



Healthcare done different

**Affordable
private healthcare
for everyone**

Document for financial
intermediary use



Making business healthcare a reality for all employees

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 115 years of experience supporting the needs of UK businesses and the health and wellness of their employees.

Introducing Benenden Healthcare for Business, affordable private healthcare that complements your existing benefit solutions.



Less than one in five UK employees have any private health cover

That's more than 80% of employees unprotected.

This is an opportunity for you to offer your clients a solution that helps them cover every one of their employees with an affordable private healthcare benefit.

As the demand from both employers and employees for healthcare increases, we're here to help.

Benenden Health is inclusive at heart. We believe high-quality private healthcare should be a reality for all, not just a perk for the few.



4/5 UK employees
don't have any
private health cover

Benenden Health is here for the benefit of our 850,000+ members, not for profit

See how your clients could benefit from Benenden Healthcare for Business



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

- Want to offer healthcare to those employees who don't have any cover
- Are looking for an inclusive benefit for all employees
- Are looking to provide a low-cost benefit
- Are considering their benefits offering as part of a pay and reward review



Employers who are concerned about the affordability of a healthcare benefit, particularly those who:

- Are worried that the cost of health insurance will increase because of previous claims history
- Have a perception that the cost of private health cover could be too high for their business
- Are looking to review their existing benefits spend, or deliver cost efficiencies
- Need reassurance of stable costs for budget purposes
- Are reviewing incumbent health insurance 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 treatment support
- Want to make sure employees don't have to pay out of their own pockets when they claim



Employers who want a simple solution, particularly those who:

- Are put off by extensive underwriting requirements
- Require different funding options such as employer or employee paid benefits
- Are seeking reassurance of guaranteed acceptance for everyone 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, per month for all scheme members



Benenden Healthcare for Business would not be suitable:

- To provide comprehensive cover that includes 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

One price of just £15.50 per employee, per month

**Making it simple for you to calculate
the cost and straightforward for
your client to make high-quality
private healthcare an affordable
reality for every single one
of their employees.**



For a low monthly cost, employers can provide their workforce with:



24/7 GP Helpline



Physiotherapy



24/7 Mental Health helpline



Mental Health Support



Care Planning and Social Care Advice



Cancer Support



Medical Diagnostics



The Benenden Health App and Wellbeing Hub



Medical Treatment



Employee Rewards and Discounts

For full information on our services, please view our Technical Guide found at benenden.co.uk/Intermediaries

How we're different

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

Features at a glance

- Medical history disregarded
- Acceptance guaranteed regardless of pre-existing conditions
- No excess
- No moratoriums
- One flat price for everyone
- Individual member cost doesn't increase with usage
- No maximum age limits
- Insurance Premium Tax (IPT) does not apply
- Must be a UK resident to be eligible

Benenden Healthcare for Business

If you have any questions please get in touch



0800 414 8020



benenden.co.uk/intermediaries



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Benenden Health is a trading name of The Benenden Healthcare Society Limited. Benenden 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.

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Information is correct as of January 2023.

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