

Advantage Employee Essentials



Health, Wellbeing & Security Benefits for Your Employees
www.advantagehealth.info/employee-essentials

Why is Employee Wellbeing Important?

Protecting the health, wellness and security of your employees is vitally important for companies such as yours, for without a healthy, fit and motivated workforce, a business simply will not be able to prosper.

The days when the employee-employer relationship starts and ends with a paycheck are long gone. In today's world of busy schedules, sitting for extended durations and takeout meals between meetings, employee health and wellness in the workplace is more important than ever, irrespective of your business size.

It is a particularly valuable benefit when someone is struck by medical problems late at night or whilst abroad and away from their usual medical support and services.

The benefits of a well-executed employee health and wellness program speak for themselves, and the tangible benefits for the employer include:

- **Increased productivity**
- **High employee morale**
- **Improved staff recruitment and retention**
- **Reduced absenteeism**
- **Reduced health risks**
- **Greater camaraderie among workers**

All of these result in significant and tangible benefits to the employer, and with Advantage Employee Essentials, these benefits can be achieved with negligible cost in both time and funding.

Good employee health and wellbeing is not a luxury. It is a business imperative. The COVID-19 pandemic and subsequent economic crisis have highlighted that employee wellbeing is crucial to business success. Organisations must put employee wellbeing and culture at the center of the workplace in order to thrive and prosper.

What is Advantage Employee Essentials?

As a small business, it is essential that you have in place protection for your greatest single business asset - your staff. However, finding the time and resources to implement an affordable suite of products can be a distraction which often means that this can be overlooked. Advantage Employee Protect, from Icen International Limited, is our consolidated hybrid solution to this often vexing issue, allowing you to provide for your employee's health, wellness and security needs with the purchase of one, single cover.

Health

- ❖ **Advantage Employee Protect** – Providing an extensive range of everyday health benefits, ranging from Routine and Emergency Dental Treatments, Eye Tests & new prescription lenses, Consultation fees, Prescription fees and screening

Wellbeing

- ❖ **Employee Assistance Programme** – Providing your employees with a 24/7/365 Assistance Programme helpline with access to professionally qualified and experienced counsellors
- ❖ **Virtual GP Service** - Providing 24/7 unlimited access to GPs by video and telephone consultation, combining digital convenience with access to experienced healthcare experts.
- ❖ **I – spoke out Whistleblowing Service** - A 24 hours a day, seven day a week online portal-based submissions by employees to report areas of concern within the workplace or supply-chain, anonymously and without fear of reprisals.
- ❖ **Advantage Rewards** – Providing a constantly expanding range of retail and lifestyle discounts, offering significant savings on your employee's daily retail needs and those extra essential luxuries.

Security

- ❖ **Cyber Security** – 24/7/365 protection your employee's digital profile



Health Cash Plan

Good health can often be taken for granted. For this reason, we have created our Advantage Health Cash Plan which has been specifically designed to aid retention, assist recruitment, reduce absenteeism, and improve staff loyalty. It can help employees return to work quickly thereby having a direct impact on business success, and has been developed to bring a positive approach to employee well-being in the workplace.

Designed to help claim money back towards everyday healthcare expenses, Advantage Health Cash Plan allows your employees to spread the cost of their everyday health expenses and forms a core part of Advantage Employee Essentials.

With Advantage Health, members have the ability to claim back some of the costs of a number of routine health expenses, such as dental treatments and check-ups, alongside optical tests and prescription eyewear, laser eye treatment and physiotherapy.

Health Cash Plan Benefits

All benefits are payable on a per-person per Period of Cover basis unless otherwise stated.	£
Please note that child benefits are available up to a maximum of three children per family group, and apply only where the employer has opted to provide dependent child benefit and sponsor the premiums.	
Item 1 - Hospital Travel & Parking 50% Reimbursement for public transport to and from Hospital, or Hospital car parking costs for an eligible inpatient stay in excess of 72 hours.	20
Item 2 - Physician & Consultant Services 75% Reimbursement for the services of a Physician and/or Consultant including: diagnostic tests; investigations including ECG, X-rays, pathology, histology, MRI/CT/PET scans; and minor surgery in a doctors' clinic/consulting rooms. <i>Note – a 90 day waiting period applies to this benefit in terms of pre-existing medical conditions only.</i>	350 per adult
	175 per child
Item 3 - Routine Dental Benefits 100% Reimbursement for annual check-up, annual hygienist visit, extractions, X-rays, fillings using amalgams or composite materials, new or repairs to porcelain crowns, new or repairs to bridgework.	150 per adult
	75 per child
Item 4 - Emergency Dental Treatment 100% Reimbursement for dental treatment for immediate pain relief where required as a direct result of an accident. Only treatment received during the first 5 days following the date of the accident is covered. <i>Emergency dental treatment is covered on a worldwide basis.</i>	600 per person

Health Cash Plan Benefits - continued

All benefits are payable on a per-person per Period of Cover basis unless otherwise stated.	£
Item 5 - Optical Benefit 100% Reimbursement for annual vision/eye test, new prescription spectacle lenses, swimming goggles or contact lenses, spectacle frames required following a requirement for new prescription lenses, and laser eye surgery.	150 per adult
	75 per child
Item 6 - Physiotherapy & Complementary Treatments 75% Reimbursement for Physiotherapy, Osteopathy, Chiropractic treatment, Reflexology, Homeopathy and Acupuncture provided by a licensed practitioner.	350 per adult
	175 per child
Item 7 - Chiropody & Podiatry Benefit 75% Reimbursement for chiropody and podiatry provided by a licensed practitioner. <i>Note: Procedures under Item 7 are covered where treatment is provided upon referral from a treating General Practitioner (GP) or Consultant.</i>	140 per adult
	50 per child
Item 8 - Prescription Drugs & Vaccinations 75% Reimbursement for prescription drugs and medicines, adult vaccinations and immunisations including flu vaccine. <i>Note: A 90 Day Wait Period applies to this benefit in respect of pre-existing medical conditions only.</i>	50 per adult
Item 9 - Wellness Benefit 75% Reimbursement for wellness screening including Cancer screening and routine health tests for insured person's aged 30 years or over. Please see policy wording for a full list of benefits.	100 per adult
Item 10 - New Child Benefit New child cash benefit payable on the birth/adoption of each child subject to: the child being born/adopted at least 12 months after the mother's entry date to the policy; and no claim being made for pregnancy or childbirth against any other item of the policy.	100

Employee Assistance Plan Support Features

Employee Assistance Programme 24/7/365 helpline with access to professionally qualified and experienced counsellors for “in the moment” support or referral to structured brief therapy (up to 6 sessions).

ACCESS

- ✓ Unlimited 24/7 access to EAP Helpline
- ✓ Self-referral to structured counselling (telephone / video or face-to-face), up to 6 sessions per client/year
- ✓ Self-referral, following telephone assessment, to online CBT resource “Living Life to the Full”
- ✓ Online chat / e-Counselling
- ✓ Access to information and signposting services; legal, nurse-led health & wellbeing, money & debt
- ✓ Access to training, specialist psychological services on an ad hoc / as needed basis

SUPPORT

- ✓ In the moment support or referral to structured therapy
- ✓ Bullying and harassment support
- ✓ Management support line
- ✓ Case management
- ✓ Quarterly usage reports / reviews

RESOURCES

- ✓ Wellbeing Hub – Online resources portal
- ✓ Softcopy launch materials
- ✓ Regular softcopy communication materials, such as wellbeing-themed newsletters



Online GP Access

The virtual GP service provides 24/7 unlimited access to GPs by video and telephone consultation, combining digital convenience with access to experienced healthcare experts.

Delivering high quality consultations by NHS practising GPs in the UK.

GPs provide advice, reassurance, diagnosis, private prescriptions, second opinions and advice on chronic disease management. They can also refer patients for further private treatment where clinically appropriate, and provide general advice relating to medication, travel and lifestyle.

- Access to +100 GMC registered GPs
- 24/7 365 days a year accessible from wherever you are
- Unlimited number and length of consultations
- Unlimited number of presented conditions
- Prescriptions fulfilled at leading pharmacy chains
- GPs with special interests including diabetes, women's health, sports medicine
- No charge to issue prescriptions, referrals, & fit notes



Whistleblowing Service

As an employer, you have a legal obligation to provide your employees and stakeholders with a confidential and secure facility to allow them to raise concerns regarding potential wrongdoing within your company, your customers and suppliers. For those employers based within the United Kingdom, this obligation falls under the scope of domestic United Kingdom Employment Rights Act legislation.

The i-spoke out service from Ezeni OU, aims to provide you with instant access to a turn-key, web-based solution which can be integrated into your employee interface platform. All reporting of concerns is undertaken on the i-spoke out system, thereby ensuring complete employee anonymity.

The service allows for 24 hours a day, seven day a week online portal-based submissions by employees. Any reporter identity details disclosed to us will not be provided to the employer unless we are specifically requested to do so by the reporter.

Whistleblowing Service

In addition to meeting your legal and moral obligations under UK and European law, an external whistleblowing service affords your company or organisation the following benefits:

- Gives a voice to your employees, and other stakeholders;
- Assists in developing a culture of openness and fairness within your company or organisation displaying your strong corporate values;
- Demonstrates that malpractice is taken seriously, will not be tolerated, and will be dealt with at the highest level;
- Provides a public demonstration of best practices and good governance;
- Provides senior staff with a useful overview of the corporate culture.



Advantage Rewards – Retail & Lifestyle Discounts

Advantage Rewards provides a range of retail and lifestyle discounts from a wide range of retailers and service providers, covering both life's essentials and those occasional luxuries.

At a time when both companies and their employees are feeling the pinch, Advantage Rewards provides you with a way of both thanking your colleagues and helping their retail spend stretch somewhat further than it otherwise would.



Cyber Security - Dark Web Security Check

Dark Web Monitoring is a cyber security feature designed to prevent others from exploiting account information leaked to the dangerous dark web. It continuously scans dark web sites for your employee's credentials, alerting them to each discovery so that they can take steps to protect their vulnerable account.

- ❖ Data Protection

Monitors personal information provided by your employees, such as email address, bank account details, and payment card details should they appear compromised.

- ❖ Historical Scan


After the employee registers their data, we'll run a historical scan against a database of compromised data collected since 2006.

- ❖ Results

We'll let them know if any information is found compromised and what the level of risk is.

- ❖ Action Plan

We'll also let them know what the next steps are to secure the relevant details and limit the risk of them being compromised again in the future.



Give Your Colleagues the Employee Essential Support they Deserve

It couldn't be simpler to give your colleagues the Employee Essentials protection they deserve. With secure online sign up and discount for annual payment, the process is as simple as it could be!

- ❖ 12 Months Cover

Each contract year runs from 12 calendar months from your nominated inception date and is automatically renewable thereafter on a rolling 12 calendar month basis unless you notify us of your wish to cancel.

- ❖ Simple Subscription Fee Payments

Subscription fees can be paid by monthly or annual Direct Debit (a 5% discount is available for those who pay annually), with an end-of-year credit or debit being applied at the end of each scheme year to allow for fluctuations in membership over the plan year.

- ❖ Cover for Employees & their Family

Should you wish to cover only your employees, or extend the benefit to include their partners and/or children there is an option to suit your needs. Adults may be covered up to the age of 75 years, with partners being covered where they are in a normal domestic relationship with the employee and they live at the same address. Dependent children may be covered up to the age of 25 years where they reside at the same address as their parents, or a different address if they are in full-time education.

- ❖ Simple Online Application Process

Subscriptions are made entirely online on our secure Advantage-Vault application portal. Please visit www.advantagehealth.info/employee-essentials for further details and to sign up.



Advantage Employee Essentials Pricing

You can purchase Employee Essentials for the following monthly subscription rates:

Employee only - £25.85

Employee & Partner - £51.70

Employee & Family - £77.55

Employee & child(ren) - £51.70

These rates are inclusive of Insurance Premium Tax at the current rate of 12%. Where subscriptions are paid annually, a 5% discount shall be applied.

To purchase Advantage Employee Essentials please visit www.advantagehealth.info/employee-essentials

Advantage Health & Lifestyle Benefits



To sign-up for Employee Essentials cover visit
www.advantagehealth.info/employee-essentials

For more details about other Advantage products, visit
www.advantagehealth.uk.com