

How to support your employees' wellbeing during the Covid-19 pandemic

According to research by mental health charity Mind, in any given year one in four of us will experience a mental health problem. When you add to this a global pandemic, a national lockdown, working from home, juggling childcare, caring responsibilities or loneliness and isolation, it's more than likely that your employees are facing challenges with their mental health and wellbeing.

If you're unsure of how to help your workforce, the following insurance-backed products are available to help you proactively support your employees through these uncertain times.

Mental Health and Wellbeing support

Early Intervention Scheme (EIS)

The Early Intervention Scheme (EIS) is the most affordable way to support employees who are absent from work due to musculoskeletal injuries or mental health difficulties (which make up over 40% of all employee absence). The scheme provides fast-track access to short-term physiotherapy or counselling services, helping your employees make a speedy recovery and return to work quickly and safely.

No GP referral is necessary and treatment can be accessed after three consecutive working days of absence, or immediately after a reported motor accident. Unlike some health insurance products, pre-existing conditions are not excluded and cover is 24/7, so the absence doesn't have to be work related for you and your employees to feel the benefits.

Key features:

- Access to first class treatment after three consecutive working days of absence
- Support for musculoskeletal and mental health
- No GP referral necessary and no need to wait for NHS treatment
- Pre-existing conditions are not excluded
- Confidential 24/7 telephone stress support line and, often, counselling options over the phone or face-to-face
- Absence need not be work related (i.e. accidents outside of work are covered)
- An employer's report is always provided at the end of treatment

Cost: Our most affordable product at £15 per employee, per annum with no excess to pay (£16.80 including tax).

Cash Plans

No one is a fan of going to the dentist – noisy drills and big needles will put off the hardiest of souls. Money worries, however, should never be a barrier to staying healthy. Unfortunately for many people this is the reality

Cash plans are an incredibly cost-effective way for employers to promote good health among their employees as they remove this barrier. They work by allowing staff to claim back money for a range of health and wellbeing expenses, including dental treatment and optical fees, prescription charges, health assessments and more.

Employees can also access support for their mental health through confidential, structured sessions with a qualified counsellor. Online Cognitive Behaviour Therapy (CBT) courses are available, a form of therapy recommended for people suffering with depression and anxiety.

Many cash plans also include access to employee assistance helplines – dedicated phone lines that provide confidential advice and support with day-to-day worries which may be affecting their quality of life and performance at work.

Key features:

- Cover for common treatment fees, including dental check-ups, contact lenses and optical treatment, prescriptions and more
- Cover for additional medical costs, such as physiotherapy, health, wellbeing treatments and chiropody
- No GP referral needed and no exclusions for pre-existing conditions.
- Avoid NHS waiting lists with access to confidential mental health support from a qualified counsellor via phone or face-to-face appointments, or online Cognitive Behaviour Therapy (CBT)
- Access to employee assistance helplines, offering information advice and support on legal issues, financial concerns and family care.

Cost: Cash plans start at £4.33 per month, per employee.

Group Private Medical Insurance (PMI)

Group Private Medical Insurance (PMI) provides employees with fast access to private healthcare for acute, short-term illness. This enables staff to avoid NHS waiting lists, helping them to get back to fitness and return to work as soon as possible. PMI policies are extremely flexible and can be tailored to meet the specific needs of your business and workforce.

With 24/7 access to a GP, either online or on the phone, your employees can seek help for medical concerns at a time that suits them from the comfort of their own home. Comprehensive mental health care is available, including diagnostic appointments and access to a wide-range of counselling, therapies and psychiatric support services.

Group PMI schemes provide a great return on investment; looking after the health and wellbeing of your employees' in turn looks after your profits, your business productivity and your reputation as an employer who really values their people.

Key features:

- Speed up diagnosis with direct access to consultants, tests, MRI and CT scans
- Mental health options to support staff well-being, including psychiatric cover
- 24/7 access to a GP online or via your phone, including prescription service
- Costs covered for some dental & optical treatment
- Therapy cover for extended treatments from physiotherapists, chiropractors etc.
- Confidential 24/7 telephone mental health support line with options for phone or face-to-face counselling appointments
- Options to extend cover to include family members

Cost: Group PMI solutions start at just £7 per month per employee. We can also provide a completely bespoke solution, based on your exact requirements and budget.

Employee Protection products

More than ever in our pandemic-conscious world, people are wondering how their families would cope financially should they become seriously ill, or even die prematurely. The following products provide your employees with security and reassurance that, should something terrible happen, their loved ones will be cared for.

Group Life Insurance

Group life insurance, sometimes known as death in service insurance, is a life insurance scheme provided by an employer for their members of staff. An affordable employee benefit, it offers peace of mind that if someone who works for the company dies, a lump sum that is typically tax-free is paid to their beneficiaries.

Many insurers offer an Employee Assistance Programme with the policy at no additional cost, which offers support for health and wellbeing. Features of these programmes include access to GPs or specialist consultants, mental health and counselling services and general wellbeing advice, such as nutrition, diet and fitness programmes. These services are not restricted to just scheme members, instead they are available to all employees and their families too.

Key features:

- Flexible payment levels decided by you, usually based as a multiple of an employee's salary or a fixed lump sum
- Choice of beneficiaries - employees nominate numerous beneficiaries or can have the payment made to a charity of their choice
- Policy payments are typically made tax-free
- Covid-19 is not an exclusion – the scheme will pay out if this is the cause of death
- No individual underwriting, meaning pre-existing conditions and lifestyle factors are not considered by the insurer

Cost: The cost of a Group life Insurance policy varies as it depends on the number of staff and the chosen level of benefit. However, it always works to be extremely good 'value for money'.

Group Income Protection (GIP)

Group income protection provides a regular income to an employee if they're unable to perform the duties of their job due to an accident or illness. A very flexible policy, you can decide what percentage of an employee's salary is covered (up to certain limits), when the payments start and how long the payments last for.

GIP provides reassurance to staff that their role and a proportion of their salary is protected should they become unwell and need to take long-term sick leave. Additionally, GIP can include a range of support and rehabilitation services to help employees get back to work. From counselling or physiotherapy to advice about returning to work after long-term sickness. Some policies also include an Employee Assistance Programme.

Key features:

- Flexible payment options – you decide how much is paid to the employee (up to certain limits), when the payments start and how long these should be paid for
- Covid-19 is not an exclusion. If an employee is suffering the effects of 'Long Covid' and unable to work, the policy will pay out
- Helps employees return to work sooner with access to dedicated support services
- Reduce the impact on your business from long-term absence costs

Cost: The cost of a Group Income Protection scheme varies as it depends on the number of staff and the structure of the benefits. It is the most comprehensive type of cover and as such, tends to be more expensive than a Group Life Insurance scheme.