



# Healthcare for Business

## Technical Guide

Document for financial  
intermediary use



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How we're different

# Affordable private healthcare for businesses

**Benenden Healthcare for Business can help businesses who wish to offer affordable, high-quality private healthcare to every single one of their employees.**

## Features at a glance

- Medical history disregarded
- Acceptance is guaranteed regardless of pre-existing conditions
- No excesses
- No moratoriums
- One flat rate for everyone
- Individual member cost doesn't increase with usage
- No maximum age limits
- Insurance Premium Tax (IPT) does not apply
- Eligibility for residents of the UK



## Benenden Health

# How Benenden Healthcare for Business works

**Want an affordable private healthcare solution you can offer your clients? We've got you.**

This isn't private healthcare for the bosses. This is healthcare for the entire business. 24/7 GP and Mental Health helplines, plus quicker access to services like Physiotherapy, Medical Diagnostics, and Surgical Treatment are just some of the ways we support the businesses we work with.

And, we're a mutual, so we run for the benefit of our members, not for profit. Meaning we invest funds straight back into the business, to carry on providing the best possible care for our 870,000+ members.

### Benenden Healthcare for Business could work for:



#### **Employers who want to add additional benefits, particularly those who:**

- Want to offer healthcare to employees who aren't covered
- Want every employee to be accepted, no exceptions
- Want a low-cost option
- Are considering their benefits offering as part of a pay and reward review



#### **Employers who are concerned about the price of a healthcare benefit, particularly those who:**

- Are worried that the cost of PMI will increase with service use
- Think that private health cover could cost too much
- Are looking to review their existing benefits spend, or deliver cost efficiencies
- Need reassurance of stable costs for budget purposes
- Are reviewing existing benefit arrangements where cost is now a priority



**Employers who are concerned about the health and wellbeing of their employees, particularly those who:**

- Are concerned about the impact long NHS waits may have on their employees
- Want to provide accessible mental health and wellbeing support
- Want to provide medical diagnostic and Surgical treatment support
- Want cover to help tackle absence in the business



**Employers who want a simple solution, particularly those who:**

- Are put off by intrusive underwriting requirements
- Require different funding options such as employer or employee paid benefits
- Don't want their employees to undertake extensive health assessments and are seeking guaranteed acceptance, with no exclusions applied for pre-existing conditions, at the time of joining
- Like the idea of universal pricing with one flat rate per person for all scheme members



**Benenden's Healthcare for Business will not be suitable in the following circumstances:**

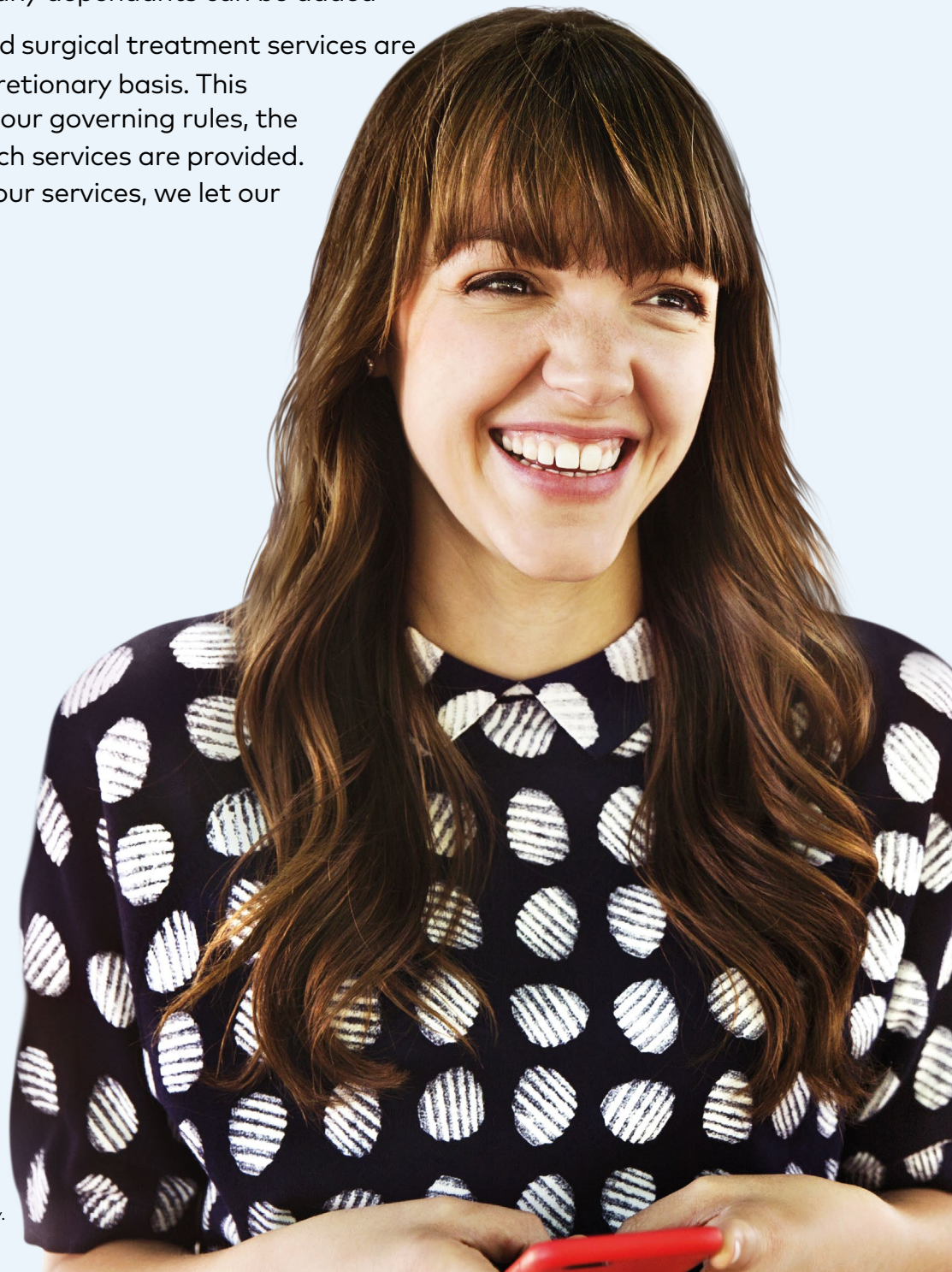
- To provide comprehensive cover that includes cover for critical illnesses, including oncology, neurosurgery, cardiac or complex skeletal surgeries
- To offer benefits that will support employees with long-term chronic conditions
- To give the ability for an employee to reclaim everyday health costs for things like dentistry and optometry



# Our services

The information below outlines all our services in more detail

- Residents of the UK
- Members must be 16 to join but an individual can be included on another person's membership at any age
- Cost of membership is £15.50 per person, per month. Members can add dependants to their membership for an additional £15.50 per person, per month. There is no limit on how many dependants can be added
- Our diagnostic and surgical treatment services are provided on a discretionary basis. This means that under our governing rules, the board decides which services are provided. When we change our services, we let our members know.





## 24/7 GP Helpline

Access to a GP 24 hours a day, seven days a week, for help and advice for members and their immediate family. Members call to make an appointment for a GP to call them or their family member back at a time to suit them.



### What's included

- Video calls with a GP are available every day between 8am and 10pm, excluding Christmas Day
- Seek advice from a UK-based GP from anywhere in the world
- No limits on the number of times they can use the service
- GPs can prescribe some medications over the telephone if appropriate
- Prescriptions can be collected from a local pharmacy or delivered directly to the member the next working day (separate charges apply, see below)



### What's excluded

- The service isn't designed to provide ongoing treatment, repeat prescriptions, investigations or referrals
- The service can't provide a referral that members can use to access any other Benenden Healthcare services
- Prescriptions aren't available outside of the UK
- The costs of prescriptions aren't covered by membership – they're private prescriptions and separate charges apply for the cost of medication and delivery which the member pays directly to the pharmacy



## 24/7 Mental Health Helpline

Access via a phone call to immediate, emotional support and signposting for problems such as anxiety, depression, bereavement, relationships, and legal and debt concerns.



### What's included

- 24/7 access to immediate contact with a qualified counsellor who can provide support and reassurance
- Guidance to the most appropriate services and resources
- No limits on the number of times members can use the service

This helpline isn't intended to provide ongoing care or support for long-term conditions or difficulties requiring higher intensity therapies.



## Mental Health Support

Short-term structured support for members facing life stressors such as bereavement, work or relationship difficulties and 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 is offered, an assessment is carried out over the phone with a counsellor to determine the type of support that is most appropriate for the member, which could be:

#### **Structured wellbeing counselling**

Up to six sessions of structured wellbeing counselling sessions which may be delivered by phone, face-to-face or video call with one of our network counsellors.

#### **Supported self-help**

Designed by a Psychological Wellbeing Practitioner, the member will receive a set of supportive learning modules to complete. The member will work through their programme and have up to six support calls either over the phone or via video call from a Psychological Wellbeing Practitioner to provide support and monitor progress.

#### **Supported referral**

For conditions deemed moderate to severe, we'll help the member by making a supported referral to the NHS.



### What's excluded

- This service isn't intended to provide ongoing care or support for more severe, long-term conditions. As a result, there may be cases where we're unable to support due to the complexity of their circumstances. In these instances, we'll provide telephone support calls with a counsellor until the member receives an assessment from the NHS
- We can't provide counselling support when a member is 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 counselling via our network, we may offer an alternative solution





## Physiotherapy

Members can request a video call with a physiotherapist who will determine the best course of treatment. This could be either guided self-managed exercises or face-to-face sessions with a physiotherapist in our network.



### What's included

#### Guided self-management

- Guided self-management where the physiotherapist will design a bespoke programme for the member and support their journey at specific intervals via telephone calls
- The member can also view prescribed exercises through the personalised Online Digital Rehabilitation programme, accessible via an online app or paper delivery if preferred. They can record activity to help inform our physiotherapist on progress, using this to support their recovery

#### Face-to-face and remote physiotherapy treatment

- Face-to-face or remote physiotherapy treatment is provided through our national network of physiotherapy clinics
- The number of sessions the member will receive will depend on clinical guidance from the physiotherapist and they may be advised to complete exercises at home



### What's excluded

- We can't provide physiotherapy for symptoms that we've authorised physiotherapy for in the previous two years
- We're unable to provide support if the physiotherapist determines that condition cannot be treated within in a six session model
- If we're unable to provide physiotherapy via our network, we may offer an alternative solution



## Medical Diagnostics

Private medical diagnosis at a hospital or facility in our diagnostic network for symptoms for which members have been referred by a qualified NHS practitioner and the wait time is over three weeks.<sup>†</sup>



### What's included

- Diagnostic costs up to £2,500, settled directly by Benenden Health
- Includes consultations with an appropriate consultant and can include tests such as scans and x-rays
- Members have six months to complete the initial authorised diagnosis

The above list is subject to change and members should always contact us for authorisation prior to making any appointments.



### What's excluded

- Members will be responsible for funding any diagnostics costs incurred over £2,500
- We won't fund diagnosis undertaken prior to authorisation
- All appointments we authorise must take place within six months of our initial authorisation and we won't be able to settle any expenses that are incurred more than six months after initial authorisation
- Unfortunately, we won't be able to provide services for symptoms where we've authorised support in the previous two years
- We won't currently authorise diagnostic assistance for:
  - Any appointments which aren't for diagnostic purposes such as 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 suspected cancer diagnosis or where the diagnosis may lead to a long-term medical requirement

The lists stating what's included and excluded are subject to change. Members should always contact us for authorisation prior to making any appointments.

<sup>†</sup>NHS wait times will be considered before authorising any diagnostics or treatment services and are subject to change.



## Surgical Treatment

Surgical Treatment at one of the private hospitals in our treatment network for any approved procedures, when the wait time is over five weeks on the NHS.



### What's included

The full cost of any treatment or surgery on our approved list of procedures. This can include;

- Fees for surgeons, anaesthetics, operating theatres, accommodation, nursing, medical admission and specialist consultants
- Pre-operative tests, post-operative physiotherapy, dressings or other consumables that are necessary

### Our approved 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 might be considered as elective procedures.



**Gynaecology**



**Ear, nose  
and throat**



**General  
surgery**



**Urology**



**Ophthalmology**



**Orthopaedic  
surgery**

You can see a full list of our approved procedures on our website [benenden.co.uk/our-procedures](https://benenden.co.uk/our-procedures)



## Surgical Treatment continued



### What's excluded

- We can't provide treatment services where a procedure has taken place on the same body area within the previous two years
- 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
  - Replacement hip or knees

This list is not exhaustive and is subject to change. Please view our full list of procedures here [benenden.co.uk/our-procedures](https://www.benenden.co.uk/our-procedures)

Wait times for diagnosis and treatment are subject to change. Currently, members can request our help if the NHS wait time is more than three weeks for diagnosis and more than five weeks for treatment.

This information is correct as of October 2024. Please check our website for the latest update at [www.benenden.co.uk/nhswait](https://www.benenden.co.uk/nhswait)



## Care Planning and Social Care Advice

Access to a care adviser who can provide information and advice about adult care issues. This includes a face-to-face consultation, and advice for children and adults with special needs including autism, ADHD and learning disabilities.



### **What's included**

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

#### **Adult Care Planning and Social Care Advice**

Our care advisers talk members through the financial, legal and practical aspects of adult care, as well as providing ongoing impartial support.

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

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

#### **Neurodiversity and Disability Advice Service**

You can request help if you require advice in relation to any neurodiversity or disability need, or if you'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 you to make the right choices by talking you 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
- Understanding your own 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**

This service is designed to help members understand the potential costs of care, how the system works and any funding they may be entitled to. Benenden Health does not fund the care.



## Cancer Support

If a member 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 provide access to a dedicated nurse for ongoing support. The nurse will call or email regularly to discuss any concerns or questions 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 the 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 members to return to work and supporting after the return

If the nurse identifies a gap in the support they may:

- Identify, arrange and pay 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 for specialised clothing, head coverings and prostheses
- Signpost you to one of the other membership services provided by Benenden Health and signpost to the Benenden Charitable Trust, which can provide grants towards any other items which may help
- Signpost to local and national charities, organisations or support groups



### What's excluded

We don'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 for at the clinical discretion of the nurse. We won't pay for any such services or items which members purchase directly.





## Benenden Health App and Wellbeing Hub

With the Benenden Health App, members can access their healthcare benefits on the go. The app allows them to book and attend GP phone or video appointments from their mobile, and gives them instant access to our 24/7 Mental Health Helpline. They can also call to request other services, such as private diagnosis, treatment and physiotherapy. In addition, members can view their My Benenden account and discover exclusive rewards, book virtual wellbeing classes, and manage their membership.

**The Benenden Health App includes a Wellbeing Hub** packed with articles, videos, recordings and wellbeing classes. All designed to support mental wellness, fitness and nutritional needs.

### Let's talk menopause

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

### Fitness coaching

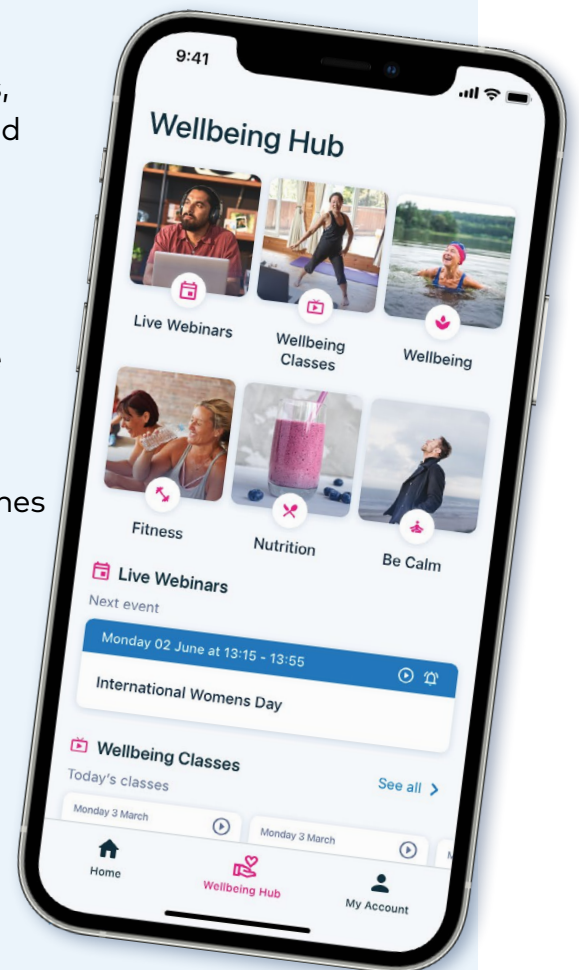
With a range of different exercise programmes on offer and over 200 exercises to try.

### Inspiring nutrition

With 200 step-by-step video recipes that make healthy eating easy and enjoyable for all the family.

### Mental wellbeing

From improving sleep to practicing meditation, our e-learning programmes will provide support where and whenever it's needed.



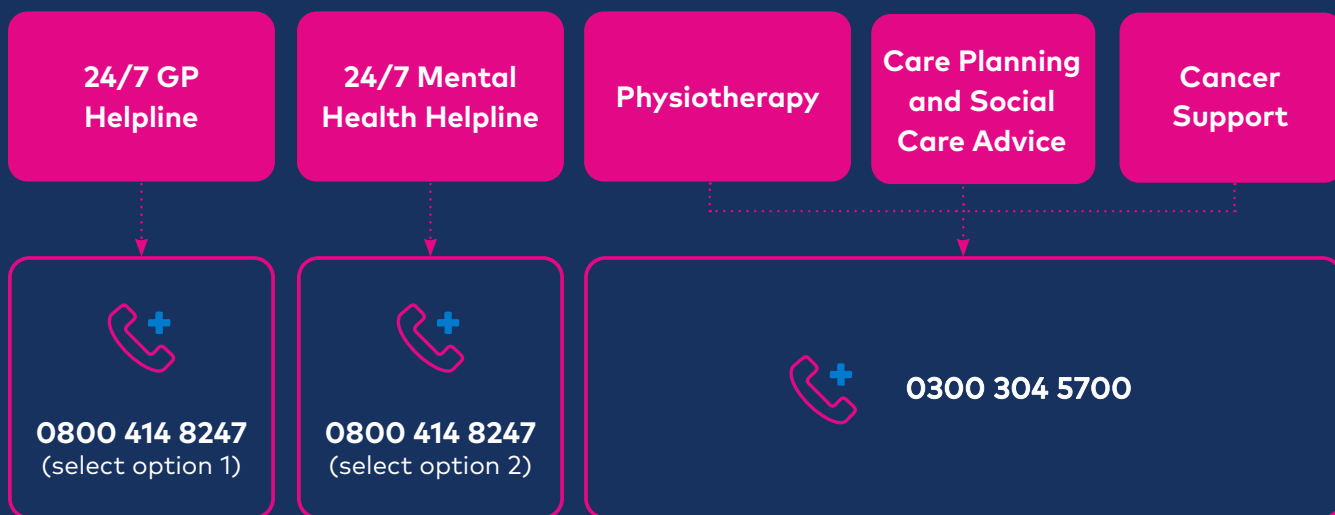
## Rewards and discounts

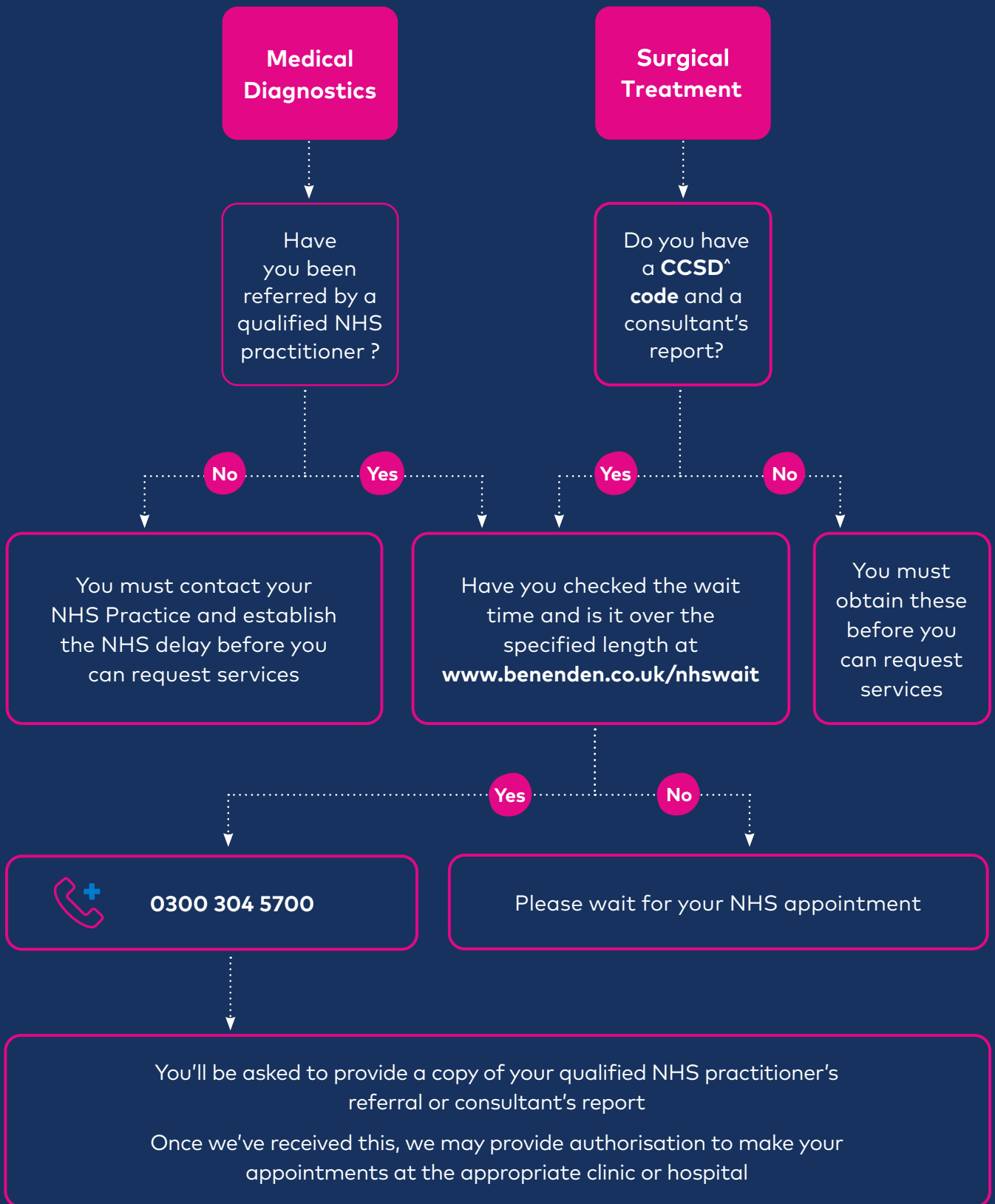
Members can also view an online platform with hundreds of offers to help them keep a healthy bank balance as well as a healthy lifestyle. They can access discounted gym memberships and digital fitness subscriptions, discounts on cinema tickets and everyday shopping from popular retailers, as well as travel, experiences and health and wellbeing offers.

Members will also receive our award-winning digital health and wellbeing magazine, Be Healthy.

# How to use our services

The below outlines how a member can access each of the services available to them. This information is sent to every new member at the start of their membership.





Meeting the steps on this page does not constitute a guarantee that we can provide assistance, so please refer to what's excluded and included within this booklet. To help us manage our resources, members should consider using the NHS if it is practical for them to do so. Please note that we need to speak to the person requesting help unless they are under 16 years of age or have someone who holds power of attorney on their behalf.

<sup>^</sup>CCSD stands for Clinical Coding and Schedule Development Group. It's a standard coding system for all private medical procedures and is commonly used in the UK medical sector. The member's consultant should be able to provide this code as standard.



# Hospital network

**We have a national network of 43 hospital facilities at which we can authorise surgical and other treatment procedures, alongside a national network of over 500 private facilities for diagnostic consultations and tests.**

Our network also provides access to an additional five hospitals for paediatric services. The hospitals in our network can change from time to time so check [benenden.co.uk/hospitals](https://benenden.co.uk/hospitals) for the most up to date information.

## **Benenden Hospital**

Goddard's Green Road  
Benenden  
Cranbrook  
Kent  
TN17 4AX

## **Other hospitals in our network:**

### **England**

#### **Nuffield Health York Hospital**

Haxby Road  
York  
YO31 8TA

#### **Ramsay Yorkshire Clinic**

Bradford Road  
Bingley  
West Yorkshire  
BD16 1TW

#### **Fairfield Independent Hospital**

Crank Road  
Crank  
St Helens  
Merseyside  
WA11 7RS

#### **Claremont Private Hospital**

401 Sandygate Road  
Sheffield  
S10 5UB

#### **Nuffield Health Newcastle Hospital**

Clayton Road  
Newcastle upon Tyne  
NE2 1JP

#### **Nuffield Health Derby Hospital**

Rykneld Road  
Derby  
DE23 4SN

#### **Ramsay Fitzwilliam Hospital**

Milton Way  
South Bretton  
Peterborough  
Cambridgeshire  
PE3 9AQ

#### **Ramsay Winfield Hospital**

Tewkesbury Road  
Longford  
Gloucester  
GL2 9EE

**Ramsay  
West Midlands Hospital**

Colman Hill  
Halesowen  
West Midlands  
B63 2AH

**Ramsay The Stourside  
Hospital**

Stourbridge  
DY8 1UX

**Ramsay Woodland Hospital**

Rothwell Road  
Kettering  
NN16 8XF

**Nuffield Health  
Cambridge Hospital**

4 Trumpington Road  
Cambridge  
CB2 8AF

**Nuffield Health  
Ipswich Hospital**

Foxhall Road  
Ipswich  
IP4 5SW

**Ramsay Berkshire  
Independent Hospital**

Swallowscroft  
Wensley Road  
Reading  
RG1 6UZ

**Nuffield Health  
Wessex Hospital**

Winchester Road  
Chandlers Ford  
Eastleigh  
Southampton  
SO53 2DW

**Nuffield Health  
Exeter Hospital**

Wonford Road  
Exeter  
Devon  
EX2 4UG

**Nuffield Health  
Plymouth Hospital**

Derriford Road  
Plymouth  
Devon  
PL6 8BG

**Ramsay Duchy Hospital**

Penventinnie Lane  
Truro  
Cornwall  
TR1 3UP

**Lincoln Hospital**

Nettleham Road  
Lincoln  
LN2 1QU

**Lancaster Hospital**

Meadowside  
Lancaster  
LA1 3RH

**Spire Norwich Hospital**

Old Watton Road  
Norwich  
NR4 7TD

**Spire Bristol Hospital**

The Glen Redland Hill  
Durdham Down  
Bristol  
BS6 6UT

### **Nuffield Health Chichester Hospital**

78 Broyle Road  
Chichester  
PO19 6WB

### **Ramsay Glendon Wood Hospital**

Glendon Lodge  
Glendon  
NN14 1QF

### **Ramsay Medical Exeter**

Admiral house  
Exeter Business Park  
Grenadier Road  
Exeter  
EX1 3QF

### **Ramsay Springfield Hospital**

Chelmsford  
Lawn Lane  
Springfield  
Chelmsford  
CM1 7GU

### **Spire Cheshire Hospital**

Fir Tree Cl  
Warrington  
WA4 4LU

### **Spire Harpenden Hospital**

Ambrose Lane  
Harpenden  
AL5 4BP

### **Scotland**

#### **Albyn Hospital**

21 - 24 Albyn Place  
Aberdeen  
AB10 1RW

#### **Spire Shawfair Park Hospital**

10 Easter Shawfair  
Edinburgh  
EH22 1FE

#### **Spire Murrayfield Hospital Edinburgh**

122 Corstorphine Road  
Edinburgh  
EH12 6UD

#### **Nuffield Health Glasgow Hospital**

25 Beaconsfield Road  
Glasgow  
G12 0PJ

## **Wales**

### **St Joseph's Hospital**

Harding Avenue  
Malpas  
Newport  
NP20 6ZE

### **HMT Sancta Maria Hospital**

Lamberts Road  
Swansea  
SA1 8FD

### **Spire Yale Hospital**

Wrexham Technology Park  
Croesnewydd Road  
Wrexham  
LL13 7YP

## **Northern Ireland**

### **Kingsbridge Private Hospital North West**

Church Hill House  
Ballykelly  
County Londonderry  
BT49 9HS

### **Kingsbridge Private Hospital**

811-815 Lisburn Road  
Belfast  
BT9 7GX

## **Children's services only**

### **Nuffield Health The Manor Hospital**

Beech Road  
Headington  
Oxford  
OX3 7RP

### **Nuffield Health Brentwood Hospital**

Shenfield Road  
Brentwood  
Essex  
CM15 8EH

### **Nuffield Health Bournemouth Hospital**

67 Lansdowne Road  
Bournemouth  
BH1 1RW

### **Nuffield Health Guildford Hospital**

Stirling Road  
Surrey Research Park  
Guildford  
GU2 7RF

### **Frimley Park Hospital**

Portsmouth Road  
Frimley  
Camberley  
GU16 7UJ

# Physiotherapy network

**If face-to-face physiotherapy is recommended, we'll provide this via our national network of physiotherapy clinics.**

The physiotherapy network includes Benenden Hospital in Kent which provides physiotherapy to members living within a 30 minute drive time.





# Our partners



HealthHero is a digital health provider supported by over 20 years of clinical experience that brings together human expertise and digital convenience to provide quality remote health consultations. HealthHero provides a full spectrum of primary care services delivered through a suite of digital tools, and it is the preferred supplier for over 1,000 businesses, covering over 22 million individual lives and currently operates in the United Kingdom, France, Germany, and the Republic of Ireland.

[Services – 24/7 GP Helpline](#)

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Vita Health Group is a leading private UK healthcare provider, dedicated to making people better, by providing integrated physical and mental health services to employers/insurers, the NHS and private patients.

[Services – 24/7 Mental Health Helpline, Mental Health Support and Physiotherapy](#)

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Grace has been a leading provider of Independent Care Advice services covering the UK and Ireland for over 30 years.

[Services – Care Planning and Social Care Advice](#)

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We utilise a range of private hospitals and treatment centres to deliver private diagnostics and surgical treatments to our members. This includes the Bupa network.

[Services – Medical Diagnostics and Surgical Treatment](#)

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Our own hospital is included in our network of diagnostic and surgical treatment facilities. Benenden Hospital offers high-quality services and a wide range of specialties all delivered by specialist consultants supported by compassionate, caring and experienced staff and delivered in ultra-modern facilities.

[Services – Medical Diagnostics and Surgical Treatment](#)

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RedArc services cover all serious and long-term physical and mental illnesses, trauma, eldercare and bereavement, across all life stages. Their services are uniquely tailored to the needs of each individual according to their own particular situation. A holistic approach which not only provides practical information and advice, but also addresses the emotional aspects which are so important in aiding recovery or enabling people to be the best they can be whatever their circumstances.

[Services – Cancer Support](#)

**If you have any questions please get in touch**



**0800 414 8020**



**broker.support@benenden.co.uk**

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.

For information on Benenden Health's use and processing of member data, as well as information about member rights, please refer to our Privacy Policy which can be found at [www.benenden.co.uk/privacy-policy](http://www.benenden.co.uk/privacy-policy) or can be requested by calling us.

Information is correct as of October 2024.

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