culture need to be nurtured. We'll support you with the health and wellbeing – so you can get on with what you do best – managing your team.



# We're here to help you get started. And for every step after.



## Easy to get up and running

We make it easy to roll out your employee healthcare across your business. Just tell us who you'd like to include, and we'll send you everything you need to get going.



## Dedicated account management

We're with you from your day one set-up and every day after, we'll be there to support you and your employees in getting the most from Benenden Health.



## Employee awareness

We'll help your employees get the most from their healthcare with regular presentations on all the fantastic benefits they have access to.



## Usage updates

You'll get regular updates on employee service usage, so you can see how valuable employee healthcare has been for your business.



## Specialised toolkit

We'll send you all the tools and services you need to launch and promote your new employee healthcare. From posters and leaflets to videos, all to help you and your employees get to know Benenden Health.



## One monthly cost

One monthly fee. No additional costs for usage, and no excesses to pay. Ever.



## Managing your membership

You'll have your own online portal, where you can add the employees that you want to cover and manage your healthcare plan. And, your dedicated account manager is always on-hand.



## 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.

# 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 1,000's 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 £15.50 per employee, per month.

### 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 surgical 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 Surgical Treatment. Wait times for diagnosis and treatment are subject to change. Please check our website for the latest update at [benenden.co.uk/nhswait](https://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 a qualified NHS Practitioner. Once authorised, we can support diagnostic costs up to £2,500. People can also request assistance for Surgical Treatment 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](https://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 qualified NHS Practitioner 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 a qualified NHS Practitioner referral, NHS wait times and the type of treatment required.



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

Yes, we also offer Employee Plus Family Schemes. Employees can add family to your scheme for the same rate of £15.50 per person, per month. Employees can also add family to their membership on a self-funded basis through Direct Debit<sup>^</sup>.

Please note that employees have 60 days from when they join your Benenden Healthcare for Business Scheme to add family to their membership under the Special Conditions of your scheme. After 60 days they can still add family to their membership, but they'll be exempt from any Special Conditions regarding when they can access our services.

### 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](https://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 employee's income tax and/or national insurance contributions. For more information visit: [gov.uk/tax-company-benefits](https://gov.uk/tax-company-benefits)

### Do you provide cover for dental and optical care?

This healthcare benefit doesn't include access to dental and optical care. However, we also offer a Benenden Health Cash Plan which does provide support for these everyday health issues. The cash plan offers up to 100% money back on dental and optical care. For more information, please visit [benenden.co.uk/cpbusiness](https://benenden.co.uk/cpbusiness)

<sup>^</sup>From the 1st April 2025, the cost for adding members via Direct Debit will increase from £15.50 to £15.85 per person, per month.

# 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\*



[sales.support@benenden.co.uk](mailto:sales.support@benenden.co.uk)



[benenden.co.uk/business](https://benenden.co.uk/business)

## Important information

Read our full guide to Benenden Healthcare at [benenden.co.uk/businessguide](https://benenden.co.uk/businessguide)

For full details about the medical procedures we can cover, please visit [benenden.co.uk/our-procedures](https://benenden.co.uk/our-procedures)

UK residents only and limits and exclusion apply. Services are offered on a discretionary basis and minimum NHS wait times apply to private Medical Diagnostics and Surgical treatment. A full list of the procedures we cover is on our website: [benenden.co.uk/our-procedures](https://benenden.co.uk/our-procedures)

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 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.