



Health Cash Plan for Business

Help employees make their salaries go further
with money back on everyday healthcare costs



We're here for your employees' health, not for profit

The backbone of a successful business is always its people. Yet health affects everyone, regardless of whether you're a big company, or a little company.

We provide businesses with the high-quality, affordable health and wellbeing services and tools they need to take care of each and every employee. Benenden Health offers Health Cash Plan for Business that's been specially designed to best suit your staff's needs, whilst also making financial sense for your business. In addition, we are a mutual, which means we are here for you and your employees, not for profit.

These are just some of the reasons why we're rated 4.6 on Trustpilot and were voted winner of **Best Health Cash Plan Provider** and **Best Healthcare Service at the 2023 Investment Life & Pensions Moneyfacts Awards**.



Our health cash plan supports everyone

Benenden Health Cash Plan for Business gives your employees the peace of mind that their everyday health costs are covered.

Reward employees with money back on often expensive everyday healthcare costs such as dental, optical and physiotherapy, helping them save money every year.

Our health cash plans are an employee benefit that can help with retaining existing and attracting new staff and help to create a culture of wellbeing within your organisation.

Benenden Health is proud to be partnered with BHSF for our health cash plans. BHSF is also a not-for-profit health and wellbeing provider with a proud history dating back to 1873. Together, we offer a range of affordable business health cash plans that all help put wellbeing at the top of the agenda at your organisation.



75% of employees

are more likely to stay with their employer because of their employee benefits package and 78% agree that employee benefits are significant in their decision when accepting a job role.¹

Employee benefits

- ✓ It shows them they're valued and rewarded
- ✓ Helps to create a culture of wellbeing
- ✓ It's easy for employees to claim money back on everyday medical expenses
- ✓ Helps to make their salaries go further



A positive impact on your business

Over three-quarters (78%) of employers believe offering physical wellbeing benefits to their employees has a positive impact²

Benefits for your business

- ✓ The plans are easy to take out – there are no medicals and no age limit
- ✓ It helps support employee wellbeing and improve motivation, productivity and morale
- ✓ Low cost – lowest level of cover starts from under £3 per employee, per month
- ✓ A range of cover levels to choose from to suit your budget needs

¹ Employee Benefits "Statistics show the importance of employee benefits", January 2019

² Employee Benefits "81% say supporting mental wellbeing is good for business", May 2020

What our cash plan covers

Our health cash plans are available in a range of cover levels that help towards the cost of health appointments for your employees including:



Dental

Money back for check-ups, hygienist fees, fillings, dentures, crowns and bridges



Optical

Money back towards sight tests, new glasses and contact lenses



Therapies

Combined therapies including physiotherapy, osteopathy, homeopathy, acupuncture and chiropractic treatments



Hospital stays*

Employees can claim back for each day or night they stay in a hospital (there's a 24 month qualifying period for pre-existing conditions on this benefit)



Chiropody

Your employees can claim back on consultations, assessments and treatments so they can get back on their feet sooner



New child/adoption benefit

A single payment for each child that your employee or their partner gives birth to or adopts (10 month qualifying period[^])



Prescriptions and flu vaccinations

Combined benefit giving your employees money back towards the cost of NHS prescriptions or flu vaccinations



Personal accident*

A pay out as a result of an accidental bodily injury

Speak to a member of our team for the full benefit tables that illustrate what is covered in our Health Cash Plan for Business.

*Up to a maximum of 30 nights for Hospital-in-patient and up to six days for Hospital day case surgeries. If an insured person is aged 75 or over at the start date of the policy, Personal accident, Hospital in-patient and Hospital day case benefits are only payable at half of the stated amounts of each level.

[^]10 month qualifying period before a claim can be submitted.

Extra benefits



Support your employees' household budgets.

Our health cash plans can also help your employees with their loved one's healthcare costs. Employees can cover their children (aged 18 and under and living with them) on a Single plan by providing them with their own shared benefit allowance to claim against healthcare costs.



What are family health cash plans?

Family plans cover your employee, their spouse/partner and their children (aged under 18 and living with them) all for one monthly cost.



Our health cash plan complements Benenden Healthcare for Business which gives your staff access to 24/7 GP and Mental Health helplines, Mental Health Support, Medical Diagnosis and Surgical Treatment, and Physiotherapy for just £15.50 per employee, per month.

This offers every single one of your employees round the clock access to affordable, high quality private ongoing health and wellbeing support. Find out more about Benenden Healthcare for Business on page 10.

Setting up is simple for you...

1



Contact our friendly team to chat through the benefits of each plan

2



Choose how many employees to cover, and the level of cover you would like (A minimum of five employees)

3



Send over your employees' details and cover will start on the 1st of the chosen month

... and your employees

1



Your employee attends their appointment, pays the bill and keeps the original receipt[^], which should include the name and address of the chosen practitioner*

2



They complete and submit the claim form via post or online (remembering to attach the receipt), within 26 weeks from the date of treatment

3



Once the claim is approved money is paid directly into their account, usually within two working days

* Benenden Health Cash Plan for Business only covers practitioners with qualifications that are recognised by industry bodies as outlined in the Group Scheme Terms and Conditions.

[^]Debit or credit card receipts will not be accepted as proof for claims. The receipt must be itemised and include the claimant's details, as well as the practitioners.

How our cash plan could work for your employees

For example, ABC Limited want to introduce a new initiative to show staff how much they're appreciated and to boost employee morale and retention levels. They decide that improving employee benefits is the answer and after doing some research they opt for a simple and affordable Level 2 Benenden Health Cash Plan for Business, which costs less than £105 per employee, per year. After the first year here's all the money, their employee Jo, has saved, and all the ways ABC Limited have benefited:

Life event	Treatment	Money back for employee	Employer benefit
Dental check up	Dentist – filling and check-up	£70.70*	Minimising the risk of Jo having to take time off as her cavity was sorted before it became a problem
Getting headaches	Opticians – new glasses	£100	As Jo regularly uses a computer, her eyesight is really important. ABC Limited also save on corporate eye care voucher costs
Concussion following an injury playing hockey	Hospital stay as a precaution from her concussion £20 – 1 night	£20	The money back helps reduce Jo's stress levels which has a positive impact on her work
Bad back	Osteopath – three sessions	£150	Extended time off avoided with the right treatment
Jo claims a total of		£340.70	Jo feels really valued and lucky to have an employer who cares for her wellbeing

*Based on NHS Dental Band costs April 2023.

£15.50
per employee,
per month

We also offer ongoing support for your employees' health and wellbeing

If you want to do even more to look after your employees' health and wellbeing, and reduce absenteeism, Benenden Healthcare for Business is the affordable way to help keep every member of your team happy, healthy and productive.

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

The benefits to your employees:

- Access to 24/7 GP and Mental Health helplines
- Cancer support, Care Planning and Social advice, Mental Health support, and Physiotherapy. Plus access to Medical Diagnosis and Surgical Treatment, when there's a wait on the NHS
- Access to a host of member rewards and discounts with My Benenden Rewards
- Online health and wellbeing classes through the Benenden Health App and Wellbeing Hub

Limits and exclusions apply.

To find out more about Benenden Healthcare for Business call our team on **0808 115 1317*** or visit www.benenden.co.uk/business

Benenden Healthcare for Business is available to UK residents only and limits and exclusion apply. Our services are offered on a discretionary basis and a minimum NHS wait times apply to private diagnostics and private surgical treatment. For a full list of the procedures we cover is on our website: www.benenden.co.uk/our-procedures.



Contact us

If you'd like to find out more about how your business could benefit from our Health Cash Plan for Business, our friendly team are here to help you.

Any questions just give us a call



0808 115 1317*



sales.support@benenden.co.uk



benenden.co.uk/business

* UK residents only. Lines are open 9am - 5pm, Monday to Friday (except bank holidays). Please note that your call may be recorded for our mutual security and also for training and quality purposes. Please check the website for up-to-date opening times.

Please note no advice will be given in the sale of this product.

Benenden Health Cash Plan for Business is distributed by Benenden Wellbeing Limited, an insurance intermediary, which is authorised and regulated by the Financial Conduct Authority (FRN 593286). Registered in England and Wales (Company No. 8271017). Benenden Wellbeing Limited is a wholly owned subsidiary of The Benenden Healthcare Society Limited. The Registered Office of both is: Holgate Park Drive, York YO26 4GG. Benenden Health is a trading name of Benenden Wellbeing Limited.

Health Cash Plan for Business is issued and administered by BHSF Limited. BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN 202038) and Prudential Regulation Authority. Registered in England and Wales (Company No. 35500). Registered office: 13th Floor, 54 Hagley Road, Birmingham, B16 8PE.

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 (Financial Services Register number 205351). The remainder of the Society's business is undertaken on a discretionary basis.

Full details on all products are available by contacting Benenden Health on 0808 115 1317 or by emailing sales.support@benenden.co.uk.