

# **How to tackle employee benefits with greater ease and better results**

**A guide for HR teams in the UK**

# Introduction

At Engage Health Group we understand that employee benefits are an unwelcome extra burden for most HR teams. Specialist knowledge is required of insurance products, policy terms, and the various idiosyncrasies of the market - yet it's usually the responsibility of HR to figure it out.

In this guide, we lay bare the inner workings of the employee benefits market, provide best practice tips designed to help you avoid – or correct - costly errors and share a comprehensive list of the different employee benefits you can provide to your teams.

We're confident you'll find this resource of great help as you negotiate the workplace benefits market. For those seeking one-to-one advice, you can arrange a free consultation with one of our impartial advisors.

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# Rising challenges for HR

It's worth addressing the reasons why employee perks and insurance schemes are such a troubling issue for HR. Human resources currently finds itself encircled by a perfect storm of challenges some of which have been exacerbated by the pandemic.

There are three key elements which are impacting HR's ability to manage employee benefits effectively:



The sheer scale of existing HR duties



The rising demand of employees



The complexity of employee benefits themselves

**42%**

of HR teams cited emotional exhaustion and burnout as their top challenges



## 1 Challenge #1: The sheer scale of HR duties

While the scope of HR duties will vary from company-to-company, it usually encompasses a wide range of disciplines and responsibilities. One only has to consider the wide range of tasks that typically fall within their remit.

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- Recruitment and staff training
  - Improving the daily lives of employees
  - Improving the overriding company culture
  - Listening to staff concerns and providing solutions wherever possible
  - Acting as a conduit between the workforce and senior management
  - Establishing and maintaining relationships with staff
  - Ensuring employee records are maintained
  - Overseeing payroll
  - Keeping up-to-date with workplace legislation
  - Resolving workplace conflicts
  - Setting up, implementing and maintaining employee benefits and reward schemes
- 

An apt summary would be to say that HR exists to ensure the right people are in the right jobs and performing to the best of their ability. No wonder then that they are widely considered the backbone of any company.

But if HR becomes overstretched, it stifles their ability to support the wider team - and everyone suffers. Sadly, this phenomenon is all too common. [According to the 2021 State of People Strategy Report](#), 42% of HR teams cited emotional exhaustion and burnout as their top challenges.

Employee benefits are unlikely to receive the required care and attention if those responsible are overwhelmed. As we outline below, it's a confusing marketplace which requires specialist knowledge to untangle. A layperson with limited time on their hands will be hamstrung in their ability to make the best choices and allocate budget in the most effective way or effectively review any schemes currently in place.

## 2 Challenge 2#: Rising demand from employees

Today, there seems to be an ever-increasing pressure placed upon individuals' physical, mental and financial health. We call these the "three pillars of wellbeing", each closely related to the other. When one pillar falls, the others tend to follow. The pandemic has impacted on all three, increasing the pressure on HR to find new and improved ways to provide the support they need.

**It's worth examining each one separately...**

### Mental wellbeing



While mental health was already a major issue pre-pandemic, there's no doubt that the anxieties created by the presence of Covid and the sense of isolation created by social restrictions has exacerbated the problem. **According to a study by MITSloan**, more than three quarters (78%) of workers said that the pandemic had negatively affected their mental health, with a similar number (76%) indicating that companies should be doing more.

Meanwhile, meditation app Headspace, has **reported a 500% increase in interest from businesses** trying to grapple with the mental health issue.

Multiple surveys point towards the same trend – the demand for mental health support is increasing. Clearly, HR will be the ones tasked with addressing this issue whether via employee benefits schemes or as part of their daily duties.

### Physical wellbeing



We can also observe an increase in demand for physical health support. Nine in 10 employees selected 'health' as the top life priority in our own survey - this takes into consideration both personal health and family health. Meanwhile, private health insurance was employee's third most desired workplace benefits (behind flexi and homeworking arrangements).

In the first eight months of 2021, demand for private health insurance policies jumped by 46% compared with the same period in 2019, **according to health insurance comparison site CompareNI**. No doubt concerns have been raised about the capacity for the NHS to deal with demand, making employees yearn for the safety net of private healthcare.

## Financial wellbeing



The rising cost of living is creating financial difficulties for many. According to new research, **over half of Britons (52%) are feeling stressed about their financial situation** as the economic cost of global lockdown restrictions, the energy crisis and other factors begin to bite.

Altogether, we are looking at a perfect storm of events which are challenging people's mental, physical and financial wellbeing. It's clear to see how one impacts the other: financial difficulty can cause heightened anxiety and concern, a major downturn in mental wellbeing can itself lead to physical illness – and ill health can lead, long term, to loss of income.

In this difficult environment, HR are tasked with helping the workforce as best they can – not just via the day-to-day support they offer through their regular duties but also via the employee benefits package they provide for staff.

And let's not forget the needs of HR themselves. At the height of the pandemic, **a striking 90% of HR professionals said their stress levels had increased**, while almost half (47%) said their stress levels had increased dramatically.

While some of the anxieties surrounding the pandemic may have alleviated, times remain turbulent. HR are not immune to these forces and yet they are tasked with being the rock upon which colleagues can depend.



“We have seen an increased interest in group health insurance since the pandemic here at Freedom Health Insurance. Due to higher NHS waiting times, corporate clients are looking for solutions that can help staff access medical treatment quicker. From a business perspective, this could help with absenteeism and presenteeism rates, ultimately impacting on the bottom line; but having access to private healthcare through a company policy while the cost of living is going up and being able to arrange appointments with more flexibility while many of the public medical services remain under immense pressure - is for many employees and their families a huge weight off their shoulders.”

**Robert Smith, Sales Director, Freedom Health Insurance**

### 3 Challenge #3: Complexity of employee benefits

As readers are likely aware, employee benefits demand vast amounts of time and attention from HR departments. This stems from the following factors:



Planning, sourcing and implementing an employee benefits scheme



Ensuring every employee's needs are considered and served in the most effective way



Providing employee perks within budget and in alignment with business need



Managing policy claims with the insurer on behalf of employees



Introducing benefits to the workforce and demonstrating how to use them



Performing annual reviews to ensure schemes are providing maximum ROI





Despite its complexity, busy HR teams are expected to manage this alongside all their other duties.

The list of available workplace perks is almost endless (we'll go through the key ones in section 3) and include:

- **Insurance products:** Health Insurance, Life Insurance, Critical Illness Cover, Key Person Insurance, Income Protection and more.
- **Lifestyle:** flexi or remote working arrangements, extra holiday entitlement and more.
- **Financial support:** added value pension schemes.
- **Rewards:** bonus schemes, discount schemes, and more.
- **Delivery mechanisms:** an online benefits platform (which may include an Employee Assistance Programme).
- **General health support:** such as counselling, physiotherapy and health screening.

With so many employee benefits tackling a broad range of employee needs, it's no wonder that many workplaces are struggling to meet demand in the most optimal way.

The problem for HR teams is that it further entangles them in administrative duties which rob them of the time required to do what they do best – cultivating a happy and productive workforce.



## 6 common mistakes and how to rectify them

In this section, we reveal how to approach employee benefits the right way.

1



Uneven benefits >  
**Balanced benefits**

2



Hope for success >  
**Monitor success**

3



Unaware employees >  
**Informed team members**

4



Ask the boardroom >  
**Consult the whole team**

5



Carry the burden >  
**Outsource to the experts**

6



Maintain the same benefits >  
**Review benefits yearly**

## 1 Uneven benefits ▶ Balanced benefits

One of the most common problems we encounter is an employee benefits offering which is weighted too heavily in one area. Ideally, your benefits programme will be evenly spread across three main categories:

- i. **Insurance:** including Health Insurance, Critical Illness Cover, Income Protection, Life Insurance, Relevant Life Insurance and more.
- ii. **Wellbeing:** including everyday wellbeing initiatives such as discounted gym memberships, dietary guidance, one-to-one counselling – often provided within an Employee Assistance Programme.
- iii. **Rewards:** including leisure and retail discounts, company away days, extra holiday entitlement, flexi working arrangements and more.

Unfortunately, we often discover that businesses put all their eggs in one basket and neglect other areas. For example, a scheme which tilts too heavily towards insurance means that staff only get support when things go wrong and will be lacking the positive motivation provided by reward schemes or the practical daily support offered by wellbeing initiatives.

The answer of course, is to ensure benefits are carefully balanced – though demographics can certainly play a role in your decision-making. This ensures that the various needs of your team are most likely to be met.

## 2 Hope for success ▶ Monitor success

We understand why some HR teams would want to treat workplace perks as a one and done deal. But in truth, the success (or otherwise) of perks must be monitored on an ongoing basis. Clear goals or KPIs can be set for your system of perks. For example, if you have insurance schemes, are they receiving much use? If you have an employee benefits platform – how much engagement is it receiving? Do you know what success looks like?

Based on what you learn, the benefits you provide can be adapted along with the changing needs of your teams. And don't forget to gather feedback from the team!

As a benefits broker and consultant, we help HR teams put in place user-friendly systems for monitoring success – and even perform these duties on their behalf should they so wish.

### 3 Unaware employees ▶ Informed team members

The most attractive array of perks can go unloved if your team isn't aware of them. We've visited the offices of many a client to introduce perks to their employees for just this reason. We frequently perform presentations to staff and allow time for a thorough Q&A.

The importance of communication cannot be underestimated. Your people won't appreciate their perks if they don't know they exist or are unsure how to use them.

### 4 Ask the boardroom ▶ Consult the whole team

In the rush to negotiate a scheme and provide it within budget, it's too easy to forget those who matter most – the employees themselves. It's not only the purse string holders and senior management who should be influencing the nature of the perks being provided. It's relatively straightforward to create questionnaires which allow employees to rank perks in order of importance. However you do it, getting feedback is essential before launching or revising a benefit scheme.

### 5 Carry the burden ▶ Outsource to the experts

Every HR team wants advice they can trust. The world of insurance and employee benefits is full of people with a vested interest in advising you according to their own needs rather than the needs of your business. Even some brokers have mutually beneficial relationships with just one or two insurance providers which means their advice is not truly impartial and they won't cast their eye across the whole marketplace for better deals or improved policy terms.

To find a broker or consultant you can trust, it's worth checking if they're members of the Association of Medical Insurance Intermediaries (AMII). Membership proves that a broker is committed to providing service excellence and impartial advice. At Engage Health Group we are proud members and are passionate about providing our clients with the best possible advice and support. Furthermore, we provide our advice free of charge.

It's also worth pointing out that outsourcing to a benefits broker will reduce the burden on HR. All the most complex and infuriating aspects of employee benefits administration can be handed over to people who perform these duties day in, day out.

*Note: The final section of this guide explores the role of the employee benefits broker in more detail.*

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## Stick to the same benefits ▶ Review yearly

Annually reviewing your benefits scheme is essential. It's not just a case of evaluating their usage and popularity (though important), it's also to review their cost. You might discover a better deal elsewhere - and avoid a nasty price hike. We've worked with many clients who let their benefits drift from one year to the next, not realising they could massively reduce the cost of their coverage while improving the terms and conditions offered.

# List of employee benefits available in the UK market

Business Health Insurance

Group Life Insurance

Group Income Protection

Group Critical Illness

Key Person Insurance

Relevant Life Insurance

Health Cash Plan

Group Dental Insurance

Group Travel Insurance

Employee Assistance Programmes

Employee Health Screening

Online benefits platforms

## 1 Business Health Insurance



### What does it do?

Provides Private Health Insurance coverage to however many people you wish to cover. Inclusions and exclusions vary widely depending on the policy but it's worth remembering that 'acute conditions' can be covered (medical issues which respond well to treatment) but 'chronic conditions' cannot (conditions which don't respond well to treatment and for which there is no cure).

### Why provide it?

Always ranks amongst the most in-demand employee benefits in surveys. It can also include a variety of useful add-ons, such as Employee Assistance Programmes and gym discounts.

[> Read more about Business Health Insurance](#)

## 2 Group Life Insurance



### What does it do?

Ensures all employees in the workforce can get access to Life Insurance. In the sad event of a team member's passing, their nearest and dearest will receive a payout from the insurance policy.

### Why provide it?

It assures employees that if anything happens to them, their loved ones are financially protected. It also happens to be the lowest cost health-related insurance that businesses can provide.

[> Read more about Group Life Insurance](#)

## 3 Group Income Protection



### What does it do?

It's a form of sick pay for long-term absentees which can supplement statutory sick pay and/or continue after statutory sick pay comes to an end. The pay-out is calculated as a percentage of the employee's income. The business receives the money so that they can continue to pay the staff member while they are sick.

### Why provide it?

It's costly to look after an employee who cannot work. Group Income Protection covers that cost thereby enabling you to pay a new staff member fulfilling the role. A key part of the scheme is that it also supports employees in their efforts to get better and return to work.

[> Read more about Group Income Protection](#)

## 4 Group Critical Illness



### What does it do?

Financially supports a worker if they become incapacitated by a serious illness or, in some policies, a disability. As with Life Insurance, coverage can be provided as a fixed amount or as a multiple of their salary.

### Why provide it?

In today's economic climate, many employees would be unable to support themselves should they become unable to earn. This type of insurance provides financial support when it's needed most.

[> Read more about Group Critical Illness](#)

## 5 Key Person Insurance



### What does it do?

It provides financial support to businesses in the event of a key member of the team becoming unable to work, either due to ill health or death.

### Why provide it?

Many businesses have an individual (or two) whose sudden absence would have major financial implications for the company. If you have someone irreplaceable in your team, it may be worth protecting your business with Key Person Insurance.

[> Read more about Key Person Insurance](#)

## 6 Relevant Life Insurance



### What does it do?

It's a form of Life Insurance which businesses can take out on one individual. As with regular life cover, it pays out to an employee's family (or other designated persons) in the event of the employee passing away.

### Why provide it?

If you're a small business and only wish to take out Life Insurance for one individual, then it's more tax efficient than taking out a personal plan. However, businesses wishing to cover multiple employees are better off with a Group Life policy.

[> Read more about Relevant Life Insurance](#)

## 7 Health Cash Plan



### What does it do?

It provides coverage for more routine health needs such as physiotherapy, online GP services, eye tests, health screening, counselling and more. It's much like Private Health Insurance but with a more restricted offering.

### Why provide it?

Health Cash Plans have become increasingly popular and the breadth of services offered have become wider in recent years. Because it's less exhaustive compared to private health insurance, it's also available at a lower price point.

The cost of a small business Health Cash Plan starts at £4.33 per employee, per month.

[> Read more about Health Cash Plans](#)



## Insight:

With 20 years of experience in the market, Freedom Health Insurance provides private medical insurance to businesses of all sizes in the UK and abroad.

Over the last three years, we have witnessed how the impacts of the pandemic have changed the industry – with higher healthcare demand and longer queues on the NHS it has become increasingly difficult for providers to offer even the basic services – putting clients through to an actual person when they call. With customer service always at the heart of what we do, we have focused on making sure our service levels were not affected and we have worked hard to improve throughout and after the pandemic.

### Here are some key insights on Freedom Health Insurance corporate policies:

- Average premium per employee/dependant is **£515 a year**. This is based on all group plans insured with Freedom Health.
- Our standard premium increase for group policies during 2021 was **7.07%**, staying relatively stable since 2022 when the increase rate was **7.01%**.
- The average age of our PMI policyholder is **37**.
- Virtual GP is one of the most valuable add-on group benefits with **97% of patients** feeling that the service helped them avoid waiting for their usual GP or was a more convenient method compared to seeing their usual GP

Information accurate as of June 2022.

After the pandemic, we have seen employers and employees prioritising health and wellbeing in the workplace with increasing demand for private medical insurance and other health benefits such as virtual GP, private GP, dental and optical and mental health services. We predict this trend will continue in the following year therefore providers have to focus on improving their customer service and offering more personal support to clients



**£515**

Average premium a year per employee/dependant



**37**

The average age of our PMI policyholder



**97%**

of patients feel that the service helped them avoid waiting for their usual GP

## 8 Group Dental Insurance



### What does it do?

While dental insurance can be included within a broader Health Insurance scheme, businesses can also opt for a standalone policy. Quite simply, with a Group Dental policy employees can claim back the cost of dental treatment.

### Why provide it?

It covers both routine and emergency procedures. Unlike other forms of medical insurance, it doesn't require "medical underwriting". This means anyone can benefit from Group Dental coverage regardless of their medical history.

Costs start from £5.60 per employee, per month

[> Read more about Group Dental Insurance](#)

## 9 Employee Health Screening



### What does it do?

It's essentially a detailed check-up of an individual's health, highlighting any areas requiring closer attention or, simply giving the reassurance of an all-clear. While not strictly an insurance scheme, they can be provided as part of a private health or Cash Plan policy. Alternatively, there are specialist providers offering standalone health screening services.

### Why provide it?

Many employees will never have undergone a health check before, and so they will appreciate the opportunity to get a thorough health MOT. Also, prevention is better than cure – the results of a health check may notify an employee of a potential future health risk which they can avoid through lifestyle changes.

The most basic health checks begin from £30 -£40 per employee.

[> Read more about Employee Health Screening](#)

## 10 Group Travel Insurance



### What does it do?

If you have a group of employees travelling abroad, you can insure them against the cost of illness, accidents, travel cancellations and lost possessions.

### Why provide it?

It's ideal for teams traveling abroad on business. When employees get into trouble, a comprehensive policy provides rapid guidance and support for all the issues covered in the policy, thus reducing the burden on HR.

[> Read more about Group Travel Insurance](#)

## 11 Employee Assistance Programmes



### What does it do?

It provides practical support for any health or lifestyle issues an employee could be facing. Hosted on a digital platform, it includes stress support, health eating tips, counselling services, financial advice and much more. They are designed to be a one-stop shop for an individual's wellbeing needs.

### Why provide it?

Features can vary widely, but the idea is that it empowers employees with the knowledge and tools to become healthier, happier individuals – and everyone benefits from that. Keep in mind that EAPs are usually offered within Group Health Insurance schemes, but specialist standalone products often have more features.

[> Read more about Employee Assistance Programmes](#)

## 12 Online benefits platforms



### What does it do?

It houses an organisation's employee benefits offering. Employees can access their benefits via a simple digital platform, while HR can manage functionality.

### Why provide it?

An online benefits platform simplifies the process of administering benefits. Features can vary greatly and even include payroll integration and staff communication tools.

Prices can start as low as £4/month per person for the most basic level of service.

[> Read more about Employee Benefits Platforms](#)

## Other benefits to consider:

### Why not get more creative with the benefits you offer?

Here are some other potentially attractive benefits to consider for your workforce.

#### For example:

- Flexible working arrangements
- Gym memberships
- Travel cost reimbursement
- Enhanced pension schemes
- Extra parental leave
- Extra holiday entitlement
- Personal development days
- Team-building days
- Lunch provision

# What HR need to know about employee benefits brokers

In this section we lay bare the realities of how different benefits brokers work and at what cost. We'll also provide specific reference as to how Engage Health Group provides its services to business clients.

## How do employee benefits brokers differ?

### Let's start with a basic definition:

An insurance broker works on behalf of a business (or individual) to negotiate and purchase insurance. They will usually receive commission from the insurance provider as a reward for bringing business their way.

This definition holds true for employee benefits brokers too, except they can do more than just source a good deal on insurance. They may also have expertise in sourcing and advising on employee benefits platforms and other wellbeing initiatives as part of a wider corporate wellbeing strategy. Some brokers, like Engage, will also introduce schemes into the business, manage claims and be there to answer any ongoing queries.

Ideally, a broker will source quotes from across the market rather than be restricted to one or two providers. However, this is not always the case – some may have close relationships with preferred insurance companies which undermines their ability to provide impartial advice.

No formal qualifications are required to be an employee benefits broker. However, you can check to see if a broker is a member of the Association of Medical Insurance Intermediaries (AMII). AMII membership proves that the broker is committed to the highest professional standards. Any good broker will also be authorised and regulated by the Financial Conduct Authority.

Some brokers have a narrow field of expertise – for example, some just look after insurance schemes, while others can advise on a wider variety of benefits. Engage Health Group can advise on the full gamut of UK insurance products and corporate wellness strategies as well as international schemes for businesses with a global workforce.

## Is a broker really necessary?

The broker is ultimately the conduit between business and insurer and/or service provider. Which begs the question: why would a business not go straight to the insurer? There are numerous reasons why utilising a broker is usually a better option.

### A good broker will:

- ✓ Provide independent and expert advice
- ✓ Source superior deals at speed from across the market
- ✓ Reduce the administrative burden on HR
- ✓ Negotiate on behalf of the company
- ✓ Assist with implementing and introducing schemes into the business
- ✓ Help manage claims and any disputes that arise
- ✓ Advise on price hikes (should they occur)
- ✓ Review current benefit schemes and highlight more cost-effective alternatives

In theory, a HR team can gather quotes from across the market and do the heavy lifting themselves. However, it's going to take a lot more time, plus finding like-for-like comparisons between insurance policies is practically impossible. For example, a Group Health Insurance plan will be full of different exclusions and inclusions, terms and conditions, and special add-ons (think EAPs) – it's never a straightforward comparison. The best value deal is not always the lowest priced option. However, a broker can do all the legwork for you with the added benefit of industry expertise.

Brokers too can differ in the level of service they offer. There are brokers whose business model is designed around the philosophy of turning over business quickly, picking up the finder's fee and then moving onto the next client. Conversely, Engage Health Group's business model is built around establishing long-term mutually-beneficial relationships.

## How does a broker work?

While we can't speak for the rest of the industry, we can explain how Engage Health Group helps HR teams.

### 1. Free consultation

It all begins with a free consultation. As a HR professional you'll probably have all kinds of thoughts about how best to support your employees. Perhaps you've already got a scheme but are not sure if it's providing value? Perhaps you've already lined up which insurance products or services you'd like to include – and just need help finding the best ones? Or perhaps you've got an overall objective but no agreed way of meeting it?

Whatever your situation, we'll take you through all the possible options and how they relate to your business objectives - while remaining within budget.

You'll no doubt have a list of questions and we're happy to answer them all. But we'll also have a few questions for you. A few of the details we'll need include:

- ❓ Number of employees
- ❓ Industry/location
- ❓ Demographics of workforce
- ❓ Results of workplace surveys – if previously performed
- ❓ Strategic objectives – related to retention, recruitment, productivity and wellness (if applicable)
- ❓ Budget
- ❓ Details of current benefits schemes and policies

Based on what we learn we can lay out a clear way forward that best fits your requirements – an approach which achieves the best possible result for business and worker alike.

### 2. Free quotes

Equipped with a clear understanding – and an agreed way forward – we can provide a range of quotes tailored to your business. Once again there is no charge. In fact, we never charge you for our services at any point.

### **3. Policy purchasing**

Once you're happy with the quote and package outlined, you can purchase it through us. This means even if we're buying policies through different providers (on your behalf) – you only need to go through one point of contact – us!

### **4. Implementing and educating**

We don't just buy the insurance and leave you to it, we'll also help implement the employee benefits scheme within your business. We'll provide guidance which introduces staff to the new array of benefits they have access to. Engage can even provide in-office presentations to ensure that everyone is keenly aware of the benefits they can now make use of. Furthermore, if you have any questions, we're always on hand to help.

### **5. Managing claims**

We'll manage claims on your behalf. For example, if you need to make a Health Insurance claim, you can use Engage as the sole point of contact. If insurance providers are refusing to pay out on a claim, we can investigate in more detail – and if we think you've got a case, we'll contest it on your behalf.

### **6. Renewals and price hikes**

We'll provide an annual review to ensure you're still getting the best deal. If you're not – and a price increase is on the cards – we can shift the policy to another provider offering a better deal. We'll also help ascertain whether your insurance is still providing value, or whether budget would be better spent elsewhere.



## How much does a broker's services cost?

This will vary but if you're working with Engage Health Group, it costs nothing. To understand how that's possible, it's worth explaining how the business model works.

Firstly, insurance can be purchased via two main routes: directly through the insurer or via an insurance broker.

If you go direct to the insurer they will have a sales team handling all your queries and advising the customer on their options. However, if HR instead purchases the insurance policy via the broker – you are effectively bypassing their sales team, thereby reducing the manpower required of the insurer.

So, where a chunk of the insurance fee would usually go towards the work of the sales team, instead it is given to the broker. For the customer, the cost generally works out the same – although with the expertise of a broker, you'd hope to save money and/or gain greater value as a consequence of shrewd advice and industry know-how.

While Engage works in this way (charging the insurer, not the customer), we have worked with a number of customers who've previously paid out extortionate broker fees on top of the insurance mechanisms they've purchased. This really shouldn't be the case.

### **In summary:**

Brokers may institute different pricing models but at Engage, we provide our services for free.

## 9 key questions to ask your insurance broker

**(Plus, the answers you should hope to hear.)**



**“Which insurance providers do you work with?”**

The ideal answer: “All of them.”

**“How much do you charge?”**

The ideal answer: “Not a penny, we charge the insurer instead.”

**“Which types of insurance and employee benefits can you advise on?”**

The ideal answer: “We deal with all insurance policies related to employee benefits, but also advise on the wider health and wellbeing strategy.”

**“How will you find the best deal for me?”**

The ideal answer: “We take the time to understand the nuances of your business and the needs of your workforce and then work across the whole market to find the best policies for you.”

**“How do you help with the claims process?”**

The ideal answer: “We can manage claims on your behalf and help advise on situations where an insurer is not paying out. If you have a strong case, we’ll advise.”

**“Do you help implement benefits into the workplace?”**

The ideal answer: “Yes, we provide guidance and information for employees and HR regarding the employee benefits they now have access to. We can also provide in-office presentations and answer all the questions anyone could wish to ask.”

**“Will you be on-hand to answer queries after our employee benefits have been launched?”**

The ideal answer: “Yes. We’re available as an on-tap resource whenever you need us. Drop us a message or give us a call, and we’ll provide the help you need as quickly as possible.”

**“Can we provide benefits to our global workforce through one point of contact?”**

The ideal answer: “Yes, we’ve helped companies launch benefits schemes for their global workforce. A centralised employee benefits scheme can massively relieve the administrative burden on HR and reduce overall costs.”

**“What credentials do you have?”**

The ideal answer: “We are members of the AMII which reflects a commitment to the highest industry standards and the value of impartiality. But we’ll also point you in the direction of the wonderful reviews being left on Google and Trust Pilot.”



## About Engage Health Group

Engage Health Group is an international employee benefits broker dedicated to helping businesses across the UK implement and manage the best policies for their local and global workforces. Our membership of the Association of Medical Insurance Intermediaries (AMII) demonstrates our commitment to offering the very highest standards of expertise and service to our customers.

[> Find out more here](#)

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