

Howden Employee  
Benefits

Your essential  
guide to group  
private medical  
insurance

Including information on dental insurance,  
international healthcare and cash plans

**HOWDEN**





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# Why looking after your employees' health and wellbeing makes good business sense

While the National Health Service (NHS) remains the cornerstone of our healthcare system, the ongoing pressures on the NHS have resulted in an unprecedented number of people waiting for treatment and surgery.





Employees are increasingly demanding more flexibility, greater mental health support, and broader wellbeing provision. In response, employers should consider how they can support employees with simple and reliable healthcare that can help all employees bridge gaps in NHS provision.

Employee benefits, like group private medical insurance, can significantly contribute to job satisfaction, and boost productivity as evidenced in a study conducted by the World Economic Forum\* which found that companies with comprehensive employee benefits experienced a 25% increase in employee satisfaction and a 20% increase in productivity.

These days, employers are increasingly looking at ways to look after their people and to show they understand the problems they are experiencing. This is especially true for smaller businesses that want to compete with larger businesses in the job market. Health and wellbeing benefits can help attract talent, contribute to a positive company culture, reduce absenteeism, increase productivity, and ultimately strengthen the company's bottom line.

We understand that navigating employee benefits can be complex. For small and medium-sized enterprises (SMEs), the landscape of healthcare solutions can seem particularly daunting.

That's where we can help, as your trusted partner, in simplifying the complexities of employee health and wellbeing benefits.

\* [https://www3.weforum.org/docs/WEF\\_Future\\_of\\_Jobs\\_2023.pdf](https://www3.weforum.org/docs/WEF_Future_of_Jobs_2023.pdf)



# Introducing

# group private medical insurance

Group private medical insurance (PMI) is a valuable employee benefit that provides access to private healthcare services. Offering this benefit can enhance your employees' wellbeing, reduce absenteeism, and attract and retain top talent.

Group PMI is an insurance policy that covers the medical expenses of a group of employees. It typically includes consultations, specialist treatments, surgeries, hospital stays, and more. Employers can choose to pay for cover for their entire workforce or specific groups of employees. Cover can also be extended to the employee's immediate dependants, either at the employer's cost or the employee's.

Whilst the NHS continues to remain central to our healthcare system the ongoing pressures have resulted in an unprecedented number of people waiting for treatment or surgery. One of the key advantages of Group PMI is that it enables faster access to healthcare services and reduces waiting times.

Group PMI can also make your company more attractive to potential hires and help with staff retention.



## Top benefits for employees

- Faster access to treatment when they need it most
- Be seen and treated quickly
- The convenience of treatment is planned to suit busy lifestyles
- Specialist mental health services
- Access to Virtual GPs
- Medical history can often be disregarded, meaning pre-existing conditions can be covered



## Top benefits for employers

- Demonstrates that you are a caring employer that understands its duty of care to employees and offers a supportive approach to employee wellbeing
- Quicker access to medical treatment can help employees return to work faster
- Can help improve employee engagement and productivity
- Supports talent attraction and retention in a competitive employment market
- Helps differentiate you from other employers



# What employers need to consider for group private medical i



## The policy

Determine what types of medical treatments and services you want covered under the policy.

For instance, whether you want just basic medical care or would like to add specialist treatments, mental health services, and alternative therapies. Note that typically access to private healthcare is through a referral, normally from your employees' GP.

Within limits there is a degree of flexibility about what can and cannot be covered, and the terms of the policy.



## Tax implications

The premiums paid by the employer are usually treated as a business expense and are tax-deductible. However, it's important to check the specific tax regulations as they may vary.

Where the employer meets the cost of the benefit, private medical insurance is considered a 'benefit in kind' for employees. This means employees will normally need to pay tax on the value of the insurance. The amount depends on their income tax band.





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## Employee demographics

Factors such as the average age of employees, their general health status, and their specific healthcare needs can influence the type of policy chosen and the cost of insurance.



## Claim process

Claims are notified by the individual employee to the insurer and most insurers assess as many claims as possible and authorise treatment over the phone. Valuable work time therefore is not wasted on unnecessary paperwork.



## Additional support

Most group private medical insurance policies come with added support services such as counselling, access to virtual GPs and gym discounts, which can be beneficial for overall employee wellbeing.



## Integration with other benefits

Employers need to think about how healthcare benefits integrate with other benefits such as life assurance, workplace pension schemes, and income protection, which may also provide health related services.



# Introducing group dental insurance

Group dental insurance supports employers who want to help their staff with everyday dental costs.

It can be difficult to get to the top of an NHS dental practice waiting list these days or even to gain access to an NHS dentist. So, private dental care can be a vital benefit for employees as it encourages regular dental check-ups and preventive care. This can lead to early detection and treatment of dental issues, preventing days off work due to more serious and costly problems in the long run.

Policies usually provide cash back towards everyday dental costs, including check-ups, X-rays, and treatments. They can also cover employees for dental injury, emergency appointments and even oral cancer.

# What employers need to consider for group dental insurance



## Tax implications

Understand the tax implications of providing group dental insurance. Premiums paid by the employer will be treated as a benefit in kind on the employee for tax purposes.



## Coverage

Determine what types of dental treatments and services will be covered. Basic plans may cover routine check-ups and cleaning, while more comprehensive plans can add orthodontics, cosmetic dentistry, or specialised treatments.



## Integration with other benefits

Consider how the dental plan fits within your broader employee benefits package and its impact on employee satisfaction and retention.





# Introducing international healthcare

International healthcare (IPMI) is an important consideration when you send existing employees, overseas.

You'll need to understand the health needs of the employee and their family but also consider legislation and healthcare infrastructure in the country they are visiting. An employee relocating to Dubai, for instance, is required to have locally compliant private healthcare in place.

This is where our global and regional reach is crucial – because we have on-the-ground information and expertise from right across the globe. The richer benefits available through IPMI policies also makes them attractive schemes for high-net-worth individuals looking to cover richer benefits such as private GPs, private maternity and private prescriptions.



# We recommend that employers consider the following:

- Pre-assignment screening
- Cultural training
- Employee assistance programmes
- International private medical insurance (IPMI)
- Virtual GP services

Our dedicated international team can help clients navigate a complex policy landscape, considering factors such as type of contract, destination country and any applicable healthcare legislation.





# Introducing health cash plan

A health cash plan is an employer policy that helps employees cover the cost of everyday healthcare, including visits to the dentist, optician, or physiotherapist, for instance.

It works by reimbursing employees for some, or all, of the cost of their healthcare treatment. Health cash plans are a relatively affordable, simple, and accessible way of helping employees manage the day-to-day costs of healthcare – which can quickly add up.

As well as demonstrating a commitment to employee wellbeing and enhancing morale and loyalty, by offering a health cash plan, business leaders showcase a proactive approach to supporting their employees' health needs.

This aids in attracting and retaining top talent and contributes to a healthier and more engaged workforce.

## Health cash plans normally cover a contribution to the cost of:

- Dental and optical care
- Diagnostic consultation
- Therapies including physiotherapy, chiropractic and osteopathy,
- Health screening
- NHS prescription charges
- Hospital day admissions
- Hearing aids
- Chiropody

# What employers need to consider for health cash plans



## Tax implications

It is important to understand the tax implications of providing a health cash plan. Premiums paid by the employer will be treated as a benefit in kind on the employee for tax purposes.



## Coverage and benefits

Determine what types of health and wellness services the health cash plan covers. Common inclusions are contributions to the cost of dental care, optical care, physiotherapy, and consultations. The plan should align with the typical needs of your employees.



# Why choose Howden

Offering healthcare benefits isn't just about ticking a box; it's a powerful way to show employees that they are valued, especially in uncertain times. With over 7 million people waiting for NHS treatment, benefits such as private medical insurance reduces absenteeism and ensures timely care and return to work. Beyond that, it creates a healthier workforce, boosting productivity and morale. Providing such benefits not only retains current talent but also attracts quality additions to your business for the long-term."



Mark Fosh  
Executive Director, SME



If you're considering group private healthcare for the first time or reviewing existing benefits, our expert consultants can guide you to help ensure you choose the right plan that fits well with your business and your people, considering factors beyond price and terms. From enrolment to claims processes and administration, we provide tailored solutions for optimal coverage and employee wellbeing.

Howden Employee Benefits is part of Howden Group. We have won many industry awards for our work and are widely recognised for our innovative and creative approach to benefit design.

Our aim is to provide the same level of care and attention to businesses of all sizes – and we pride ourselves that our clients want to stay with us for the long term.

Whether you're a small start-up or a multinational corporation, our dedicated team of consultants are committed to understanding your specific requirements and put in place solutions that fit with the diverse needs of your workforce.

## Get in touch

Our expert team are here to help whatever your business needs, so don't hesitate to get in touch.

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