# Howden Employee Benefits

Redesigning benefits to attract and retain talent



A case study with Berry Bros. & Rudd





Discover how Howden partnered with Berry Bros. & Rudd to redesign their benefits strategy. Together, we transformed their approach to provide diverse benefits to attract and retain top talent.

Our client, Berry Bros. & Rudd (BBR), is an international wine merchant with around 400 colleagues, and offices in the UK, France, Japan, Hong Kong and Singapore. BBR was struggling to build employee engagement with its benefits programme. Communication was poor, and return on investment was low.

Previously, the approach to providing benefits had been largely compliance-based, doing what was required by legislation. However, this meant that benefits take up was low. At the same time, there was a lack of focus on key areas such as preventive health, which BBR was keen to address.

This case study explores how global insurance and employee benefits consultancy Howden collaborated with BBR to redesign its benefits strategy, introducing a wide range of benefits, with a particular focus on employee wellbeing, and a communications and engagement plan to actively promote them.

# The background

BBR wanted to completely redesign it's benefits proposition. Despite being a sought-after employer in the wine distribution industry, the organisation was doing the minimum when it came to benefits provision.

Ben Lynn, compensation and benefits business partner at BBR said: "Honestly, it was a bit of a tick box exercise. We had low uptake, low engagement and bad feedback."

BBR felt that in order to attract, and crucially retain, the best talent, it needed an improved package with a much broader appeal. Recognising the need for change, the business engaged Howden to build a new strategy, with a focus on preventative healthcare, wellbeing, and giving its people greater choice over their benefits.

This meant moving beyond providing health insurance to offering a wide suite of solutions targeting physical, mental, and financial wellbeing. Another key objective was to improve engagement, which had previously been low.

# The challenge

One key challenge was that health and benefits provision had previously been seen as a box-ticking exercise. BBR had used the same insurance provider year-on-year, and there had been very few changes to the benefits on offer. Consequently, take up was low, and there was little engagement and almost no feedback from employees.

Employees felt they couldn't access the healthcare they needed, something that is particularly problematic in the wine industry, which faces unique risks. The organisation wanted to make sure that it was providing advice not just around alcohol intake, but also associated conditions such as poor sleep and mental health issues. Indeed, BBR had seen escalating mental health issues for over two years, and a key priority was tackling this.

## What we did

Howden and BBR worked together to redesign the strategy, introducing a broad set of benefits and wellbeing solutions that would set the organisation apart as an employer of choice.

#### Key actions included:

- Changing health plan provider
- Adding MediCash to the benefits proposition
- Training Mental Health First Aiders in all offices
- Introducing mental health qualifications for line managers
- Creating a new health and wellbeing month
- Offering free fruit and healthy breakfast twice a month
- CPR training for employees
- Launching a menopause policy
- Providing alcohol awareness advice and guidance
- Adding a will writing service

- Offering financial advice for employees
- Introducing period poverty products
- Allowing employees to take two volunteering days per year
- Launching a new monthly health and wellbeing newsletter
- Seamless benefit enrolments with Microsoft forms and new joiner benefit emails
- A new communication campaign including posters, videos, webinars and in person
- On site flu jabs available for those most at risk due to working environment



# Benefit enhancements in more detail

#### Switching healthcare provider

After a thorough procurement process, BBR chose to switch healthcare insurers. As a result, they enjoyed access to extensive value-added benefits, enhanced engagement, and a real focus on prevention and wellbeing.

The new scheme gives employees rewards, even if they're not in poor health. Popular benefits such as cinema tickets drive people to the website, which then boosts healthcare engagement. The insurer provides comprehensive engagement statistics, which are used to drive improvements and enhance the offering.

#### Introducing a New Health Cash Plan

BBR wanted to ensure that there were no barriers to people getting the healthcare they needed, so Howden suggested introducing a health cash plan. Not only is this affordable, it can also be used to reclaim excess paid through the health insurance plan. That means the company shoulders as much of the cost as possible, something that was important to BBR

It also broadened the range of health benefits available, allowing employees to claim for everyday health costs such as opticians, physios, chiropractors, and osteopathy. This promotes a culture of proactive health and allows colleagues to tackle health issues early on.



#### Better engagement

A big focus has been engagement. BBR introduced a Health and Wellbeing month, supported by Howden. This is used to trial new benefits and popular choices are either made permanent or become regular returners. Recent additions include flu jabs, financial advice, healthy breakfasts, yoga, massage, and a will writing service.

The dedicated month is supplemented by an annual calendar of events including 12 webinars on key issues such as menopause, men's health, and managing stress and anxiety. These are well advertised and put in every employee's diary. Employees are also given access to webinars hosted by their healthcare provider.

BBR also introduced a health and wellbeing newsletter, and created a series of videos, posters, and even screen savers, which proved highly effective. There are grapevine ambassadors throughout the business who raise awareness in their teams.

#### Tackling mental health

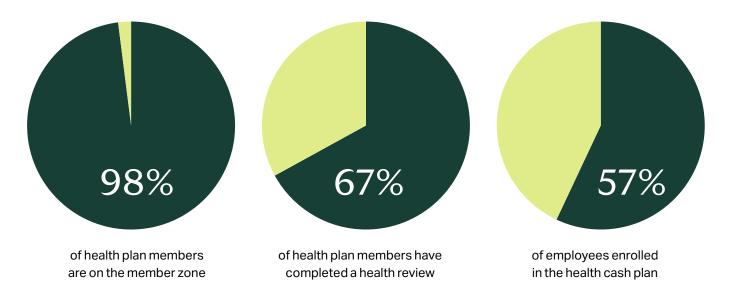
Howden worked with BBR to introduce Mental Health First Aiders (MHFAs) comprised of employees from the warehouse, driver and shopfloor teams, and office workers.

The MHFAs have had mental health first aid training and hold regular office days where colleagues can drop in to talk about any issues. The business also introduced a mental health qualification for line managers to give them the tools they need to support their teams.

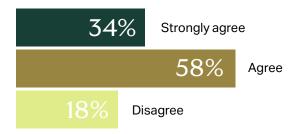
# The impact?

The benefits redesign yielded remarkable results, with enrolment on the health plan rising from 37% to 63% following the change in provider.

#### BBR witnessed;



#### Are employees satisfied with available benefits?



The success surpassed all expectations, demonstrating the effectiveness of Howden's approach in delivering tangible value.







Our people are the heartbeat of our organisation, and we really wanted our employee benefits to reflect how important our people are. We wanted them to feel valued and supported... Howden developed a really, really great relationship with us. They've got a really good understanding of our business and how important our people are, and they helped us to shape an employee benefits package that was suitable for everybody.

It's been great to work with the team at Howden. We've designed our employee benefits package to think about our people and their future, and help them to live a healthier, happier life.

Rowena Prenderville, Head of People at BBR

# In conclusion

Our partnership has delivered positive outcomes to BBR and shows how the right benefits strategy can attract employees and foster a healthy workforce and working environment.

By addressing specific challenges, prioritising employee engagement, and shifting towards a preventative health culture, Howden has not only enhanced BBR's benefits landscape but also paved the way to establish itself as an employer of choice in it's industry.

#### Watch the video here:



## About us

Howden is here to energise the world of employee benefits. To rethink the opportunity. Reboot the approach. And deliver with a difference.

Our people make it possible. Put simply, we do things differently because we're a different kind of business. A global business with deep local expertise. Employee-owned and empowered to go the extra mile on your behalf.

It means putting individual businesses and their people back at the heart of benefits. Understanding your business ambitions and how employee benefits can contribute to them. Getting to know who your people are and what they value. Championing your business and team every day, not just at renewals.

Together, we help you rebalance benefits. To invest more in prevention and streamline the costs of protection. To treat employees as the people they are, and use benefits to keep them happy, healthy, motivated and productive.

Howden: Energising the world of employee benefits.



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