

employee benefits

ALIGNING REWARD WITH BUSINESS STRATEGY

Game changers

How are employers fostering
a culture of inclusivity?

Robots are all talk

New options for
financial advice

Universal appeal

Oscar Mayer spotlights
value for money

Sum and substance

Calculating returns on
group risk benefits

**employee
benefits**

LIVE 16

IN ASSOCIATION WITH

tastecard |  Gourmet Society

**RETAIN
TODAY'S
TALENT.**





BUILD FOR TOMORROW.

Book your free tickets today at
employeebenefitslive.co.uk/ebjuly



Influence Greatness

O.C.TANNER
Global Rewards & Recognition

UK CHINA USA CANADA INDIA GERMANY SINGAPORE MEXICO JAPAN AUSTRALIA

 Social media

Follow us on Twitter
@EmployeeBenefit

Join our LinkedIn group by
searching: EmployeeBenefits

Contact the team:

Debbie Lovewell-Tuck
@DebbieLovewell

Louise Fordham
@LouiseFordhamEB

Clare Bettelley
@Clarebenefits

Tynan Barton
@tynanbarton

Katie Scott
@KatieScott_eb



July/August supplement



Group risk

Equality and diversity in a post-Brexit world



Last month, one issue dominated conversations, press coverage, and hearts and minds across the UK: the European Union (EU) referendum.

Since the Leave result was announced on 24 June, uncertainty has prevailed. At the time of writing, this shows no sign of abating as speculation continues about the impact of the decision on the economy, housing, immigration and employment, to name but a few.

A particular area of concern has been what the decision to leave the EU will mean for employment law. Immigration, global mobility and employee residency issues aside, one question I've heard frequently from employers since the referendum result is whether Brexit could potentially impact equality and diversity legislation.

Fostering an inclusive workplace culture is now firmly on employers' agendas, with organisations recognising the importance of demonstrating a commitment to inclusivity, equality and diversity. Many are looking at providing broader support to reflect changing needs. Earlier this year, for example, it was reported that Lloyds Banking Group is to provide access to private gender reassignment surgery through its healthcare plan in order to demonstrate support for transgender employees.

Ultimately, fostering an inclusive workplace culture can have numerous advantages for organisations. Read more in *All inclusive* on page 14.

This may be why, while nothing is certain, even where legislation does have its basis in EU law, many lawyers I've spoken to do not believe

it is likely that the UK government will significantly scale back minimum requirements in such areas. And even if it does, where such policies and provision are a point of difference between employers, it is unlikely this will change at this level in many organisations.

Inclusivity and diversity is one of the topics that will be discussed at this

“ONE CONCERN HAS BEEN WHAT THE DECISION TO LEAVE THE EU WILL MEAN FOR EMPLOYMENT LAW”

year's Employee Benefits Live, which will take place at Olympia National on 11 and 12 October. The event will feature a conference stream dedicated to workplace equality and diversity. Steve Varley, UK chairman and managing partner at EY, will also deliver the opening keynote address on the second day on how diversity can breed success within a business. Find out more on page 10 and at www.employeebenefitslive.co.uk.

Debbie Lovewell-Tuck
Editor

This issue

Briefing	07
Tax and legislation	08
Events	10
The hub	11
In numbers	12
The big question	13
Cover story	14
Fostering an inclusive culture can have a positive impact on the workplace	
Voluntary benefits	20
New players are breathing life into the appeal of workplace voluntary benefits	
Share schemes	25
Share schemes can have wide-ranging positive impacts for organisations	
Fleet	27
Employers may need to look at alternatives to salary sacrifice	
Childcare	30
How does the UK's support for working parents compare with other countries?	
Health and wellbeing	33
Workplace cancer checks can make an important contribution to early detection	
Health and wellbeing	37
Support mechanisms for staff following a bereavement need careful consideration	
Pensions	39
Robo-advice is being pitched as an answer to fill a gap in the market	
Employer profile	44
Oscar Mayer sees the importance of benefits that offer value for money	
Buyer's guide	47
Health cash plans	
Confessions	50
Contact directory	51
Key service providers	



Employee Benefits accepts no responsibility for loss or damage to material submitted for publication. Copyright Centaur Media plc. All rights reserved. No part may be reproduced in any form without written permission of the publisher. Employee Benefits is published by Centaur Media plc, the UK's premier independent business publisher. For information about the range of products produced by Centaur, visit www.centaur.co.uk. The site contains details of vacancies at Centaur. You can subscribe online to Employee Benefits at <http://sales.centaur.co.uk>. 12-month subscription: UK £67; Europe & USA £83; Rest of world £105. ISSN 1366-8722

Editor Debbie Lovewell-Tuck debbie.lovewell-tuck@centaurmedia.com **Deputy editor** Louise Fordham louise.fordham@centaurmedia.com **Associate editor** Clare Bettelley clare.bettelley@centaurmedia.com **Features editor** Tynan Barton tynan.barton@centaurmedia.com **Reporter** Katie Scott katie.scott@centaurmedia.com **Contributors** Alison Coleman, Nic Paton **Senior art editor** Phil Gibson, philip.gibson@centaurmedia.com **Director of commercial and events** Juliette Losardo, juliette.losardo@centaurmedia.com **Sales manager** Barry Davidson barry.davidson@centaurmedia.com **Business development manager** Harry Michael harry.michael@centaurmedia.com **New business development manager** Daniel Gray daniel.gray@centaurmedia.com **Account managers** Luke Roberts luke.roberts@centaurmedia.com Emily Holden emily.holden@centaurmedia.com **PA to directors** Alexandra Labbe-Thompson alexandra.labbethompson@centaurmedia.com **Divisional manager** Andrew Evans **Production** Wendy Goodburn, Lyndon White eb.production@centaurmedia.com **Cover image** Jacko

Employee Benefits Wells Point, 79 Wells Street, London, W1T 3QN
E: eb.editorial@centaurmedia.com
T: 020 7970 4000, Subscriptions 020 7292 3719
W: www.employeebenefits.co.uk

employee benefits

AWARDS & SUMMER PARTY 16

IN ASSOCIATION WITH **AON**



CONGRATULATIONS TO OUR WINNERS!

View the full list of 2016 winners at
www.employeebenefitsawards.co.uk/botn



Thanks to everyone who donated money to our charity Childline during the Awards. Together we raised an amazing £2000!

IN ASSOCIATION WITH



SPONSORED BY



FriendsLife



neyber

AWARDS PARTNER



Employers assist with return to work

Katie Scott | Reporter
Employee Benefits

employment



In June 2016, global law firm Herbert Smith Freehills launched a return-to-work scheme aimed specifically at female lawyers who have a minimum of three years' legal experience and are looking to re-enter the sector after a career break of up to 20 years. In partnership with OnRamp, the one-year fellowship, which will be delivered in both the UK and Australia, will give female employees on-the-job training and support.

Return-to-work schemes are increasingly becoming a competitive benefit offering, targeted not only at women who are considering a career break for family reasons, but also for fathers, carers and older individuals looking to re-join the workforce. Assisting with employee attraction, retention and engagement, a successful return-to-work scheme can prove to be a cost-effective measure that keeps highly qualified and talented employees in the workplace.

In April 2016, EY announced its 12-week EY Reconnect initiative, which looks to encourage 12 applicants with manager-level experience and above to re-join the workplace after a career break of two to 10 years. The scheme will commence across the UK in September 2016.

Meanwhile, PricewaterhouseCoopers' 12-week return-to-work scheme, Back to Business, includes a week-long induction, as well as a dedicated manager who will help returning staff hit objectives.

In addition, Lloyds Banking Group increased the size of its returners programme from 15 participants in 2015 to 40 in 2016. The programme aims to support senior men and women who have been out of the workplace for two years or more. Of the 15 candidates who took part in the organisation's inaugural 2015 returners programme, 13 were appointed to fixed-term or permanent positions.

Pre-engagement before leave, keep-in-touch days, paper booklets, a self-appraisal toolkit, a website for returners, flexible-working arrangements, coaching or mentoring, training and regular conversations with line management are some of the key factors to include in a return-to-work scheme, says Chloe Chambrud, gender research and policy manager at Business in the Community (BITC).

Return-to-work schemes can also be used to encourage diversity in the workplace, with a particular emphasis on supporting women to reach senior positions and closing the gender pay gap. Chambrud says: "The return-to-work scheme would be part of an overall strategy to achieve gender equality at work; it shouldn't be just a tick-box exercise, it should really be embedded in a supportive environment. In terms of gender equality and women at the top, [return-to-work schemes] help build this pipeline to ensure women will progress to senior positions."

10 the top 10 most read stories



1 Rolls-Royce Group named UK's most attractive large employer

The 2016 Global Randstad Awards named Rolls-Royce as the large organisation UK employees would most like to work for. bit.ly/281r1VD



2 SD Worx buys Ceridian UK and Ireland

The HR service provider has acquired Ceridian UK and Ceridian Ireland. They are also partnering on cloud human capital management software across Europe. bit.ly/281iFLb



3 Chiswick Park launches lunch-hour summer events programme

Chiswick Park Enjoy-Work has organised a summer events programme for employees of the 45 organisations on-site. bit.ly/281FSvV



4 University of Lincoln wins Employee Benefits Awards 2016 Grand Prix

Winners of the Employee Benefits Awards 2016 were announced at the lunch-time ceremony and summer party. bit.ly/281Ew5t



5 US employer pays for weddings

After paying for the wedding of an employee who spent his savings on medical bills, Boxed Wholesale is to extend the benefit to all full-time employees. bit.ly/281AsGg



6 Robot lands trainee office manager job

Betty the robot started a two-month trial in a trainee office manager position at The Transport Systems Catapult. bit.ly/2617E1z



7 Tesco staff in Ireland to strike over pay

Tesco employees in Ireland took strike action on 16 May in a dispute over changes to pay and conditions. bit.ly/281L02n



8 93% recognise health/performance link

Research by Aon shows a majority (93%) of employer respondents across Europe, the Middle East and Africa believe there is a link between health and performance. bit.ly/281MLzj



9 Culture investment reaps rewards

Almost two-thirds (61%) of employer respondents see employee performance gains following investment in workplace culture, according to research by EY. bit.ly/281u8ue



10 73% believe staff likely to call in sick

Research by Robert Half shows 73% of UK employer respondents think it likely that staff will call in sick or miss work with an excuse after a Euro 2016 match. bit.ly/281ybp3

Most read stories online between 12 May and 20 June 2016

The latest information on legislation and tax issues affecting benefits, including an initial assessment of the potential impact of the UK's decision to leave the EU, and a round-up of some recent US rulings

Brexit vote breeds EU legislation uncertainty

Katie Scott | Reporter
Employee Benefits

On 23 June, the UK electorate voted to leave the European Union (EU).

Since the result, there has been much uncertainty about the impact of the 'Leave' decision on employment legislation, workplace pensions and other benefits.

With a minimum two-year wait on the cards as exiting procedures are triggered and finalised, there are several key areas that employers should keep an eye on.

Michael Leftley, head of the employment group at Addleshaw Goddard, said: "The buzzword is 'don't panic'. You've got to adopt a wait-and-see approach at the moment."

One aspect of employment law that may be affected by the UK leaving the EU is the working time regulations, which are founded in EU legislation. The working time regulations guarantee a minimum level of paid holiday as a legal right. But although this legislation came from Europe, there is some uncertainty around the extent to which this will change. Martin Chitty, employment partner at Gowling WLG, said: "I don't see that changing because what the UK has done is more generous than the EU legislation requires. But things around the edge of that, [such as] the cap on the working week at 48 hours, paid rest breaks, or how

you calculate holiday pay; all that could be watered down or removed completely."

He added that the Transfer of Undertaking (Protection of Employment (TuPE)) regulations could also be a 'high-risk' item.

The UK has led the way in regards to discrimination protections based on sex or marriage, however, these have been enhanced by the EU with the inclusion of sexual orientation, gender reassignment, religion and belief. Chitty said: "I think we have progressed far enough as a society to accept that equality of treatment under all of those headings is right and proper; I don't think there is a political will to wind the clock back."

Glyn Ryland, partner at Gowling WLG, explained a big concern is the turmoil in the investment markets. "The biggest worry is that pension schemes only have enough money to pay their pensions if their investments do well and their investments do well if British business is doing well," he said.

"I think you would be crazy as an organisation to be taking any kind of firm decisions at the moment. We all just need to look and see how things start to unfold, then we can all start planning for a future business world outside the EU," Leftley added.



Expert advice



Marc Meryon is a partner at Eversheds Human Resources Practice Group

Measuring the extent of workplace rights

New working models emerging from the digital, on-demand economy have given rise to a wave of tribunal cases, with individuals looking to establish the extent of their workplace rights.

Earlier this year, four cycle couriers, supported by the Independent Workers' Union of Great Britain, launched claims in the London Central Employment Tribunal. The first of the crowd-funded cases, against CitySprint, is due to be heard by a judge on 22 November. The other three cases, against eCourier, Excel and Addison Lee, will then follow close on its heels. In the meantime, Uber drivers have been supported by the GMB union to bring claims, with the first scheduled for hearing this summer, again in the London Central Employment Tribunal.

In all of these cases the prize being sought is 'worker', or better still 'employee', status: the passport to a range of workplace benefits. 'Workers' are entitled to the national minimum wage, paid holidays and access to a pension scheme, for example, while 'employees' qualify for even more workplace rights.

Courts and tribunals have been ruling on employment status issues since at least the 19th century. Yet only a few hard-and-fast rules have emerged from decades of case law, and often a case turns on the tribunal's overall impression of the relationship rather than specific criteria. Factors such as the amount of control the organisation has over the individual are weighed in the balance when deciding on which side of the invisible dividing line the individual's case falls.

Organisations that rely heavily on the 'on-demand' freelance workforce should be watching keenly for any emerging trends that could upset their business model.



@ Read also

More advice from tax and legal experts
bit.ly/218Molw

US finalises new rules on overtime

■ US government raises salary threshold for overtime pay

The US Department of Labor has finalised a new overtime rule that extends the salary threshold for overtime pay eligibility. Employees who work more than 40 hours a week and earn less than \$913 (£625) a week will now be eligible for overtime. bit.ly/1tuaDhs

■ US rules clarify incentive levels for wellness programmes

The US Equal Employment Opportunity Commission (EEOC) has issued final rules that clarify how Title 1 of the Americans with Disabilities Act (ADA) and Title II of the Genetic Information Nondiscrimination Act (GINA) apply to workplace wellness programmes that offer incentives and request health information from employees and their families. bit.ly/1S9pemV

■ Amazon and L'Oreal USA commit to US government's Equal Pay Pledge

Almost 30 organisations, including Amazon, Expedia, Pinterest, and PepsiCo, have committed to the US government's voluntary Equal Pay Pledge in a bid to combat the gender pay gap. bit.ly/1USVFKT

Smile and the world will smile with you...

INTRODUCING UNUM DENTAL



ANDREW BOWER

Managing Director
Unum Dental

The lyrics to Nat King Cole's song suggest that a smile can help you forget your troubles. While in reality life is a little more complex than that, there is something to be said in having a positive attitude and putting a smile on your face. It is well documented that thinking positively can be beneficial for your health. This is often the case with those facing serious illnesses like cancer. Positive thinkers also tend to cope better with stressful situations.

Humans are programmed to mirror the behaviour of other people. If someone smiles at you, your automatic reaction is to smile back. A genuine smile is generally considered attractive to others. Smiling can make you and others feel happier too. In a recent survey with our own employer database we found that a smile is what people notice first about you. 51% said they would notice someone's smile or teeth first, before other things like clothes, shoes or your accent¹. A sparkling smile and good teeth will get noticed.

The more confident you are with your teeth; the more confidence you have to smile. I can still remember when I lost my two front teeth as a child how I hated smiling properly as I was embarrassed to show my gummy grin. Feeling self-conscious about your teeth can really affect your confidence and your ability to perform to your full potential.

So why is this relevant to employers? Well, with dental costs on the rise

and NHS dentists harder to find, more and more employees are seeking to get help on this front through their companies. Corporate Dental Insurance is one of the most requested employee benefits by employees. Our experience shows, once an employee has it they are also very likely to use it, providing real and tangible value that they'll appreciate. National Dental Plan (NDP) has been providing employees access to high-quality dental plans for almost 30 years. Last year we became part of Unum and from 1st July, NDP will become Unum Dental. We have carved out an excellent reputation and have a proven track record of working with employers to make sure their employees maintain good oral health.

Rebranding as Unum Dental gives us the opportunity to combine our existing expertise and experience in the provision of dental plans with Unum's knowledge of broader employee benefits. This gives us the opportunity to provide more resources, enhancing the service we can provide to our customers.

You only need to read the business press to see that workplace wellbeing is rising up the corporate agenda. Companies are recognising its importance and the need for employees to embrace it too. In our recent survey, 80% stated it was very important to their organisation that employees have a positive attitude to good health and wellbeing². Dental insurance is a perfect fit with a wellbeing strategy, based around the three pillars of prevention, early intervention and protection.

When you introduce an employee benefit, you want it to be used and appreciated. Dental insurance delivers on both of these points - is desired and widely-used by employees. The Reward

& Employee Benefits Association's 2016 Benefits Shift survey showed dental insurance was employees' most popular flexible benefit choice, while the 2014 Capita Employee Insight Survey revealed 44% of employees without access to subsidised dental cover wanted it introduced.

This demand appears to be there from employees. Laing and Buisson's 2015 UK Dentistry Report found the market for dental insurance has grown by 30% since 2010. As plans are available that are fully-funded by employees, it's a very attractive proposition for employers too, as they can offer the benefit at no cost to themselves. When you consider the rising cost of dentistry and how hard it can be to find an NHS dentist in certain areas, it appears there is still plenty of room for further growth.

Figures on the current state of oral health in the UK make for frightening reading. Around half of the UK's population have moderate gum disease and almost a third have tooth decay³. In 2013/14, dental decay was the top cause of hospital admission for children aged between 5 and 9⁴, which is a truly scary thought. Dental insurance allows employees to cover not only their spouse or partner, but their children too, making it a truly family-friendly benefit.

I am excited to begin this new chapter. I see a bright future ahead for Unum Dental, working with new and existing customers to help more people have the confidence to smile.

To find out more about Unum Dental, visit unum.co.uk/dental

unum DENTAL

Formerly known as NDP

¹ & ² Unum surveyed 175 people through its employer database, May 2016

³ Information for Health & Social Care Executive Summary: Adult Dental Health Survey 2009

⁴ <https://www.theguardian.com/society/2014/jul/13/teeth-problems-children-hospital-decay-extractions>

employee benefits

LIVE 16

11-12 OCTOBER 2016



LTA, EY and British Army set to deliver keynote addresses

The Lawn Tennis Association (LTA) and EY are among the organisations that will deliver keynote addresses within the conference programme at this year's Employee Benefits Live.

On 11 October, Vicky Williams, director of people at the LTA, will present the closing keynote session looking at how a strong people and performance strategy is crucial to ensuring an organisation delivers on business goals. During the session, she will demonstrate how HR is driving the overall growth of British tennis.

Meanwhile, opening the conference on 12 October, Steve Varley, UK chairman and managing partner at EY, will discuss the role of diversity in forging business success.

Later that day, Nicky Moffatt CBE (pictured above), the highest-ranked woman in the British Army, will explore the lessons HR can take from the armed forces, particularly focusing on the issues of staff motivation and empowerment.

Employee Benefits Live 2016 will take place at Olympia National, London.

Conference streams highlight key issues

Workplace equality and diversity, benefits technology, workplace pensions and health and wellbeing are just some of the dedicated conference streams that will feature at Employee Benefits Live 2016.

On day one of the event, on Tuesday 11 October, conference streams include workplace pensions, which will highlight issues such as auto-re-enrolment, and the workplace equality and diversity stream will tackle issues such as the gender pay gap and take-up of shared parental leave.

In addition, the strategic HR stream will focus on topics such as building a brand identity, while a stream aimed at HR generalists or those who are new to benefits will cover all they need to know about key issues in the benefits industry.

Other conference streams featured on this day will focus on communication and employee engagement.

The second day of the event will cover an equally broad range of topics. The cost-effective reward stream will look

at the options available to employers that are working to a tight budget, while the financial wellbeing stream will look at engaging employees with their pension, as well as investigating the links between financial wellbeing and staff productivity.

In addition, the health and wellbeing stream will discuss pertinent social issues such as how to deal with the taboos around mental health, and how to deal with employees who are on long-term sick leave.

Other streams on the second day of the event will focus on global reward, benefits technology, and performance and talent, which will cover subjects such as benchmarking reward structures.

All conference sessions will be presented by leading employers and industry experts. With a wide range of varied interests being covered, attendees will be able to pick up plenty of know-how over the course of the event.



Exhibition hall hosts leading providers

Delegates attending Employee Benefits Live will be able to access a packed exhibition hall of leading benefits

providers, advisers and consultants spanning all areas of the industry.

The two-day event, which will take place on 11-12 October at Olympia National in London, will enable delegates to network with leading suppliers, view the latest launches in reward and benefits, and source products and services to meet all of their organisation's benefits needs.

This year's exhibitors include Jelf Group, Wealth at Work, Achievers and Product Partnerships, Incorpore, Optum and the Pensions and Lifetime Savings Association.

See the full list of exhibitors and register to attend by going to www.employeebenefitslive.co.uk.



For more information and to register to attend, visit www.employeebenefitslive.co.uk

The hub...



People moves



Lamey joins First Names Group
First Names Group has appointed Teresa Lamey chief HR officer. She joins from TMF Group where she was global head of HR. In her new role, Lamey is responsible for recruitment, training, reward and recognition, business partnering and HR operations support.



CIMA promotes Nolan
Angela Nolan is now director of HR and workplace performance at the Chartered Institute of Management Accountants (CIMA). In this role, Nolan will have responsibility for developing staff and workplace strategies, as well as leading global HR and workplace teams. Nolan joined CIMA in 2009.



Willetts joins Engie
Engie UK and Ireland has appointed Iain Willetts interim reward director. Willetts will manage the team responsible for the reward function. He has held interim management and consultancy positions at organisations such as the Yorkshire Building Society Group.



Walker gets Unum HR role
Liz Walker has been appointed HR director at Unum UK. She was previously head of key accounts for the organisation. She has also joined the UK board. Walker has worked at Unum for over 20 years, a period that included 16 years within the Unum US sales team.



Briggs becomes chairman at ABI
Andy Briggs has been appointed the next chairman of the Association of British Insurers (ABI). He will take up the role in October. Briggs, who is chief executive officer at Aviva UK Life and chairman at Aviva Global Life, succeeds Paul Evans, group chief executive at Axa UK.



Boldyreva moves in Mondelez
Masha Boldyreva has changed roles at Mondelez International, moving from reward director, Europe to HR director, Northern Europe. Previously, Boldyreva has worked at organisations including Cadbury, Credit Suisse and Eastern Electricity.



Louise's lowdown

Gender pay reporting is only a start in tackling a deep-rooted cultural phenomenon



In its *Gender pay reporting survey*, published in June 2016, Mercer asked organisations to list concerns about the implications of the gender pay reporting

requirements. The concerns that most frequently ranked in respondents' top three all revolve around risk in some form: reputational risk (61%), equal pay cases (41%), and publication in the government's gender pay reporting league tables (39%). Just 12% of respondents say they have no or few concerns.

The regulations, which are expected to be enacted later this year, will require employers with more than 250 employees to publish gender pay and bonus gap data, which they will also need to feature on their websites. From 2018, the government will also publish gender pay gap league tables. The reporting regulations are one of the methods by which the government aims to "end the gender pay gap in a generation".

Yet some fear that the regulations will not have the hoped-for effect, and that they will instead become a compliance exercise that results in the publication of figures that may be misunderstood or that may not adequately reflect the pay landscape, or the forces that are shaping it, within an organisation. After all, there are wider socio-economic issues behind the gender pay gap that cannot be resolved through regulation alone.

Some of these factors kick in before we even reach the workforce; Halifax's latest *Pocket money survey*, published in June 2016, found that boys receive £6.93 of pocket money a week on average, while girls receive £6.16. And, in a rather disturbing pre-shadowing of the cultural

framework and attitudes that can serve as road blocks to eliminating the gender pay gap and women's progression in the workplace, 44% of boys think they deserve to be given more pocket money, compared to 39% of girls.

A number of organisations are working hard to identify gender pay and diversity sticking points and putting in place measures to address these. This includes return-to-work schemes, development of the female talent pipeline, support for both male and female working parents and carers, unconscious bias training, employee networks, as well as initiatives to engage all employees in progressing the diversity and inclusion agenda, including male staff and senior leaders.

At the very least, the reporting regulations will intensify the conversation around the gender pay gap and perhaps encourage increased engagement with the steps employers are taking, or could be taking, to close the gap. It could also facilitate a greater degree of best practice sharing, particularly as the government intends to shine a spotlight on organisations trailblazing in this area.

It is a sad state of affairs when the notion of a pocket money gender pay gap is not wholly unsurprising. The aim to eliminate the pay gap in a generation may be overly optimistic, but hopefully through the efforts of government, business, and individuals, not too many generations will pass before the notion of a gender pay gap is utterly inconceivable.



Social media



@employeebenefit



search EmployeeBenefits



The month in numbers

Katie Scott rounds up some of June's key facts and figures relating to employee benefits

56%

of employer respondents plan to review their company car policy in the next year (Source: Willis Towers Watson)

bit.ly/28lolog

54%

of respondents offer flexible-working initiatives (Source: Employee Benefits/ Xerox HR Services)

bit.ly/28lQnzw

84%

of female healthcare respondents have never asked for a pay rise, compared to 71% of male respondents (Source: Randstad Care)

bit.ly/1sJ2qWy

32%

of employer respondents in the UK use group risk benefits to attract and retain key members of staff (Source: Group Risk Development)

bit.ly/28lPzwc

28%

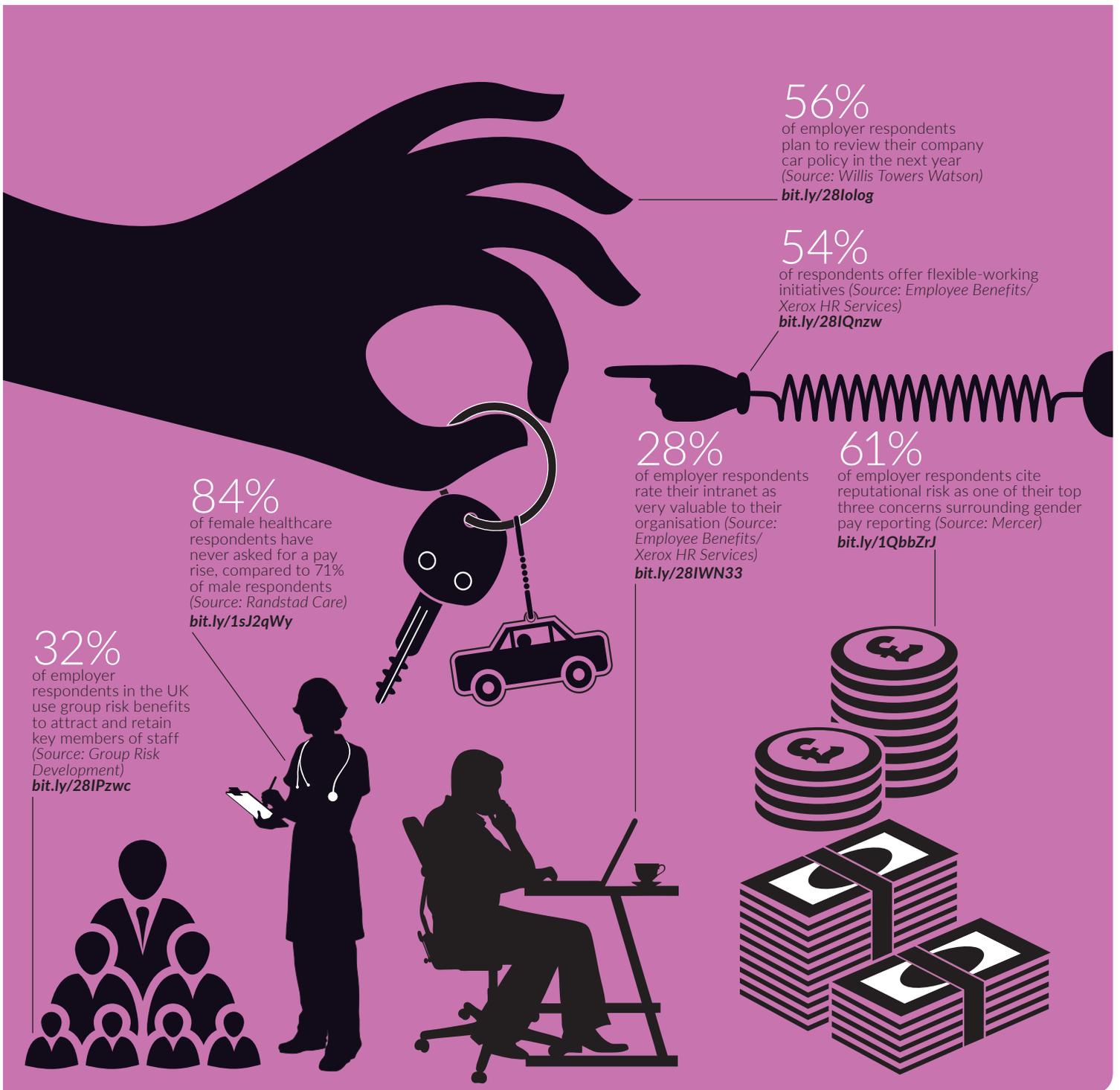
of employer respondents rate their intranet as very valuable to their organisation (Source: Employee Benefits/ Xerox HR Services)

bit.ly/28lWN33

61%

of employer respondents cite reputational risk as one of their top three concerns surrounding gender pay reporting (Source: Mercer)

bit.ly/1QbbZrJ



This month's big question...

What are the lessons of the Hollywood gender pay debate?



Last year, Jennifer Lawrence wrote a moving open letter about her experiences with pay disparity. She is one of the world's most bankable movie stars, and she

faces the same entrenched sexism that so many women struggle with every day.

But she did more than just point out a well-known injustice. One of the most striking things about her letter is how she felt she "failed as a negotiator" and feared being viewed as "ungrateful" or "spoiled", in a way that her male co-stars did not.

This is an illustration of one of the most insidious causes of the gender pay gap: unconscious bias. Lawrence recognised that she was self-censoring in fear of failing to meet the, often unstated, expectations of her as a woman, not as an actor.

Let's be clear, this is absolutely not her problem to solve. It is her employer's.

Addressing unconscious bias is something every organisation should want to do. It ensures that decision-making is more fair, sustainable and prevents valuable talent from being squandered.

But for individuals, it can be an incredibly emotional and uncomfortable process. Many business leaders balk at the suggestion that they may be, even unknowingly, making biased decisions regarding salary or promotion.

Acknowledgement is the first step, and that is not easy. The next is action, and that's even harder.

In 2012, ThoughtWorks was dissatisfied with the percentage of female graduates we were recruiting, especially among developers. It was only through challenging long-held assumptions in our hiring process, such as realising that not all brilliant developers start with a computer science degree, that we were able to achieve our goal of an intake with 50% female graduates in 2015.

Jackie Kinsey

is chief leadership officer at software organisation ThoughtWorks



It is rare that Hollywood offers lessons in effective management; mercifully few of us see Don Corleone or Miranda Priestly as acceptable role models. The

campaign for equal pay in Hollywood, however, does offer real lessons.

Jennifer Lawrence, the world's highest-paid actress, will no doubt have paused to consider the public reaction to her complaints around pay compared to male co-stars. Her willingness to share though is catalysing change for all, and is a mindset the business world should adopt by embracing the forthcoming reporting requirements on gender pay.

What gets measured gets managed. Shining a light on what men are paid versus women at every level, as well as monitoring the percentage of women at every level, is proven to speed up progress. The efforts of the Davies report, Cranfield, the 30% Club, and government in encouraging transparency in female representation at the top, has driven a step-change in the number of women on boards.

The second lesson from the Hollywood debate is in the difference in how men and women are treated in pay negotiations. Back in October 2015, Lawrence wrote in an open letter: "When I found out how much less I was being paid, I didn't get mad at Sony, I got mad at myself. I failed as a negotiator because I gave up early."

One of the issues with pay is incremental rises for long-term employees often see salary divorced from performance. Likewise, mothers returning to the workplace may be shepherded into less challenging roles to fit in with childcare from well-meaning but misguided managers.

It doesn't have to be this way. Progressive organisations focus on outcomes, not individuals, avoiding the risk of unconscious bias in decisions over pay.

Petra Wilton

is director of strategy and external affairs at the Chartered Management Institute (CMI)



do you agree?

Join the discussion by searching for the EmployeeBenefits group on:

LinkedIn



Gender pay differences exist throughout organisations and around the world. In Hollywood, recent debates in relation to the gender pay gap have highlighted

the issue. Leading female actors, including Jennifer Lawrence, Meryl Streep, Sharon Stone, Gwyneth Paltrow and Patricia Arquette, have been speaking out about gender pay differences and the fact that male actors regularly earn significantly more than they do, even double.

What organisations can learn from this debate is that, whatever level of remuneration, gender pay differences are no longer being ignored. Women are demanding, and expecting, fairness and wage equality.

In the UK, to reduce gender pay inequality, all larger organisations will shortly be required to disclose information in relation to any gender pay gap. In accordance with the draft Equality Act 2010 (Gender Pay Gap Information) Regulations 2016, which are expected to come into force in October 2016, all private and voluntary sector organisations employing more than 250 employees will be required to publish an annual report in relation to the gender pay gap on their website.

This report will need to include details in relation to the gender pay gap, the number of men and women in four pay bands within the organisations' pay range, and the differences between and the proportion of bonus payments paid to men and women.

Although these regulations only apply to larger organisations in the UK, women across the world, including in Hollywood, are seeking to achieve wage equality, and therefore, all organisations need to identify, address and tackle any gender pay inequality.

Lucy Rees

is senior lecturer in human resource management at the University of the West of England



All
inclusive

Fostering an inclusive culture can have a positive impact in the workplace



Louise Fordham | Deputy editor
Employee Benefits

In May 2016, it was reported that Lloyds Banking Group would provide employees with access to private gender reassignment surgery through its healthcare scheme, driving support for transgender staff through its employee benefits offering and demonstrating its commitment to being an inclusive employer.

Yet, according to the *Employee Benefits/Xerox HR Services Benefits research 2016*, published in June 2016, just 24% of respondents view increasing inclusion and diversity as a key issue shaping their benefits strategy this year, falling far behind the desire to improve employee engagement (67%) and to be seen as an employer of choice (61%). It is not a stretch, however, to note that the three are interlinked, and to recognise the positive impact that fostering an inclusive workplace culture can have on engaging and retaining current employees, as well as attracting new talent.

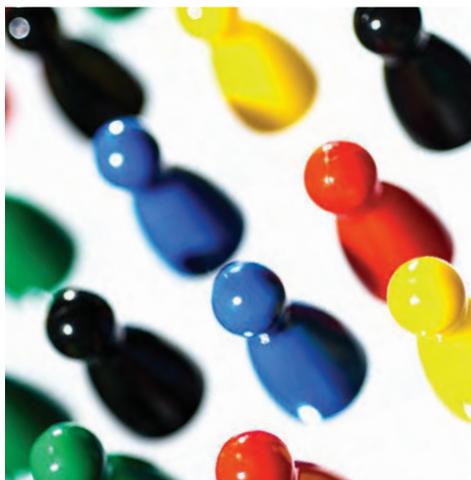
So how can organisations use benefits to enhance inclusivity and diversity? And what other factors should be considered in order to make their use as effective as possible?

Do not make assumptions

Whether it is identifying hotspots within an organisation where a lack of awareness or support may be serving as a sticking point for inclusivity, such as the retention of female staff following maternity leave, or whether it is building a benefits proposition that supports employees' diverse requirements, it is important that strategies are based on information rather than assumptions. Rachael Saunders, age at work director at Business in the Community (BITC), says: "[Employers should] make sure that [they] know [their] own data because we all have our own unconscious biases and preconceptions about what the issues might be, so actually asking people and looking at the data [they] hold is the best place to start."

This includes, of course, listening to employee feedback. Jon Blackburn, clinical and rehabilitation services manager at Aviva, says: "The key is then translating [employee feedback] into a broad spectrum of benefits that meet the requirements of all employees and are not exclusive in any way. Flexible benefits are a great option in that the employee can then select from a broad spectrum of products what suits them most."

Employers are increasingly recognising the diverse lifestyles, different life stages and priorities among their workforces, and reflecting these in the choice and flexibility built into their benefits programmes. Where possible, going above and beyond minimum requirements can also help organisations to retain talent and ensure that staff are empowered to perform at their best at work. This might include offerings such as enhanced parental leave, emergency eldercare services and resources, or truly flexible ways of



Need to know

- A supportive working environment can help staff feel they can bring their whole selves to work, benefiting both employees and employers.
- Line managers will be the first port of call for many, so they must feel equipped to offer appropriate support.
- Supportive and flexible workplace benefits should be accompanied by initiatives that embed inclusivity into the organisation.



Read also

How do benefits impact an organisation's reputation?
bit.ly/1WA1TV

working that support major life changes or that enable a new approach to helping older workers transition into retirement.

Organisations can also re-examine their existing benefits to make sure that they are not exclusive in any way. For example, this could include ensuring that the cost structures of certain benefits do not assume a traditional family set-up by offering family rates that cannot be enjoyed by single-parent families and non-traditional family structures, says Siobhan Martin, UK HR director at Mercer. "[Organisations] probably don't realise that this is an issue until it is looked at from a different lens," she adds.

Letting staff know

When communicating benefits, being explicit about how they can support all employees can assist in easing any potential concerns that staff may have around take-up. "Inclusive language is really important; [employers should not] just assume that by the absence of saying something [they have] been inclusive," explains Martin.

This might involve mentioning how healthcare schemes can support transgender staff in relevant pages on the organisation's intranet or benefits portal, or listing the variety of issues that can be discussed through employee assistance programmes (EAPs) on workplace posters. Employers can also use occasions such as benefits election windows, the launch of new schemes, or relevant awareness and education events to communicate the support that benefits can offer.

EAPs, as well as a number of value-added services offered through healthcare and group risk benefits, can help to provide emotional, physical and financial support to staff, but employees must first be aware that such support channels are available. For many that requires signposting ►►

Dental plans from Denplan

Helping to keep your employees and their families smiling!

Here at Denplan, we don't just provide a dental plan, we believe in maintaining your employees' health and wellbeing.

We developed our Myteeth website specifically with good oral health in mind. Myteeth is ideal for employees who want to discover more on caring for their teeth outside the dentist.

www.denplan.co.uk/myteeth

And it doesn't end there! Your employees can even assess their own oral health through My Dental Score. This handy assessment can be an important first step for those who want to find out the state of their oral health.

www.denplan.co.uk/mydentalscore



For more information about Denplan:

- @ corporatesales@denplan.co.uk
- www.denplan.co.uk/companies
- 01962 828 008



Denplan

At the heart of dental care



from their first port of call: their line manager. Aviva's Blackburn says: "HR teams are working very hard on producing a broad spectrum of benefits and wellbeing products, but the key may be how a line manager facilitates or delivers those and creates that [inclusive] culture within the organisation."

Inclusivity and diversity training can help line managers to feel comfortable and confident in supporting their team. Specific training around issues such as workplace stress and mental health can enable managers to spot warning signs and signpost employees to help; although



Viewpoint



Benjamin Fletcher is diversity and inclusion manager at Dentsu Aegis Network

The world of work today is very different to even 10 years ago, and so too are

employee expectations. Traditional work and home life divides have diminished as a generation grew up connected by and accustomed to sharing their lives on social media. Work and home-life separation has also come under pressure as working parents struggle to achieve work-life balance and instead seek a new 'work-life blend'.

All this means that employers have had to get better at welcoming the personal side of employees' lives into the workplace. Those that took up this challenge discovered a new route to improving employee engagement: inclusion.

When someone is able to be their authentic self at work by being open about their sexual orientation, gender identity or mental health, and feels valued and included for who they are, a resilient bond is formed between employee and employer.

Small steps can make a big difference in creating an inclusive workplace. This can be as simple as a leader making a positive statement about mental health in a team meeting. Providing employee benefits that recognise the diversity of employees' lives is also a very powerful way to communicate an organisation's stance on inclusion.

Employers, for example, which offer a back-up care service to help when childcare, eldercare or adult care needs break down make a clear statement that they respect and support an employee's whole life situation. Employers that ensure their private medical scheme meets the needs of transgender employees not only reduce trans employees' access to treatment by at least 18 months, but confirm their commitment to lesbian, gay, bisexual and transgender inclusion more broadly.

it is worth noting that managers also need support and may benefit from training on how to manage their own mental wellbeing.

The type of training support available to managers may need to evolve to facilitate inclusivity for tomorrow's workforce. As we live and work for longer, conditions such as Alzheimer's and dementia may become more prevalent in the workplace. "How many line managers would know what to do if someone came to them following an Alzheimer's diagnosis?" asks Saunders. "As our demographics change, the types of conversations [managers] need

to be taught how to have are changing as well."

However, a forward-thinking approach could help affected staff to remain a valued part of the workforce. Claire Williams, director of inclusion and diversity at Inclusive Employers, says: "There are likely to be increasing numbers of people in the workplace who have dementia and employers need to be able to respond to that appropriately. Truly inclusive employers could look at adjustments such as hours of work, or role; it comes back to having that level of flexibility."

Reasonable adjustments can play a vital role ►►



Case study | Accenture

Accenture embeds diversity and inclusion into its culture

Professional services organisation Accenture, which employs just over 12,500 staff in the UK and Ireland, strives to be at the forefront of workplace diversity and inclusivity. Its commitment to a supportive environment for its employees has received recognition, such as a 2015 European Diversity Award for Outstanding Employee Network Group of the Year for its African Caribbean Network, and successive recognition as a Star Performer on Stonewall's Top 100 Employers list.

Tony Horan, UK and Ireland lead for human capital and diversity, says: "We see inclusion and diversity as a real differentiator in terms of our ability to attract the very best talent, to retain the talent that we have, and to really enable our people to be engaged, productive and content in the workplace."

The organisation embeds inclusivity into its work through a range of awareness initiatives,

access to online resources, and training opportunities. Inclusivity and diversity training, such as unconscious bias sessions, are offered to ensure managers feel confident and empowered to support their teams.

The inclusivity and diversity agenda also informs Accenture's corporate social responsibility efforts, for example, staff are given three days' volunteering leave a year, which can include support for organisations that assist with its inclusivity efforts.

There are a number of employee networks that are encouraged to work together to facilitate support for the whole employee rather than just one aspect of their identity. Furthermore, 15% of the organisation's UK and Ireland employees are LGBT allies involved in progressing LGBT support, as well as visibly demonstrating their commitment by wearing rainbow-coloured lanyards. There are also 700 mental health allies across all career levels, who have undergone training so that they are equipped to spot early warning signs, and signpost staff to support.

Accenture offers enhanced parental leave of up to 32 weeks on full pay to both mothers and fathers, and offers support to staff before, during and after parental leave.

Alongside various flexible-working options, these measures aim to ensure that staff can continue to thrive in the workplace following significant life changes.





in removing barriers for staff with both visible and non-visible disabilities, as well as for supporting neurodiversity in the workplace. For example, Business Disability Forum's *Square holes for square pegs* report, published in March 2016, identifies the working environment, workplace structures and communication as three key areas for consideration in supporting employees with autism. Daniel Wiles, disability consultant at Business Disability Forum, says: "The really important thing that employers and managers can do is make adjustments for people with autism; it's important to have a process and a policy, and also to ensure that line managers have the confidence to do that."

These adjustments will differ depending on the individual and the barriers they face. For example, this could include adjustments to the physical working environment where the individual is under- or over-sensitive to different sensory stimuli, such as light or noise.

Traditionally, organisations have progressed along a path from equality, in terms of compliance with the Equality Act 2010, to diversity, and then towards inclusion, says Becky Brooks, member engagement manager at Employers Network for Equality and Inclusion (ENEI). "[It] can be a diverse organisation but there is no point in having diversity in [the] organisation if it is not inclusive [of that diversity]," she explains.

Driving cultural change

To create a progressive and inclusive workplace, benefits, processes and support structures must be accompanied by cultural change. Awareness-raising and education initiatives can contribute to this, as well as opportunities for staff to help drive the agenda through employee networks or lesbian, gay, bisexual and transgender (LGBT) ally initiatives, for example. Calendar events, such as International Day for Persons with Disabilities or religious celebrations, can also be used to shine a spotlight on particular aspects of inclusivity.

Yves Duhaldeborde, senior consultant at Willis Towers Watson, says: "Senior leaders should articulate what greater inclusiveness will do for the business. To sound authentic to employees and managers, [leaders] need to have really built that business case."

Demonstrations of inclusive behaviours and role modelling among leaders can help staff to see that inclusivity is more than just a hollow tag-line. Although Williams says: "Role modelling is also something that can go all the way through the organisation from the top to the bottom, it's not just about hierarchy."

Ultimately, an inclusive workplace can contribute to employee engagement, wellbeing, and performance, support attraction and retention strategies, and drive commercial advantages in the development of meaningful products that reflect the diversity of consumers. The business case writes itself **EB**

"LEADERS SHOULD
ARTICULATE
WHAT GREATER
INCLUSIVENESS
WILL DO FOR
THE BUSINESS"



Case study | University of Sheffield

University of Sheffield takes proactive steps to enable staff to bring their whole selves to work

The University of Sheffield has worked hard to develop a supportive and inclusive working environment, which has led to its inclusion on Stonewall's Top 100 Employers 2016 list, and its ranking in the top third of *The Sunday Times' 100 Best Not-For-Profit Organisations to Work For 2016* list.

In its 2016 staff survey, 94% of employees said they were proud to work for the organisation. Almost all (99%) felt that the university respects staff regardless of their sexual orientation, with high results also reported for other protected characteristics.

Julie Campbell, HR manager, equality and diversity at the University of Sheffield, says: "It's always about looking at inclusion in the widest possible sense and embedding it into everything we do so that it becomes part of the fabric of the university."

The organisation's reward and recognition programme, *The Deal*, aims to provide an employee benefits offering that has the flexibility and choice required to support the diverse needs of its workforce.

A number of awareness events around inclusivity and diversity are held at the university, often in partnership with its employee network groups, which include LGBT@TUoS, Women@TUoS, Parents@TUoS, Adopters@TUoS, and the Staff and Disability Network. Working alongside the lesbian, gay, bisexual and transgender (LGBT) network, the organisation set up an LGBT ally initiative this year, *Open@TUoS*, and almost 700 employees have signed up so far.

The university also takes into account the physical working environment when looking at how best to provide an inclusive workplace. This includes considerations such as gender-neutral toilets, prayer rooms, and breastfeeding rooms. In September 2015, the university launched an app with *DisabledGo* to provide information about accessibility across campus.



**employee
benefits**

SUMMER
SCHOOL

**employee
benefits**

WIRED

**employee
benefits**

WINTER
SCHOOL

DO YOU HAVE A FACE FOR TV?

**Summer &
Winter Schools**

Video interview with
the editor on a topic
of your choice

Wired

Live webinars on key
industry topics



Position yourself as a thought-leader
to our audience of 36,000 HR professionals

employeebenefits.co.uk

Contact a member of the team today

Barry Davidson

Sales Manager

☎ 020 7943 8065

✉ barry.davidson@centaurmedia.com

Luke Roberts

Account Manager

☎ 020 7970 4508

✉ luke.roberts@centaurmedia.com

Emily Holden

Account Manager

☎ 020 7970 4063

✉ emily.holden@centaurmedia.com

A voluntary metamorphosis

New market players are breathing life into the appeal of workplace voluntary benefits



Clare Bettelley | Associate editor
Employee Benefits

The rebrand of Asperity Employee Benefits as Reward Gateway in 2013 gave the voluntary benefits market the kick-start it needed to review its workplace appeal.

The arrival of new market entrants has also helped. These include Perkbox, which launched in 2015, and Fizz Benefits, which launched in 2012.

Mark Carmen, director of communication services at Edenred, says: "The good thing about new entrants is that they come at [the market] with a fresh view. In the same way that Reward Gateway rejuvenated voluntary benefits in [the UK], these new [providers have] come along and raised the profile and set the bar, so existing [providers] need to adapt and evolve and compete again."

These new market entrants offer technology-led platforms and apps that provide employees with access to regularly updated retail deals designed to fulfil voluntary benefits' long-recognised raison d'être: to help employees' salaries stretch further. Deals range from discounted cinema tickets, restaurant offers and healthcare products, such as discounted dental healthcare to free wellness classes and mobile phone insurance, all accessible via a mobile device.

Personalisation helps targeting

Some providers use personalisation software, which intuitively 'knows' the perks of interest to individual employees, enabling their platforms to tailor the offers staff see when they log in to their account.

Saurav Chopra, chief executive officer and co-founder of Perkbox, says: "We use embedded personalisation technologies that you'd typically see in sites such as [online retailer] Amazon and [online movie and TV series streaming provider] Netflix. We've embedded the same logic into our system, so it's really behavioural; it learns dynamically, based on what [employees] are interested in, what they've clicked on, what they've viewed and what they've redeemed as a perk."

For example, an employee who buys discounted cinema tickets may subsequently see a movie streaming deal appear at the top of the list of perks being promoted when they log into their account.

"In this day and age, technology is absolutely key to [voluntary benefits]. You just have to look at millennials [employees typically born between the early 1980s and 2000], who are obviously hooked to their mobile phones. What technology does [with voluntary benefits] is really drive instant gratification."

The future success of the voluntary benefits market relies on providers' ability to mirror the retail market's savvy use of



Need to know

- New market entrants have helped to rejuvenate the voluntary benefits market.
- DNA tests are one of the latest voluntary benefits on the market.
- Technology is driving innovation.



Read also

Are apps increasing the take-up of voluntary benefits?
bit.ly/1Xpzm2N

technology, such as personalisation, says Jason Taylor, chief executive officer at Fizz Benefits.

Pricing models also need to change; providers need to stop charging employers per employee and instead offer a fixed hosting fee that covers an unlimited number of staff, Taylor adds. "Providers should only make money if they save employees money. That's only fair," he explains.

Market success also depends on organisations' ability



to treat employees as consumers. Edenred's Carmen adds that as much as staff expect to be communicated with as consumers, gaining their permission to do so via their mobile devices may be challenging.

"A lot of people don't have a [work] mobile phone, so employers are going to have to work quite hard to start invading employees' [personal] time with voluntary benefits," he says. "They will have to give them a good reason why they should consider it."

This requires employers to give their workforce access to voluntary benefits that are wide ranging and relevant, and that help to make their salaries stretch further, as well as extending availability to employees' family members.

The latest voluntary benefits on offer to staff include discounted holidays, flights, car insurance and mobile devices. More unusual perks include DNA tests and chocolate clubs that deliver chocolate to an employee's door. Wearable technology devices, such as Fitbits, are also expected to become of increasing interest.

But this does not mean that organisations should become preoccupied with offering their employees the latest benefits on the market, says Fizz Benefits' Taylor. "Employers get too wrapped up in what's trending, when all that [employees] want is value," he adds.

Gaps in the market

Nevertheless, providers should be mindful of gaps in the market. Eldercare support is a case in point, and could perhaps be made available in the form of vouchers that offer employees and employers tax and national insurance breaks, in the same way that childcare vouchers currently work.

But for now, providers are working out how to respond to employers' increasing interest in more strategic approaches to voluntary benefits package design. For example, a number of organisations are considering how to best link their voluntary benefits platform to their reward and recognition programme.

Perkbox is positioning itself to cater for this demand, says Chopra. "We're investing heavily in

"PROVIDERS SHOULD ONLY MAKE MONEY IF THEY SAVE EMPLOYEES MONEY. THAT'S ONLY FAIR"



Viewpoint



Ian Hodson is reward and benefits manager at the University of Lincoln

The Consumer Rights Act was designed to protect our rights when we shop on the high street or online, but the principles need to extend to the workplace as employees increasingly expect to be treated as consumers.

This means that employers need to ensure that their voluntary benefits package, and indeed their whole benefits offering, is of the quality and description stated in their promotional literature and that staff receive excellent customer service, as and when, they take up their chosen perks. But one of employers' greatest challenges is in identifying how best to communicate with their workforce to ascertain their needs and to encourage them to peruse their shop window of benefits.

I am sure that the majority of employees have a mobile device of some kind, but this does not mean that they wish to use them to engage with their employers' social media campaigns or intranet sites, unless of course they are given a good reason to do so. This is why organisations need to consider how to create a digital agenda that supports and engages their digitally-minded workforce.

A good start is for employers to ensure that their voluntary benefits offering caters for the respective needs of different generations because it is crucial that they feel that their needs are understood and, at least to some extent, met.

Also, employers need to develop an employee experience brand and marketing map, along with a clear idea of the different workforce segments that they wish to target.

The wide range of benefits now available makes it almost impossible for employers to promote all of them to all employees all of the time, so voluntary benefits providers' personalisation technology is really helpful.

Employers should consider any new product or service that helps their employees' workplace shopping experience emulate that experienced with their favourite retailers.

a lot of gamification technology, such as leader boards and things that allow reward and recognition [programmes] to be plugged directly into HR systems, so that it makes it easier and seamless for employers to deploy reward and recognition [perks]," he explains.

But not even the quirkiest benefit offering or perfect strategy design will guarantee high benefit take-up rates, so organisations must ensure that they are effectively promoting the programmes in which they have carefully invested. This requires a year-round voluntary benefits strategy that offers all employees access to benefits that they want and value.

Organisations can identify the benefits that are of interest to their workforce by conducting staff surveys and creating focus groups, and organisations with existing voluntary benefits platforms can request benefit take-up data from the previous year from their provider. ►►►



But benefits professionals must first ensure that they fully understand how their proposition is positioned.

Kim Honess, head of flexible benefits consulting at Willis Towers Watson, says: "What people mean by voluntary benefits is often two different things. Probably the most common understanding is a portal through which employees can select the benefits that they like [which may include] cash back and shopping vouchers, as well as bikes-for-work schemes and childcare vouchers."

"The other approach is where there isn't any core funding. It's where additional benefits are going into a flex[ible benefits] plan, such as gadget insurance and eldercare, which is really just adding more benefits into flex. We've seen more of this in the last few years."

Once the approach is clarified, a clear and engaging promotional campaign that reminds employees of the benefits on offer and how to access them is essential. Promotional tools may include workplace posters and credit-card-sized information cards that employees can carry in their wallets.

It is also crucial that all promotional literature is jargon-free. Chopra says: "There are a lot of solutions out there and a lot of jargon around benefits and terminology, which employees don't really understand and don't really care about."

"All they care about is whether they're happy at work. And if they're not happy at work, perhaps because they're not happy with their boss or because they don't feel recognised or because they don't feel that they're paid enough, then they'll leave."

This possible outcome should be enough to motivate employers to offer their employees an appropriate and engaging voluntary benefits package that helps retain them. With providers eager to accommodate their demands in the race to win market share, there is no excuse for employers not to do so ^{EB}



Case study | Snowflake Gelato

Snowflake Gelato uses voluntary benefits platform to retain staff

In 2015, Snowflake Gelato implemented a voluntary benefits platform, provided by Perkbox, to help to retain staff. The luxury ice-cream maker, which employs around 50 staff with an average age of 26, has seen its staff retention rate increase by approximately 50% over an eight-month period and the average tenure of its employees improve since implementation.

A return on investment was key for the fledgling employer when it went to market to source the platform.

Asad Khan, managing director and founder of Snowflake Gelato, says: "As a small [organisation], [the platform] benefits employees by offering [them] access to customised benefits that deliver more reward for them and has a lower cost for us. As an employer, it's a very smart way to keep staff happy and give them some nice perks, which aren't going to cost the earth [for us]."

Mobile phone insurance, cinema tickets and restaurant

vouchers are among the most popular perks available to staff through the platform. The voluntary benefits platform is offered as part of Snowflake Gelato's employee engagement programme, alongside a points-based scheme through which employees who deliver outstanding customer service can earn financial rewards.

"The scheme rewards either a team or individual employees who go over and above what we expect them to do," says Khan.

The scheme, Snowballs, was also designed to help staff optimise their performance and hit their targets.



Some of the voluntary benefits offered by employers

(Source: Word cloud created by Employee Benefits)



incahoot™
better together

business.incahoot.com

shaping the future
of employee benefits

multi-generational | ageless | mindful | personalised | digital

Full range of voluntary benefits

- One easy to use solution
- Modular package management
- Fully responsive to any device
- Fully integrated, great user experience
- Full communications package as standard
- Light touch administration
- Full reporting suite
- Customisable user dashboard

Contact us on 01672 562433 or sales@incahoot.com

See us at EB Live in October on Stand 311



Lifestyle Benefits

Travel Agency



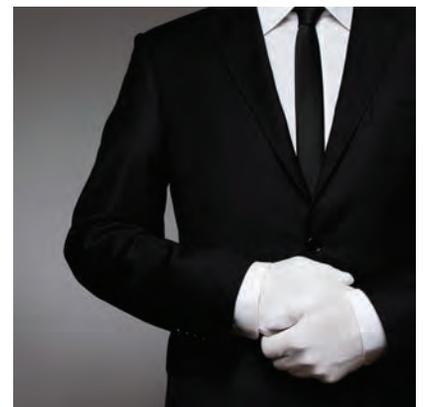
For holidays, city breaks, flights, hotels & more, talk to our ABTA bonded Travel Team for that perfect getaway.

Ticket Shop



Desperate for those sold out, hard-to-get or "best in the house" tickets? We can source & book them for you.

Your Concierge



Short on time? We can help with everything from booking a restaurant table to buying flowers.

WWW.XEXEC.COM

TEL: 020 8201 6483

EMAIL: INFO@XEXEC.COM



WE TAKE TIME TO GET TO KNOW YOU

Relationships are built on trust

YBS Share Plans are proud to be part of Yorkshire Building Society, one of the UK's largest specialist providers of tax-advantaged share plans.

We've built our business by helping thousands of people to save.

We've taken pride in being solid, dependable and trustworthy and are committed to providing our customers with an excellent service - it's at the very heart of who we are.

SPEAK TO OUR SHARE PLAN SPECIALISTS TODAY

-  LOUISE DRAKE - National Sales Manager
-  CALL 01274 263 101
-  YBSHAREPLANS.CO.UK

CELEBRATING
OVER
35
YEARS
OF SHARE PLANS

YBS Share Plans is part of Yorkshire Building Society.

YBS Share Plans, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. ybsshareplans.co.uk

Yorkshire Building Society provides Share Plan trustee and administration services, including deposit taking, in England and subject to English law and regulation. We are not responsible for Share Plan deposits held by local savings carriers outside the UK.

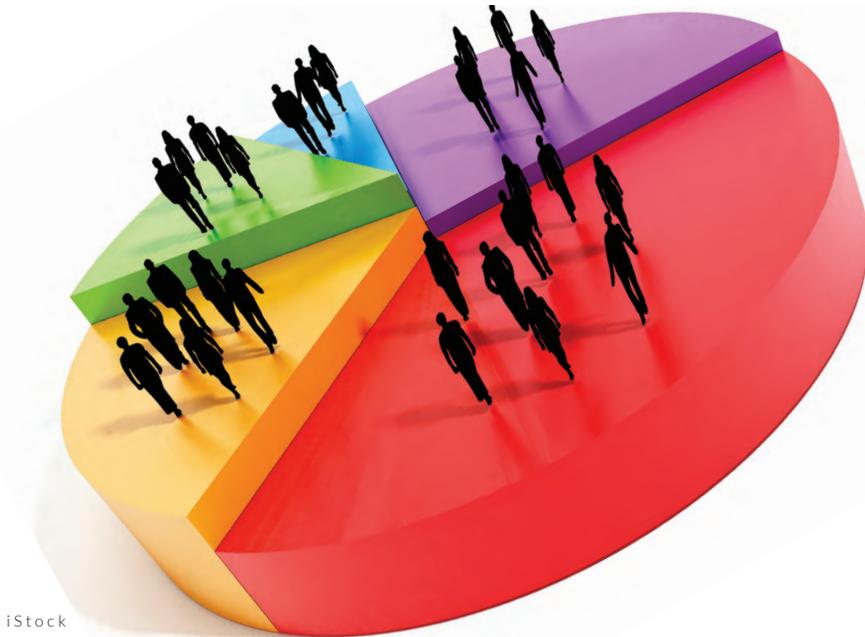
Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

All communication with us may be monitored/recorded to improve the quality of our service and for your protection and security.



YBS
SHARE
PLANS



iStock

A piece of the pie

Share schemes can have wide-ranging positive effects, including on an organisation's bottom line



Katie Scott | Reporter
Employee Benefits

Share schemes may not always be an organisation's first thought when it comes to rewarding staff, however, this benefit can influence employee engagement and productivity, as well as an organisation's bottom line, potentially reducing staff absence and turnover.

Gabbi Stopp, head of employee share ownership at IFS Proshare, says: "Owning a stake in the [organisation they] work for, however small that stake might be, gives [employees] rights as a shareholder. [They] own a part of the [organisation], have a say in how it's run and as an employee shareholder, it really focuses [them] on not just the day to day, but the longer term."

Mark Higgins, head of share plans at Xerox HR Services, adds: "[Share schemes] can be used to align employees with the [organisation's] values, so if [they] are looking at trying to develop that culture of ownership and understanding and acknowledging the share price, this can be a great tool for developing that engagement. If done well, they can be really valuable to employees; a good result can give employees a lift in terms of achieving their personal aspirations and their longer-term financial security."

However, if employees and employers are to benefit from the potential for greater engagement in the business that share schemes can facilitate, staff must first understand the value of employee share schemes as a benefit and engage with the schemes themselves.

Engaging employees in an organisation's share scheme can have a domino effect on business performance, as employees seek to understand more about share prices and the impact they have as individuals on the success of an organisation.



Need to know

- Employee share schemes can give staff a sense of ownership and increase interest in business performance.
- Interest in an organisation's wider goals and performance can have a knock-on effect on individual engagement levels.
- To harness these benefits, employers must first engage employees with share schemes.



Read also

What could Brexit mean for share schemes?
bit.ly/28ZRIGH

To harness this, employers could make the most of key events to reinforce membership, says Iain Wilson, commercial director at Computershare.

These key events provide opportunities to showcase awareness of the available share schemes. Examples include inductions for new employees, any new scheme launches within the organisation, any rule, limit or terms and conditions changes, as well as plan anniversaries. It would also be worth promoting the benefits of the scheme every time a dividend is paid.

Identifying the share scheme that will work best for a demographic is vital when trying to garner staff interest. Stopp says: "[For] sharesave, you need employees to be able to save a regular amount every month. If [employers] have a workforce where they have zero-hour contracts, people would probably find it hard to commit to saving a fixed amount. That is where the flexibility of share incentive plans (Sips) comes in, because they can contribute an amount up to £1,800 per year, up to 10% of salary, and [they] can change that amount."

What an organisation hopes to achieve through the scheme offered must also be taken into consideration, says Higgins. For example, if an organisation wishes to boost participation, then awarding free shares could help to bolster take-up, whereas if the aim is to promote ownership, then a sharesave scheme, which encourages regular saving but allows employees the final say on if they use the savings to buy shares in the organisation, may be more appropriate.

How share schemes are communicated to staff is essential. Utilising a mix of channels can help to ensure that messages reach across the workforce. Wilson says: "Always pitch communications to the broadest possible level. The most influential people in helping an employee decide on whether to join a plan or not is not their manager, it's not the people who sit next to them at work; but the people they take the most lead from is their family, so pitch communications so that people can take it home and talk about it."

Ultimately, making effective use of employee share schemes can increase feelings of ownership and engagement.

As Stopp says: "Share schemes give that additional corporate glue; they're another reason for someone to show up, be interested and engaged in what they're doing every day. It's a powerful motivator."



EMPOWER YOUR ARMY

Want to understand how to get the most out of your workforce?

At Employee Benefits Live, you'll hear from top speakers and meet expert suppliers who can share expertise and best practice on how tip-top benefits can help drive a stand-out performance.

Book your free tickets today at
www.employeebenefitslive.co.uk/ebjuly

employee
benefits

LIVE 16

11-12 OCTOBER 2016

IN ASSOCIATION WITH

tastecard |  Gourmet Society

Alternative road show

As the government considers change, employers may need to look at alternatives to salary sacrifice



Nic Paton |
Freelance journalist

It has been a year since former pensions minister Steve Webb suggested that salary sacrifice as a benefits model might be vulnerable to a Treasury clampdown.

The government's confirmation in the March 2016 Budget documentation that it is considering limiting the range of benefits that attract income tax and national insurance contribution (NIC) advantages when they are provided as part of salary sacrifice schemes was, therefore, not completely out of the blue.

But the fact the government indicated three forms of benefit, pension saving, childcare and health-related benefits such as bikes for work, would be unaffected by any changes did, by inference if nothing else, leave a question mark over all other arrangements, including car salary sacrifice schemes.

Steve Herbert, head of benefits strategy at consultancy Jelf Employee Benefits, says: "That the Treasury outlined a fairly explicit list does, I think, appear to indicate anything else could be withdrawn. So I think it would be wrong to assume car salary sacrifice is safe, although I do think it is probably more likely to survive than some of the more weird and wonderful ones, such as, say, being able to sacrifice salary to buy a box of wine."

Providers are, naturally, putting a brave face on things, with the British Vehicle Rental and Leasing Association (BVRLA), highlighting in a press statement in March 2016 that



Need to know

- The government is considering limiting the range of benefits available through salary sacrifice.
- While providers are confident car schemes will not end up in the firing line, it is possible alternative models may need to be looked at.
- These could include affinity, employee car ownership or cash allowance schemes, or an option of 'paying' through a salary reduction.



Read also

Buyer's guide to car salary sacrifice schemes
bit.ly/28YCAGf

"any changes would impact on the estimated £4,500 that HMRC [HM Revenue and Customs] receives in tax revenue per year from each salary sacrifice car".

Benefits of salary sacrifice

Providers have also been quick to point to the environmental benefits of car salary sacrifice schemes, given that they are most tax efficient for lower carbon dioxide (CO₂)-emitting cars, and the fact they have moved employers away from relying on employees using grey fleet private cars. David Hosking, chief executive at Tusker, says: "Car salary sacrifice has replaced tens of thousands of high-polluting old bangers with safe, efficient, well-maintained and insured, low-polluting [cars]."

Matt Walters, head of consultancy services at Leaseplan, adds: "One of the attractions of salary sacrifice-based car schemes is that they have pushed company car usage out to a wider employee population base." ►►



Case study | University of Reading

University of Reading car leasing scheme gathers momentum

The University of Reading launched a salary sacrifice-based car leasing scheme called Mycar provided by Leasedrive (now combined with Zenith) back in June 2014.

The scheme has been something of a slow burn in terms of growth, with currently around 20 to 25 members, but is nevertheless starting to be seen as an important part of the university's benefits mix.

Claire Eckett, HR manager, reward and benefits at the University of Reading, says: "We offer the scheme as a voluntary benefit and, as a university, we've not previously had a company car culture, so take-up has been slow but steady. We see it as part of a wider package of support for travel-related benefits, one that complements things nicely."

While, no one actually knows what, if

anything, will happen, a significant move by the government to limit or curtail salary sacrifice would almost certainly have ramifications for a scheme such as the university's.

"Salary sacrifice is the key element that makes it affordable for people," says Eckett. The reason we offer it through salary sacrifice is to have something better than simply buying a car privately through a local dealer, and that advantage would probably go. Having said that, a lot of schemes do have a carbon dioxide (CO2) emissions cap; ours is set at 130g/km, so there is an environmental argument in terms of encouraging employees to be driving greener, less CO2-emitting [cars].

"What I would therefore hope and expect is that, even if the government did act, providers would be working very hard to put alternative

schemes or scenarios in place that would still be attractive to employers, perhaps based around low CO2-emitting [cars]."



But were car salary sacrifice to go, or somehow be made much less attractive as an option, what might replace it? One particular area that could come back into favour, although it is more expensive for employers, is conventional cash allowance company car schemes, where an employee is

given a pot of cash for a car or cash instead of a car.

Affinity-style schemes could also be a plausible alternative, says Guy Roberts, director of Novalease at SG Fleet. "One obvious alternative would be for an employer to offer a personal leasing scheme whereby the employee just leases the car themselves but can still benefit from special offers and the convenience of leasing," he says.

There could also be renewed interest in employee car ownership (Eco) cash-for-car schemes, says Leaseplan's Walters. Under an Eco scheme, the employee owns rather than leases the car, through a credit sale agreement, and then simply makes repayments directly from their salary.

"I think what might happen is schemes may just be renamed and remodelled as a perk," says Tusker's Hosking. He cites the example of an employee that currently sacrifices £300 a month towards a company car; if that was scrapped, one solution would be for the employer to offer the employee the option to keep the car and reduce their salary by £3,600 a year.

"It's clearly less attractive than doing it via salary sacrifice but it does still give the employee a choice," explains Hosking. "Then, at the end of the term of the contract, the employee could be given the option of approaching the leasing company to buy the car outright or just enter into a new agreement with their employer."

While the industry is quite confident that the government will not scrap car salary sacrifice schemes, employers can make sure they are fully prepared for any eventuality by exploring alternative provision methods [EB](#)



The car benefits offered by respondents' organisations and the basis on which they are offered

	Total	Core – all staff	Core – some staff	Flexible benefit	Voluntary benefit
Car allowance	45%	2%	95%	3%	1%
Company car through outright purchase, contract hire or leasing	31%	9%	89%	5%	
Car parking	29%	76%	15%	2%	7%
Fuel for private use	13%	11%	86%	7%	4%
Company car through personal contract plan or employee car ownership scheme	7%	13%	69%	6%	13%
Motor breakdown cover	7%	15%	62%	23%	
Access to an all-employee car ownership scheme/affinity plan	6%	31%	8%	31%	39%
None of the above	32%				

(Source: Employee Benefits/Xerox HR Services' Benefits Research 2016, published June 2016)



LEX AUTOLEASE

DRIVING DEBATE

Driving Intelligence is your regular insight on the latest thinking in business motoring. Take part in our instant poll to help drive debate on the big issues facing the fleet sector.

TAKE OUR INSTANT POLL:
leasing4business.co.uk/drivingintelligence



[#DrivingIntelligence](https://twitter.com/DrivingIntelligence)

CHRIS CHANDLER
Principal Consultant
Lex Autolease

DRIVING INTELLIGENCE

LAUREN PAMMA
Head of Consultancy
Lex Autolease

All around the world

How does the UK's support for working parents compare with provision in other countries?



Katie Scott | Reporter
Employee Benefit

One of the many considerations for working parents is how to juggle their career and working hours with a blossoming family life. Ben Black, director and founder at My Family Care, says: "There's no distinction between work and family now like there used to be 30 years ago. People used to go to work or people used to stay at home and look after the family; the two were completely different."

But how does the UK's approach to support for working parents compare to provision in other countries?

With incremental changes in statutory support appearing over the past few years, UK maternity leave now consists of 52 weeks in total. For the first six weeks, the minimum a woman will be paid is 90% of her average earnings with no pay ceiling, while the following 33 weeks are paid at a flat minimum rate of £139.58 a week and the remaining 13 weeks are unpaid.

However, Dr Alison Koslowski, senior lecturer in social policy at the University of Edinburgh, says: "£139.58 is not very much if you think about how that compares to the minimum wage: it's at least half the minimum wage so it's not very generous. As a result, a lot of employers top it up."

UK maternity pay may be at the lower end of the spectrum, according to the *11th International review on leave policies and related research 2015*, published by the International Network on Leave Policies and Research in June 2015, however, there are seven countries in the report that do not have a statutory paid maternity leave entitlement. Instead, Australia, Iceland, New Zealand, Norway, Portugal and Sweden offer paid parental leave. In contrast, the US makes no guarantee of paid provision nationally for women during pregnancy and childbirth.

Sweden takes pride in being family-friendly when it comes to supporting working parents. This is evident in the country's parental leave policies, which see parents have a total of 480 paid days off, with 90 days allocated specifically to each parent. The days cannot be transferred between the two parents, further encouraging fathers to take leave rather than lose their entitlement. In addition, Sweden offers one parent an additional 10 days off in connection to the birth, which is increased to 20 additional days if the parents have had twins. Adoptive parents get the same allocation as birth parents, while single parents are allowed the entire 480 days.

Statutory support plays a key role in how involved employers are. According to *Creating longer, more fulfilling working lives: employer practice in five European countries*, published by the Chartered Institute of Personnel and Development (CIPD) in May 2016, Denmark provides generous statutory support, meaning employers do not have to include this in their benefits programmes.



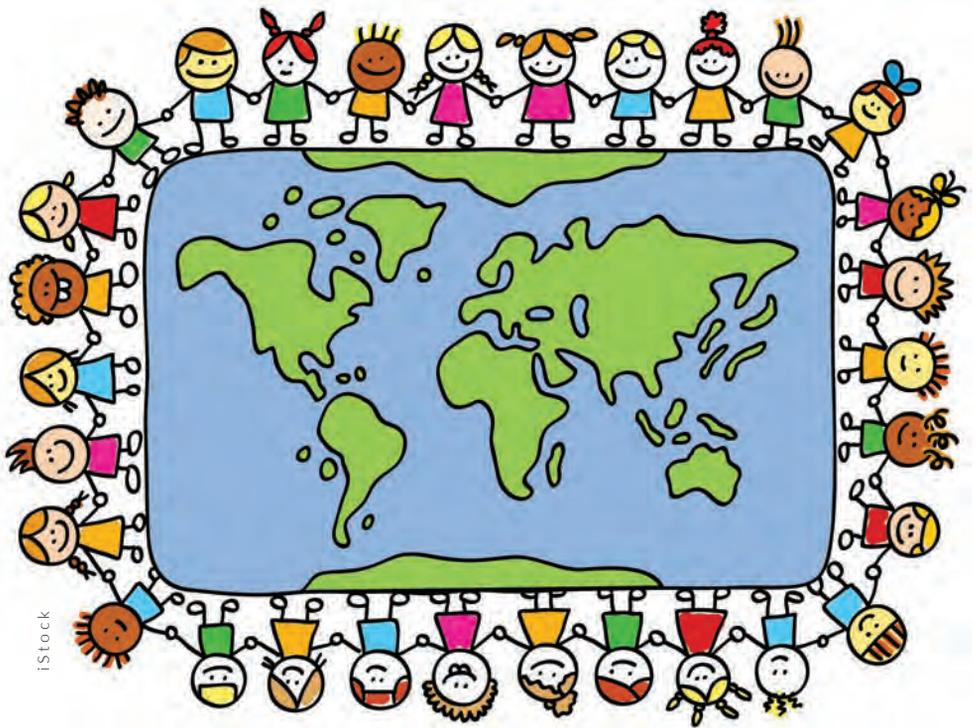
Need to know

- The less support for working parents the state provides, the more benefits employers might consider offering to staff.
- Practical support measures that employers offer to working parents in the UK include childcare vouchers, workplace nurseries, flexible-working arrangements and access to networks and counselling.
- Other countries may offer different statutory support; childcare vouchers are not as widely offered as in the UK.



Read also

How to engage employees with childcare support
bit.ly/28ZSM7w



Rachel Suff, public policy advisor, employment relations at the CIPD, says: "Through the different welfare model, the state takes responsibility for both ends of the caring spectrum to a much greater extent for children and eldercare."

Denmark is not really comparable to the UK in this sense, although the support provided, whether this be statutory or employers, also depends on frameworks in place, adds Suff. The CIPD study found that France takes a very legislative approach to employment, while in the UK results indicated a regulated labour market.

In turn, this affects how employers can offer support to carers. Suff adds: "It's much more about encouraging employers to be proactive and realise that if they don't put these measures in place, they are likely to lose people from the workforce because there is a significant majority of people leaving because they can't juggle different demands."



Viewpoint

Rosalind Bragg is director at Maternity Action



When women and men call our advice line, their big concern is money. Whether they are calling about redundancy, sick leave, health and safety, leave entitlements or pregnancy

discrimination, their primary concern is how they are going to make ends meet.

We would like to see an increase in the flat rate of statutory maternity, paternity and shared parental pay and maternity allowance (currently set at £139.58). A payment equivalent to the minimum wage would be a useful starting point and we could work towards wage replacement pay.

Germany pays the first 14 weeks of leave at full wage replacement, then 10 to 12 months at two-thirds of earnings. Even Poland offers 26 weeks at 100% of income followed by 26 weeks at 60%.

International evidence is clear that increased take-up of leave by fathers is dependent on leave being well paid. One option is to give fathers a reserved period of well-paid leave, matching the first six weeks of statutory maternity pay.

We do not expect this approach to generate much change. If fathers only get a few weeks of well-paid leave, then they are likely to take just a few weeks. But if all leave is well paid, then we have a realistic chance of shifting the current, inequitable patterns.

Can we afford to increase maternity, paternity and shared parental pay? Between 2010 and 2014, the government axed the Health in Pregnancy Grant, restricted the Sure Start Maternity Grant to first babies, means-tested child benefit and reduced the real value of statutory maternity pay and statutory paternity pay. This reduced benefits and statutory payments to new parents by £1.5 billion per year. Perhaps some of these 'savings' could be redirected into better-paid leave.

“WHEN YOU HAVE A WORKPLACE WITH A NURSERY THE RESPONSE FROM EMPLOYEES IS HUGE”

Workplace nurseries and crèches are practical avenues that can help working parents. Paul Quartly, head of business development at Bright Horizons, says: “There are very few things that an employer can do that will have more value for a working parent than to set up a workplace nursery. When an employer offers a workplace nursery, the response from employees is huge in terms of levels of engagement, levels of loyalty, and also in terms of affordability.”

In countries such as Canada they are not the norm. Nora Spinks, chief executive officer at the Vanier Institute of the Family, says: “A lot of [Canadian] workplaces can't get licensed on site for the facility and operations. Within the UK, regulations are a little bit different so it's easier.”

The influence of city bombings in North America, such as 9/11 and the Oklahoma bombing, which impacted buildings containing workplace nurseries, may also play a part in steering some employers away from offering these on site, says Spinks.

Childcare vouchers are one of the most popular ways in the UK for employers to assist working parents, giving employees the opportunity to pay for a proportion of their childcare fees on a tax and national insurance-free basis. Jo Dalby, finance director at Busy Bees, says: “Not all

employers offer childcare vouchers, which is ridiculous because employers also save money.”

In other countries, such as Canada, however, such schemes look very different. “We don't have the same kind of industry here,” says Spinks. “We don't have those kinds of chains or network of services that are national. We do have programmes [such as] Kids in Company, which [is] employer-supported childcare but not the same kind of voucher programme. If an employer were to give a voucher in Canada, it would be a taxable benefit. In the UK, it's considered pre-tax.”

Another factor influencing Canadian support for working parents is the concept of universality, with childcare-focused unions and

communities taking a stance against both vouchers and workplace nurseries. Spinks says: “Every child should have access to high-quality pre-school care and it shouldn't be dependent on who [an employee] works for. So employers [that] provide these vouchers or special access to childcare services infringe on the concept of universality.”

However, Canadian employers do support men and women when it comes to maternity and parental leave, with the majority of employers offering top-ups to add to statutory payments. This ensures staff receive their full salary for the whole period of maternity or parental leave.

With different countries offering a variety of childcare and parental benefits, there are a number of lessons UK employers can take from overseas provision. It is important for employers to be aware of the statutory benefits working parents can claim and to then be able to spot potential gaps that could cause employees stress with regards to caring for their family. If employers can adopt a proactive mindset when assisting working parents, this could lead to a reduction in work-related stress, as well as a better work-life balance for staff 



Case study | Sackers

Sackers offers a range of support measures to working parents

Law firm Sackers has received external recognition for its dedication to forging a family-friendly work environment, scooping the Best for all stages of motherhood award at the Working Families Awards 2016.

Using the statutory requirements as a guideline when it comes to benefits and support, the firm has provided options to help support and retain working mothers and fathers.

As well as enhanced maternity, paternity and shared parental leave, the organisation provides expectant staff with a resource pack with information on maternity policies, as well as practical details on how to manage pregnancy. Julia Perrin, director at Sackers, says: “There's a little book that we put in there that has top tips

for working parents, which I think people find quite helpful.”

For lawyers at the firm, Sackers provides an external coaching programme that supports mothers-to-be at every phase of pregnancy. This is supplemented with an internal mentoring scheme where new mums are paired with partners within the organisation who have been through maternity leave and returned to work themselves. “[The partners] can be a sounding board and provide support and guidance on things that they found helpful,” says Perrin.

As well as liaising with external networks, such as the City Fathers Network, Sackers



also hosts webinars on every aspect of parenting life, covering topics such as choosing childcare, tackling working parent guilt and keeping children safe on the internet.

Flexible working is also a key initiative at Sackers, with 30% of employees utilising this arrangement to improve their work-life balance.

HELPING LOOK AFTER THE HEALTH
AND WELLBEING OF EMPLOYEES, SO
YOUR BUSINESS WORKS BETTER.

Less than a quarter of businesses offer gym membership and health screening as a benefit. Your employees are a valuable asset. We can help keep them that way. Let our experts review your health and wellbeing strategy and improve your employees' productivity. **Work can work better.**



iStock



Need to know

- Cancer checks can be offered as part of a successful health and wellbeing programme.
- Workplace cancer checks can incorporate checks that are outside of the typical NHS screening procedures.
- Awareness campaigns featuring presentations, employee literature and webinars can help to educate staff on common cancer symptoms, contributing to early detection.



Read also

71% do not have policies to deal with employer cancer diagnoses
bit.ly/291etYd

Building pillars of support

Workplace cancer checks can make an important contribution to early detection



Katie Scott | Reporter
Employee Benefits

Although cancer treatments are growing more advanced by the day, prevention and early detection are still vital in the fight against the disease.

Knowing how to broach cancer as part of a health and wellbeing programme, and how to support employees who are given a cancer diagnosis, is becoming an increasingly prevalent issue in the workplace.

One way in which organisations can support staff with early detection is through the provision of cancer checks. Chris Bailey, partner at Mercer, says: "The gold standard says that cancer checks are included as part of a range of measures, not just on their own. Clearly, there

is a huge opportunity there for the employee value proposition; there is no downside to caring about employees' health and wellbeing so it's such a strong statement, it is inherently a positive thing to do."

Increasing public awareness of cancer has also contributed to a shift in focus in workplace cancer support. Crispin Lennox, corporate business manager at Lifescan UK, says: "Prevalence is increasing and we are far more aware of the likelihood of cancer. Historically, employers have been using wellness screening, which is brilliant, but we are now thinking about early detection and prevention."

Although the NHS provides screening for bowel cancer, breast cancer and cervical cancer for people in certain age ranges, workplace cancer checks have the scope to delve much more deeply into the array of tests available for numerous forms of cancer, which can include skin and prostate cancer.

Many providers offer these checks funded through a salary sacrifice arrangement, on an employer-paid basis or via a flexible benefits scheme, ensuring that organisations can tailor their specific requirements to the demographics of their workforce. While some employers may opt to offer checks through a salary sacrifice arrangement, employees tend to prefer employer-paid checks, says Troels Jordansen, managing director at Check4Cancer. He adds that these often see higher take-up because there is no cost to the employee and the services are generally on site for ease.

Claire Barlow, managing director at Lifescan UK, says: "It comes down to [organisation] size and structure. Both methods demonstrate that the employer is supporting this as a benefit so this is far and away more successful than voluntary schemes."

Prevention is also something employers can get involved with, especially as lifestyle factors are known to have a cause-and-effect link to some cancer diagnoses. "An employer can play a really strong role in providing education and because the employer controls the environment that people spend their working lives in, [it] can actually make ►►►

Case study | Lendlease

Lendlease offers on-site cancer checks to staff

Property solutions organisation Lendlease has developed a wide-ranging health and wellbeing programme, tailoring the schemes offered to reflect the results gathered from staff surveys and employee health checks.

With health check results from autumn 2013 and autumn 2015 showing that 53% of employees did not protect their skin in the sun, the organisation sought to address this issue. Gemma Bourne, head of social sustainability and the Lendlease Foundation at Lendlease, says: "We wanted to raise awareness of the importance of checks and then also provide the provision to bring checks in house to give our employees access to something they wouldn't necessarily get on the high street."

Lendlease launched a cancer prevention measure, provided by Check4Cancer, as part of its existing health and wellbeing scheme, initially focusing on skin cancer. "After the first year of trialling it, we had to double the number of appointments available because take-up was so high," says Bourne. "We have about 500 employees a year do [the skin cancer check], so it's about 40% of our head count in this region."

Off the back of this success, the organisation launched prostate checks in 2015. The targeted programme is designed for men over 40 and although the population pool is quite small, the organisation has seen 70% of applicable staff take up the check.

The scheme is promoted through text messages, emails, posters and messages on the staff intranet. Bourne says: "One of the reasons [the schemes] are so successful is because through service providers such as Check4Cancer, they are able to come to our project offices and on site so they are set up in our site cabin. We make it easy to do."



some really helpful changes to encourage healthier lifestyles in the workplace," says Bailey.

There are numerous ways that employers can take advantage of the schemes offered by cancer-check providers. As well as traditional awareness campaigns, providers may offer to run webinars or set up informative websites. However, one of the most common and effective methods employed is a face-to-face presentation. This method can help staff to understand symptoms and risks, and what they can do to lower these risks. This know-how is invaluable because it could not only help the employee themselves, but it also allows them to spot symptoms in family and friends they interact with on a daily basis, says Jordansen.

Supporting diagnosed employees

"When you have an employee who has been diagnosed with cancer, it is an incredibly traumatic experience," says Jordansen. "Good employers will make sure there is a network available."

Education, training and support for line managers is also key. "It's a really tough area for a line manager to get right, so I think it's important to educate line managers as to how to behave and how to manage, to understand the issues the individual is likely to be going through," says Bailey. "Education is helpful, counselling techniques, and understanding HR policies that are around time off or rest breaks, can all be very helpful."

As well as negotiating aspects such as part-time working, organisations should ensure they have well-thought-out and succinct HR policies in place, as well as manager training, to aid staff returning to work on a flexible basis if needed, says Dr Doug Wright, medical director at Aviva. Laying down this administrative groundwork can help to support the return to the workplace process, for the employee and their manager.

Cancer checks can play an important role in corporate health and wellbeing programmes, with a set focus on early detection and the potentially life-saving impact this can have, as well as the awareness it can raise for both staff and their families.

Viewpoint



Lorna Ellis is cancer support centres manager at Helen Rollason Cancer Charity

Because of the increasing rate of cancer diagnoses, it is very likely that most employers will face this scenario with a member of staff at some stage.

Employers should be aware that under the Equality Act, cancer is classed as a disability from the point of diagnosis. Therefore, the employee is legally entitled to reasonable adjustments at work to counter any difficulties they may be having as a result of their diagnosis. It also means that employers have to adjust work performance targets to reflect the illness.

For some people, continuing to work after a cancer diagnosis is therapeutic in that it maintains some normality for them at a time of uncertainty in their lives. Many have little option due to financial reasons.

Depending on the treatment, some employees will be able to work throughout, while others may feel too unwell. If an employee wishes to work, reduced hours or lighter duties are a good way forward.

The key for both parties is effective communication throughout. Employers should be sympathetic to not only the physical effects of cancer treatment, but also the significant psychological impact of the diagnosis. It is vital to understand that once treatment ends, even with a good prognosis, the emotional trauma may continue for a considerable time.

It is common for family, friends and colleagues to think that once treatment is complete, the person with cancer should be able to just snap back into normal life. Unfortunately, this is very rarely the case because it is often only at this stage that they begin to process all they have been through. Talking therapies can be beneficial at this time and employers should be sympathetic to time off for counselling appointments to aid their employee's recovery.

Employers should be proactive in encouraging staff to take responsibility for their own wellbeing by participating in schemes that are available for early detection, for example, bowel and breast screening. Employers may wish to consider providing well-woman or well-man checks as part of the remuneration package because these may be useful in early diagnosis, which is of benefit to both workforce and employer.



Supplied by



A step in the right direction

Addressing a five-point workplace cancer strategy



Michelle Rae | Head of product
Cigna

When an employee is diagnosed with cancer, it affects not only the individual but also a network of people across the organisation. In practical terms, there are a host of people management challenges to address. So it is vital that businesses understand the impact of cancer on the workplace and take the right approach to managing it. *Cancer in the workplace: what does it mean for HR*, published by Check4Cancer in 2015, outlined recommendations for a five-point workplace cancer strategy. Here are just some ways that working in partnership with a healthcare plan provider can help employers proactively address these five strategic points.

Ready-made processes

The key message is not to wait for cancer cases to become a people or management issue before devising a policy. Having a healthcare plan in place is an essential component for many businesses which invest in an 'anti-cancer' strategy. Healthcare providers can work closely with employers to develop a true understanding of the organisation's objectives, culture and needs.

Help with early detection

A focus on awareness and early detection can help identify a significant number of cancer cases at an early stage. Some providers are now taking action to address the issue of delayed referrals for cancer diagnostics.

For example, with the launch of customer-focused pathways which allow self-referral for breast cancer and skin cancer diagnostics. In line with current best practice, healthcare plan members who present symptoms are offered fast access to local cancer specialists for diagnostics. This includes same-day results

for those with an 'all-clear' result for breast cancer. When cancer is detected early, it nearly always results in better treatment outcomes, higher cure rates and improved survival. Enabling fast access to diagnostics is not only good news for employees, it also mitigates the employer's risk of a large claim and a longer period of absence at a later date.

Build in flexibility

Employees with cancer need to know they have the support of their employer. When an individual is diagnosed with cancer, they will have special requirements that need to be met and questions to be answered.

Employees who are offered private healthcare plans through their employer will have access to dedicated cancer nurses who can work with them and their cancer specialists to arrange the best treatment plan. This may involve treatment in the private sector, the NHS, specialist oncology care or domestic help at home.

Keep a focus on wellbeing

Health and wellbeing programmes are an important part of promoting a healthy lifestyle. For the employee, healthy living may improve chances of preventing cancer or help aid their recovery. There are now many online tools and resources available, which are designed to support employees at every stage of their health journey.

Health and wellbeing portals can provide tips for healthy living, information on how to manage living with certain health conditions and offer access to websites for additional support. It is important to encourage employees to make the most of their healthcare plan and access resources that support their wellbeing.



Be patient with employees returning to work

More people are living with and surviving cancer than ever before. Organisations should understand employee needs and agree to a tailored adjustment plan for the months ahead. One example may include physical adjustments to an employee's working environment. Healthcare providers can help support this transition for members through on-going nurse and healthy living support.

According to Check4Cancer's aforementioned report, potential exists for employers to reduce cancer diagnoses by up to two-thirds within their workforce by encouraging healthy living and early detection ■

It pays to plan ahead



As people are now living and working longer*, making funeral plans might seem like a premature thought. However, as the average cost of a basic funeral continues to rise faster than inflation, now may be the best time to give your workforce the opportunity to prepare for the inevitable.

According to the SunLife Cost of Dying Report 2015, the total cost of dying amounts to an astonishing £8,126. The average cost of a basic funeral alone totals £3,693, which doesn't include send-off costs such as catering, flowers and a memorial stone. Many people simply don't have this sum of money to hand and have to resort to credit cards or even pay day loans.

A pre-paid funeral plan from Golden Charter gives your employees the opportunity to protect their loved ones from rising funeral costs. Each plan guarantees to cover the cost of the funeral director's services included in the plan – all at today's prices.

By adding funeral plans to your company's benefits package, employees can pay their funeral costs while they're still earning, regardless of age. The small,

manageable payments will have minimal financial impact but help to provide peace of mind for them and their loved ones.

In addition, every Golden Charter plan includes a Will written by one of our professional Will writers. As a must-have legal document for people of all ages, a Will allows your employees to specify who gets what when they're no longer here, whether it's money, property or possessions. This is the best way of helping them ensure their family are taken care of once they're gone.

Speak to Golden Charter, the UK's leading funeral plan provider, about adding pre-paid funeral plans to your organisation's employee benefits package. With a funeral plan and Will in place, your employees can enjoy family life now while taking care of their future.

* Department of Work and Pensions

For more information call Catherine Lynas, Corporate Partnerships Manager, today on **07809 334 868**

Golden Charter 
Later Life Planning

Gently breaking through the clouds

Support mechanisms for staff following a bereavement need careful consideration



Louise Fordham | Deputy editor
Employee Benefits

We will sadly all experience loss over the course of our lifetime and during such times we would hope to receive support from those around us: our friends, family, colleagues, and our employer. But what steps can organisations take to ensure that they provide a framework of support for employees who have experienced a bereavement, rather than following a path of action, or inaction, that may compound their distress?

Toby Scott, communications manager at the National Council for Palliative Care (NCPC), says: "The key is to treat each person as an individual; everyone's needs are going to be slightly different based on their particular circumstance."

It is important that organisations and line managers recognise that employees respond to loss in different ways and thus proceed in a manner that is appropriate for each individual.

Employees are entitled to a reasonable amount of time off to deal with an emergency, such as the death of a dependant. Many organisations will have a paid bereavement or compassionate leave policy in place. These can give bereaved staff time to arrange and attend funeral services, although it should also be borne in mind that the amount of leave needed may vary according to the employee's relationship to the deceased, as well as accommodating different religious beliefs and funeral traditions.

Start the conversation

While both clear policies and a degree of flexibility can provide practical support, it is often the conversations around these processes that can make all the difference. These are not always easy conversations to have. Research by ComRes and NCPC, published in April 2016, found that 33% of respondents feel uncomfortable discussing dying, death and bereavement.

Steve Williams, head of equality at Acas, says: "Sometimes people can feel apprehensive about what to say, but it is better to engage [with an employee] and try to help than not say anything for fear of making the matter worse."

The good practice guide, *Managing bereavement in the workplace*, published by Acas in September 2014, can provide guidance to line managers when one of their team members experiences a bereavement. To further equip line managers with



Need to know

- There is no typical response to loss or timeframe for the grieving process; employees will require different support mechanisms over both the short and longer term.
- Access to external support, such as employee assistance programmes and counselling services, can help employees with the emotional impact of bereavement.
- Bereavement training and resources can equip managers with the tools and confidence to provide appropriate support to staff.



Read also

How to align financial, physical and emotional wellbeing
bit.ly/28Vw2JH

the confidence to discuss these matters with staff, employers can facilitate access to bereavement training and resources from employee benefit providers and dedicated organisations, such as charity Cruse Bereavement Care, or the NCPC's Compassionate Employer programme.

Signposting assistance

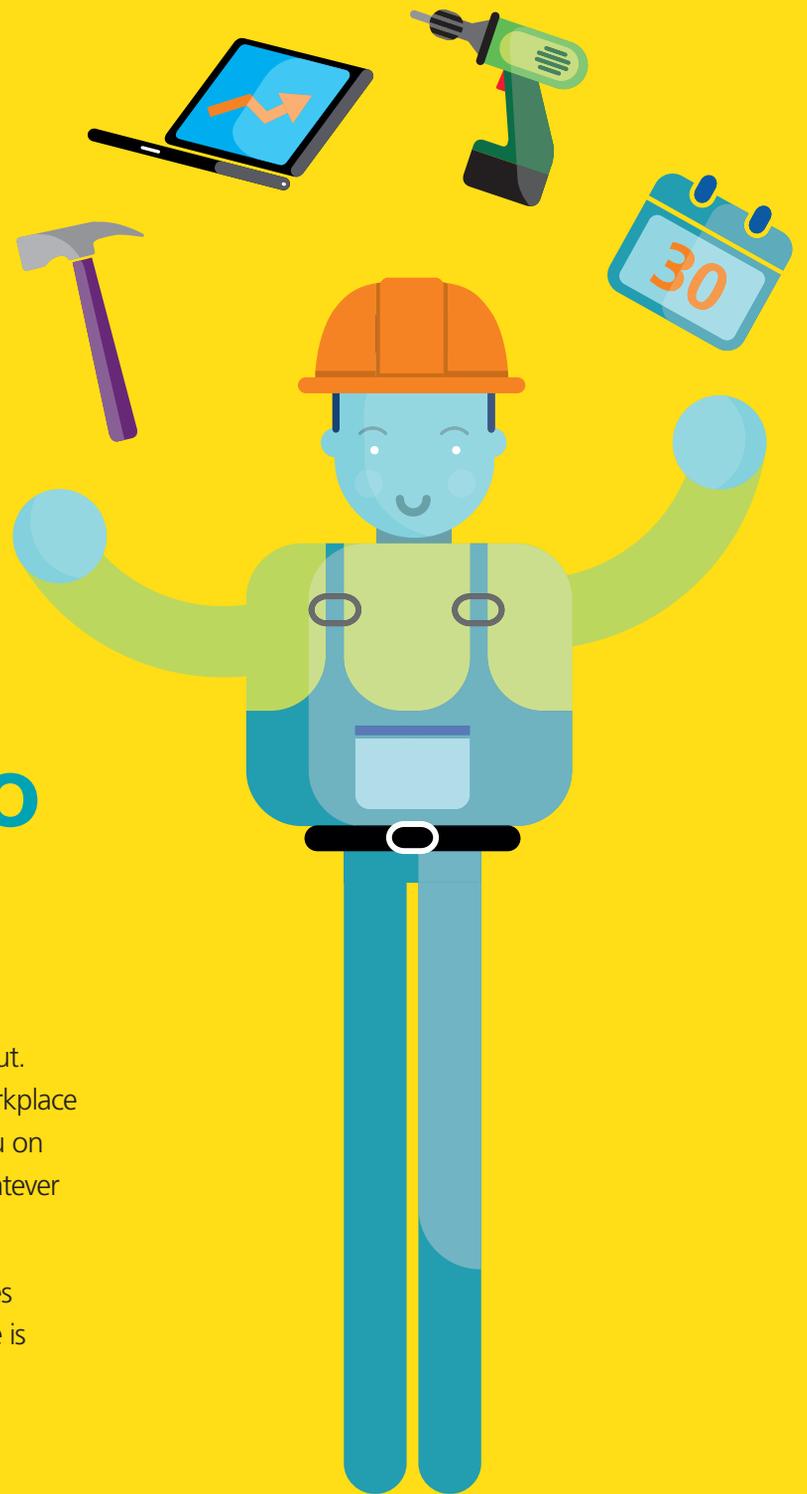
Line managers also play a crucial role in signposting staff to support services, which can provide assistance in both the immediate aftermath of a death, as well as in the longer term. Scott says: "It might be that the worse period of grieving for an individual is six months or a year later, it might be on that person's birthday or the anniversary of their death."

Staff can make use of employee assistance programmes (EAPs) and helplines available through group risk and healthcare benefit to seek confidential guidance around probate and financial concerns, as well as emotional support. Counselling services can also be accessed through these benefits.

Signposting staff to channels such as specialist external helplines, to their GP, or the support mechanisms available through workplace health and wellbeing and protection schemes, can also ensure employees have the tools to manage their own wellbeing.

David Price, managing director at Health Assured, says: "It is important that employers recognise how much of a life-changing experience [bereavement] is. Every employee deals with it in different ways, and just because somebody doesn't perhaps take time off work, that doesn't mean it's business as usual."

In the case of a death of an employee, organisations will need to take a wider approach to ensure colleagues are supported. Where a death occurs in the workplace, on-site support from trauma specialists may be required 



Auto-enrolment doesn't have to be a handful

If you run your own business, you've got a lot to think about. So, you don't want the added stress of setting up your workplace pension. With deadlines approaching fast, we can start you on your auto-enrolment journey in less than **10 minutes**, whatever the size of your business.

We're one of the UK's leading providers, offering businesses like yours workplace pensions since 1886. Plus, our website is packed with free tools to help you understand the ups and downs of auto-enrolment.

Get expert help, every step of the way.

Visit [aviva.co.uk/business/pensions](https://www.aviva.co.uk/business/pensions)

| Retirement | Investments | Insurance | Health |



Aviva Life & Pensions UK Limited. Registered in England No 2403746. Wellington Row, York YO90 1WR. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 145452

images: iStock



Robots are talk of the town

Robo-advice is being pitched as an option to fill a clear gap in the financial market



Tynan Barton | Features editor
Employee Benefits

Robo-advice is fast becoming a popular method of reaching employees in the workplace with information and guidance as part of a financial education programme.

Robo-advice has been in existence for a few years but it was the retail distribution review (RDR) that prompted a new era in the financial advice industry. Since 1 January 2013, independent financial advisers (IFAs) and employee benefits brokers and intermediaries have been remunerated on a fees basis rather than commission. Until that point, much of the financial education and advice had been provided by intermediaries' commission, with some employers and employees unaware of how, and for what, they were paying.

While RDR brought many benefits, it also created a wide chasm between those that could afford advice, and those that were unable and unwilling to pay for it. Jon Bryant, director at Aon Employee Benefits, says: "RDR had many good benefits, transparency being one of them: ensuring clarity around what services are offered and what earnings are going to be had."



Need to know

- The Financial Conduct Authority (FCA) estimates that there are 16 million people in the 'advice gap': those that need financial advice but cannot afford it.
- While the retail distribution review (RDR) made the advice charging process more transparent, it also made it more expensive by raising standards.
- Robo-advice is seen as a solution to the gap in that it can offer advice through a streamlined process making it more affordable.



Read also

How to engage staff with
financial wellbeing
bit.ly/1TjEOOC

However, it removed the necessity for employers to give employees access to advice and assistance, explains Bryant. "Suddenly an employer didn't have to spend £100,000 to give member surgeries and one-to-ones," he says. "The industry is changing, three years afterwards, and will continue to change. Part of that change is robo-advice, the principal being mass customisation."

The popularity of robo-advice got a further boost this year when the *Financial advice market review* (FAMR), published in March 2016 by the Financial Conduct Authority (FCA), found that up to 16 million people could be trapped in that financial advice gap whereby they need advice but cannot afford it. Ezechi Britton, co-founder and chief technology officer at Neyber, says: "Automation is a good thing, having these kinds of services in place reduce the costs and can potentially increase the quality of decisions that are made."

Streamlined process

Robo-advice works using algorithms that will interpret data, input by the employer and employee, and create a recommendation based on the individual's circumstances. David Pugh, managing partner at Lemonade Reward, says: "It uses technology to streamline the process and make it more cost-effective. If [an employer] has a thousand employees going through a certain process, [it has] a brilliant audit trail, and it's repeatable for the following year in the same process."

The programmes can give advice on many issues and, usually, employees are asking three questions regarding their retirement, explains Phil Blows, account director at Wealth Wizards. These questions are: am I investing enough to hit my retirement objectives?; am I doing this in a tax-efficient manner?; and is it invested in the appropriate mix of funds?

"A 64-year-old, a year away from retirement, and a 22-year-old just out of university don't want to be in the same investments," says Blows. "We would look at doing a yearly health check with an employee so that they log into the system and get advice (annually)." ►►

While a robo-advice system can play a good role in providing employees with advice and guidance for pensions investments, it can also play into a wider financial education programme. Britton says: "A lot of the time we're trying to solve the problem for the [older workers] and their pensions, however, we must not forget the younger demographic as well: people in their early 20s who have no idea what to do with their money.

"They are in a position where the right decisions at that point could have huge potential benefits for them as they get older. Historically, it's been very difficult for people in that group to get access to quality advice because they can't afford it and they don't know who to go to."

By providing robo-advice alongside other channels that employees already have access to, it will provide better advice at an earlier critical stage, adds Britton.

Human reassurances

For some employees, robo-advice systems might be just the start of the journey for financial education, while for others it might offer all the recommendations and information they need.

However, the consensus is that technology is not quite at a stage where employees are confident to act on the advice given by the system alone, and many still want some form

of human interaction. Dominic Fryer, head of corporate pensions at Aviva, says: "It remains the case that for big financial transactions, a lot of [employees] still want face-to-face reassurance that they are doing the right thing. [With] pensions and some of the complexities that are a result of the pension freedoms, the decision on the route that [an employee] might take, for example, at retirement, is quite a complex decision."

While, in time, robo-advice might be at a stage where it can interpret an employee's situation, the human

"WE MUST NOT FORGET THE YOUNGER DEMOGRAPHIC; PEOPLE WHO ARE IN THEIR EARLY 20S"

Viewpoint



Ian McKenna is director of the Finance and Technology Research Centre

The size of the 'advice gap', the number of people who do not get financial advice, creates a significant risk that employees will seek to remain

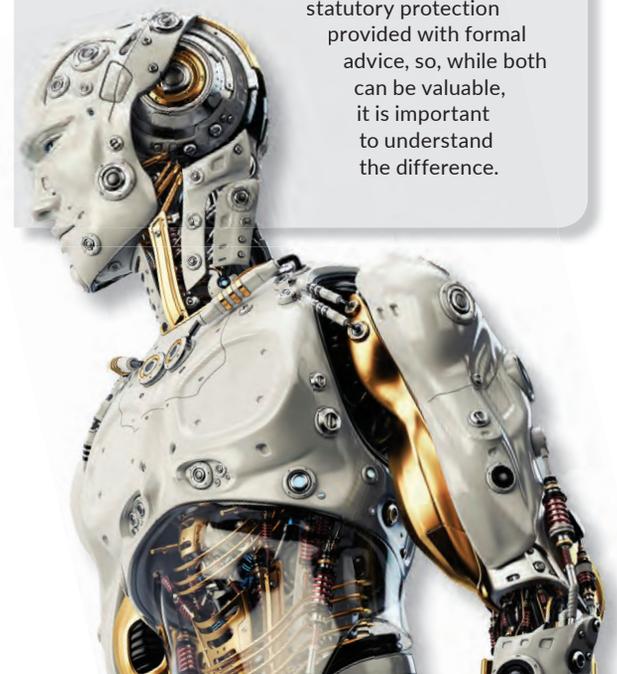
employed beyond the point where they are productive, because of inadequate retirement income.

Recent moves, such as the so-called retail distribution review (RDR), have raised standards among financial advisers, but also made their services far more expensive; they are now unaffordable to most employees. Emerging automated advice services, sometimes called robo-advice, are designed to help address the advice gap.

Most current services focus on helping consumers with savings decisions before retirement. While some may be offered on an entirely self-service basis, many benefits consultants and pension providers are looking to use these as a first-line offering backed up by human support. Although initially many such services have targeted consumers directly, the cost of attracting customers has meant that increasingly these offerings are being provided by traditional corporate advice and benefits firms.

Many of the early services are presenting guidance to individuals on taking financial decisions rather than formal advice. While guidance can still be beneficial

to employees it lacks the statutory protection provided with formal advice, so, while both can be valuable, it is important to understand the difference.



Case study | Aberdeen Asset Management



Aberdeen Asset Management uses robo-advice to promote awareness of pension changes

Aberdeen Asset Management introduced a robo-advice platform to help employees fully understand the complex pension changes that came into effect on 6 April 2016, specifically the changes to the annual allowance and lifetime allowance for high earners.

The financial services organisation worked with Lemonade Reward to

introduce a platform whereby employees could enter their data and the system worked out what their new allowance and tax bill would be.

Brian Thomson, head of reward and operations at Aberdeen Asset Management, says: "It was built around those changes and we felt that, as an employer, we needed to communicate with people, so we sent out emails across the organisation. We'd kept people up to speed in the run-up as well, in terms of 'these changes are coming'."

The online service was complemented with face-to-face seminars and presentations, and employees were also able to ask individual questions of the Lemonade team.

"Even though we are a financial services [organisation], not everybody was fully aware of the changes," says Thomson. "Some of them are quite complex, especially the annual allowance and the tapering of that. So [employees] were very appreciative of all aspects: the initial communications, the access to the online assessment, and the seminars and face-to-face support."

Of 1,500 UK employees, around 400 accessed the platform; more than were estimated to be at risk of pension tax charges. Thomson explains the reasons behind implementation came down to time, consistency and cost. "We needed something that we could re-use because we don't think this will be a one-off situation, so something that gives us a strong base to build on and repeat, if we need to, next year," he explains.

switch on to financial wellbeing.



Many employees struggle to understand various financial issues that may relate to them and often fail to understand the many benefits on offer in the workplace. You can help to improve your employees' financial wellbeing by providing them with the knowledge to make informed decisions.

We deliver financial wellbeing programmes to many top companies through financial education which involves proactive and interactive delivery, aiming to create a deep and lasting understanding.

We have a complete service offering and can help your employees get switched on to their financial wellbeing by:

- 👉 Developing programmes tailored to each company and employee segment
- 👉 Offering a range of topics from retirement and flex windows through to debt management and share scheme launches and maturity
- 👉 Providing multiple delivery mechanisms from seminars and webinars to animation and interactive games

To find out more about how we can help improve your employees' financial wellbeing, please contact us on **0800 234 6880**, email us at **info@wealthatwork.co.uk** or visit **www.wealthatwork.co.uk**

WEALTH at work and my wealth are trading names of Wealth at Work Limited which is authorised and regulated by the Financial Conduct Authority and is a member of the Wealth at Work group of companies. Registered in England and Wales No. 05225819. Registered Office: 5 Temple Square, Temple Street, Liverpool L2 5RH. Telephone calls may be recorded and monitored for operational and training purposes.

WEALTH at work

KNOWLEDGE | EXPERIENCE | OPPORTUNITY

THE

emmas

EXPATRIATE MANAGEMENT & MOBILITY AWARDS
11 November 2016 - Intercontinental O2, London

2 0 1 6

GAIN INTERNATIONAL RECOGNITION IN GLOBAL MOBILITY

Enter now and raise the profile of your business!

The Expatriate Management and Mobility Awards is an evening dedicated to celebrating success, best practice and outstanding contribution to global mobility.

Don't forget: REGISTRATION NOW OPEN FOR THE EMEA SUMMIT



FEM EMEA SUMMIT 2016

Intercontinental O2, London

10-11 November 2016

EMEA.FORUM-EXPAT-MANAGEMENT.COM

**ENTRY
DEADLINE**

15 August 2016

**FREE TO
ENTER**



ENTER NOW | EMEA.FORUM-EXPAT-MANAGEMENT.COM/AWARDS

Have a question about your entry?

Email Millie.Mckerlie@centaurmedia.com or call +44 (0)207 970 4766



**FORUM
FOR
EXPATRIATE
MANAGEMENT**

Imagination is the key

**Re-engaging staff with retirement plans is
a critical factor in pensions communication**



Clare Bettelley | Associate editor
Employee Benefits



Need to know

- Employers are under pressure to devise engaging pensions communication strategies.
- At retirement, guidance is lacking.
- Employees must take responsibility for keeping informed about their retirement options.



Read also

Communication remains key in the changing pensions landscape
bit.ly/295I9Ws

iStock



Employers have therefore been tasked with condensing legislative changes into manageable chunks of information that employees with any level of pensions nous can understand, and in a multitude of formats to optimise staff access. Targeted messages for different populations of employees are also key.

Lawrie believes that graphics and bite-sized chunks of information are highly effective in engaging employees, rather than text-heavy literature, such as pension scheme annual statements.

And he should know. Around 99.9% of Easyjet's 6,500 UK staff are enrolled in the employer's group personal pension (GPP) scheme, despite the fact that 90% of staff work in the sky and are therefore relatively difficult to communicate with. "This is why we focused on digital [strategies] first and then different messages for different groups of employees," says Lawrie.

Self-help tools available for employers to use to engage employees currently include robo-advice, animated video and pension scheme members' guides.

Support for employees

But Lawrie believes that support for employees approaching retirement is lacking. For example, there is a stark lack of guidance relating to the logistics surrounding flexible drawdown since the abolition of compulsory annuitisation, which took effect in April 2015.

However, at-retirement guidance is equally challenging for employers to tackle because of the way in which employees can retire at different times. This has been the case since the removal of the default retirement age in 2011.

Employees now have the option to remain in work for longer, which has been welcomed by staff facing a shortfall in their retirement income.

But regardless of how much guidance is available, employees must take responsibility for keeping informed about their retirement options, as well as their auto-enrolment pension scheme, because they have ultimate responsibility for ensuring that they are ready and able to retire comfortably.

"[Ensuring sufficient retirement income levels] can only ever be the responsibility of individual employees and employers try to facilitate that," says Lawrie.

But he calls for TPR to sanction less change. "The volume of change makes it difficult for employees to keep up," he says .

Larger employers are in the midst of re-enrolling employees into their workplace pension scheme and working hard to devise and develop communication strategies that re-engage staff in their retirement plans.

Engaging staff in pensions is a daunting task for even the most proactive of employers, hence why pensions providers, industry bodies, The Pensions Regulator (TPR) and employers themselves have been under increased pressure to think of innovative ways in which to engage employees since the introduction of auto-enrolment in October 2012.

Ken Lawrie, head of reward for Easyjet, which won the award for Best pensions communications at the Employee Benefits Awards 2016, says: "The root cause of employers' difficulties [in engaging with employees about pensions] is the amount of change being introduced in such a short period of time.

"[Legislative] changes are difficult to communicate and I don't feel that there has been a lot of [TPR] guidance available [to help keep employees informed]."

The disappearance of workplace financial advice funded by the commission brokers previously earned on group pensions has only exacerbated the issue. Commission was banned with effect from April 2015 under the retail distribution review (RDR).

All part of the appeal

Oscar Mayer sees the importance of providing benefits that offer value for money



Tynan Barton | Features editor
Employee Benefits

At a glance | Oscar Mayer

Oscar Mayer is a family-run organisation that makes and develops prepared foods for major UK supermarkets. It operates from three main sites: Ferndale Foods in Erith; Rowan Foods in Wrexham; and Oscar Mayer in Chard. The organisation's history dates back to 1935 when the Bigwood family opened its first butcher shop in south London. Oscar Mayer has around 2,300 employees, working in roles that include new product development and food cooking and preparation.

Read also

SAS Software offers choice and support to staff
bit.ly/29cnWyu



With job roles ranging from new product development through to cooking and food preparation, Oscar Mayer recognises the importance of having a benefits approach that holds a universal appeal for all employees.

The food production organisation supplies prepared food to major supermarkets in the UK, operating from three main locations: Oscar Mayer in Chard, Somerset; Ferndale Foods in Erith, Kent; and Rowan Foods in Wrexham.

The nature of the business means that with such different job specifications, employee numbers can fluctuate. However, of its 2,300 employees, 1,700 of those are members of the organisation's Millie benefits club.

The Millie benefits club was formed in 2000, initially named Millenium benefits scheme,

and was launched by owner John Bigwood. His vision was to set up a benefits scheme that applied to everybody. As well as the name change, the scheme has evolved over the years to ensure that it stays true to its original intention.

The scheme gives employees access to a range of benefits. In 2013, it evolved to include an online portal, administered by Edenred, which provides staff with shopping discounts in addition to healthcare benefits.

Diverse workforce

The organisation recognises the importance of providing a benefits scheme that will appeal to everyone and that offers value for money. The scheme costs employees £2.25 a week, and has remained at this rate for 14 years.

Ken Martin, group benefits manager, says: "We don't want to make the scheme so complicated that it doesn't work. We also try to make sure that the scheme is driven by the membership; we always go via works councils and focus groups to find out what employees want. It's interesting because you get some really good leads and feedback."

With a multi-cultural workforce, it is important that the benefits scheme is well communicated to employees. "My job is to make sure that I can communicate and create benefits to help reduce staff turnover," says Martin. "I think that's the biggest challenge. The food industry isn't synonymous with employee benefits, but here we do try to push the scheme. It's very much driven by the people."

Questions and answers

As part of that communications approach, Martin makes himself accessible to all employees that may have questions about the scheme. "One of the big things with the Millie [scheme] is that people can contact me if they have a problem. We have works councils and a Workplace Improvement Forum. We also have focus groups. Each site has its own in-house newsletter, so we have regular information on that."

Oscar Mayer also ensures that staff are kept up to date and informed about the benefits on offer by bringing benefits to the workplace through events such as provider roadshows. "If we have a new provider that comes on board, one of the stipulations is that it carries out regular on-site visits or roadshows," says Martin.

Business objectives

- Build and develop a highly motivated, skilled and stable workforce within a culture of empowerment, openness and trust.
- Invest for the long term in leading-edge and energy-efficient technologies.
- Work in partnership with customers to better meet consumer needs into the future.

A key element of the Millie scheme is its focus on healthcare and wellbeing, including membership of a Bupa-provided health cash plan. Employees can also include cover for their family at no extra cost.

In 2015, to celebrate the 15-year anniversary of the Millie club, Oscar Mayer ran a series of events, which included a benefits roadshow and competitions. It also introduced five new options to its health cash plan, including a flu jab, hospital stays, and increased its chiropody benefit by 25%.

Its focus on health and wellbeing has seen the introduction of healthcare professional on-site visits, for example, osteopaths, chiropodists and chiropractors. "I'm trying to expand the on-site healthcare because our philosophy has

always been that we want to bring benefits to the workplace," says Martin. "So for a lot of our people, if they want to see a healthcare professional during work time, they can claim their money back. It's a bit of a one-stop-shop."

"WE DO NOT WANT TO MAKE THE BENEFITS SCHEME SO COMPLICATED IT DOESN'T WORK"



Benefits

Pension

- Group personal pension to meet auto-enrolment responsibilities.

Healthcare and wellbeing

- Private medical insurance for senior management, employer-paid.
- Health cash plan for all employees.
- On-site from healthcare professionals.
- Personal accident insurance provided through voluntary benefits scheme.
- Counselling and support through Grocery Aid.

Voluntary benefits

- Retail discount portal.
- Will writing.
- Legal cover.

Company cars

- Company car for job-need basis.

Work-life balance

- 24 days holiday.
- Childcare vouchers.

On-site services

- Subsidised canteen.
- Sports and social clubs.
- Discounts at local gyms.
- Discounts on own products in staff shop.

Career history



Ken Martin is group benefits manager at Oscar Mayer

Ken Martin, group benefits manager, joined Oscar Mayer in 2001. Prior to this he worked for HSA (now Simply Health). When Martin first joined Oscar Mayer, he was tasked with sourcing

bespoke benefits for the employees that were not available outside of the organisation. "The biggest thing I'm proud of is that I've managed to develop a scheme from an initial idea, and seeing it grow, negotiating exclusive benefits," he says. "The biggest plus was when we were shortlisted for an Employee Benefits Award [in 2008]."



Many of the roles at Oscar Mayer involve employees standing on their feet for a lengthy period of time, for example, on the production line of meal preparation. "A lot of our people are on their feet all day, so one of the big things is that the professionals highlight any reoccurring problems so that we can look at why that's happening," says Martin. "It's much more convenient to do it this way."

Employees are able to claim back the cost of the appointment with the healthcare professional through the health cash plan.

Wellbeing is paramount

The organisation also recognises that the wellbeing of employees is paramount: staff have access to the Grocery Aid helpline, a benevolent fund for the grocery industry. It offers support to employees through counselling on issues such as finance, debt or bereavement, for example.

The future challenges for Oscar Mayer involve measures to ensure that the Millie Benefits Club remains a relevant and valuable benefit for its diverse workforce, through the development of the benefits website to bring clarity to employees .



...is for **Duty of Care** and improving wellbeing and absence management

Our health cash plans can help you look after the wellbeing of your employees - whatever your needs or budget. Our plans provide up to 100% cashback* on a variety of health benefits, including optical, dental and physiotherapy alongside a virtual GP surgery and a personal coaching website.

We've now added occupational health services to our products, so why not find out how our health cash plans can help employees return to work more quickly.

- ✔ **Health cash plans to suit all budgets**
- ✔ **Employee Assistance and Stress Prevention Programmes**
- ✔ **Support from occupational health professionals**
- ✔ **Online personal coaching and health assessments support**
- ✔ **Virtual GP Surgery and Private Prescriptions**

Call us free on
0800 378051
www.healthshield.co.uk

Tailored • Essentials • Elements • Corporate • Flex



Health Shield Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. *Subject to annual review. Up to chosen limits.



Health Insurance, VIB, COVER and Corporate Adviser Awards
Best Healthcare Cash Plan Provider

Find us on   @HealthShieldUK

A healthy proposition

Health cash plans allow individuals to claim back the expense of medical treatments



Katie Scott | Reporter
Employee Benefits

Despite first emerging in the 19th century, the continued success of health cash plans has earmarked these as a well-used benefit, with its utilisation in the corporate sphere increasing in recent years. According to LaingBuisson's *Health cover UK market report*, published in August 2015, there were 2,645,000 contributors to health cash plans at the end of 2014.

Available as either employee- or employer-paid, health cash plans allow individuals to claim back the expense of day-to-day medical treatments, with optical care, dental care and physiotherapy the mainstays of health cash plan benefits. Whether treatments are provided by the NHS or privately, health cash plans are a low-cost and affordable option for employers when looking to support the health and wellbeing of their staff and fulfil their duty of care.

Flexible element

They also have an element of flexibility because employers can choose what products to include or exclude for their employees. As well as leading to general improvements in the health of an organisation's workforce, health cash plans can contribute towards reduced sickness rates, especially because employees can get a lot of healthcare cover for a minimum cost.

Although typically costing £1 per week per employee, industry trends show that creating a more comprehensive health cash plan package is on the agenda for many employers. According to Westfield Health, employers are now opting for higher levels of cover as products have become more established. For example, Westfield Health's offering includes



a non-urgent, elective hospital treatment bolt-on.

Cash plans are also being bolstered by adding complementary medicine; LaingBuisson's report lists aromatherapy, herbalism, nutrition, Indian head massage and sports massage as a few of the newer treatments making an appearance. Despite this influx, optical treatments still make up the bulk of health cash plan claims at 30.6% of the total benefit, while dental treatments account for 27.6%. ►►



Read also

Boston College reduces absence with health cash plan offering
bit.ly/28ZT4w9



The facts

What are health cash plans?

A health cash plan allows an individual to receive cash payments that cover the price of everyday healthcare costs. This kind of plan will primarily cover optical and dental care, as well as physiotherapy. However, health cash plans can also be tailored to include more varied benefits. They can be employee- or employer-funded as part of a corporate plan.

What are the origins of health cash plans?

First hitting the market in the 19th century, health cash plans were originally provided by charitable or non-profit organisations. Formed before the creation of the NHS in 1948, this system helped employees to pay for their various healthcare needs.

Where can employees get more information and advice?

More information can be found via the British Health Care Association, www.bhca.org.uk, which represents not-for-profit healthcare organisations, including most of the UK's leading health cash plan providers.

What are the costs involved?

For employer-paid plans, the £1-a-week model is still predominant, although for the voluntary benefits market, contributions could fall anywhere between £5 and £10 a month. Adding bolt-on options to a basic plan will also increase costs, for example, Westfield Health's hospital treatment bolt-on sets the plan cost at £5.55 per employee, per month.



The health cash plan market is experiencing continued growth. Westfield Health has demonstrated between 5% and 10% growth in voluntary sales over the last few years, citing the everyday benefits health cash plans provide as a point of attraction to employees, while employers value it as an engagement tool. Meanwhile, BHSF Employee Benefits has achieved a 24% increase in new business from 2015. BHSF Employee Benefits sees approximately more than one claim per policy holder per year, while Westfield Health sees roughly two claims per policy holder per year.

Taking back market share

LaingBuisson's report found that employer-funded health cash plans took 31.5% of the market share in 2014, compared with 8% back in 2006. Although individual policies have seen a downwards trend, with sales hitting the 7%-8% mark in the four years to 2014, employer-paid plans are going from strength to strength with a 36.5% new business rate.

In addition to serving as a cost-effective way of supporting employee health, cash plans can also run alongside other corporate health schemes, such as private medical insurance (PMI).

With ancillary benefits such as 24/7 GP access, prescriptions and employee assistance programmes (EAP) now being added to health cash plans, these are widening to support the diverse needs of organisations and workforces 

Statistics

57% of the UK population was covered by a health cash plan at the end of 2014 (Source: LaingBuisson, Health cover UK market report 2015)

12% is the increase in employer-paid health cash plan contributors in 2014 (Source: LaingBuisson, Health cover UK market report 2015)

32% of Health Shield clients claimed for dental treatments, making it the most popular claims category (Source: Health Shield claims data 2014)

The facts

What are the tax issues?

Employer-paid health cash plans are treated as a benefit-in-kind for tax purposes and the value of the benefit is determined by the premium paid rather than the cash that is repaid to an employee.

What are the legal implications?

There are no legal implications associated with a cash plan, although an employer can use one to help fulfil its duty-of-care requirements to employees' health and wellbeing.

What is the annual spend?

LaingBuisson's *Health cover UK market report*, published in August 2015, found that total spending on health cash plans in the UK was estimated at £468m in 2014, with the average price paid quoted as £179. The average benefit paid equated to approximately £54 per claim during 2014, with £81m from employer-funded health cash plans and £387m from individually funded plans (comprising employee-paid schemes and personal cover).

Which providers have the biggest market share?

According to the LaingBuisson report, Simplyhealth has the largest slice of the health cash plan market, with an estimated income share of 43.5% in 2014. Westfield Health had 12% of the market in 2014, and BHSF Employee Benefits, Health Shield, HSF Health Plan and Mediacash all had shares between 4.5% and 7%. Other providers include Aviva, Benenden and Bupa.

Which providers have increased their market share the most?

A couple of key players have seen an increase in their market shares, with Westfield Health nudging up from 10% in 2006 to 12% in 2014. However, according to LaingBuisson, Health Shield had the largest increase in market share, rising from 3.5% in 2008 to 6% in 2014.



Supplied by



Take all reasonable steps

Supporting duty of care with a health cash plan



**Philip Wood | Executive director for sales and marketing
Health Shield**

Every employer, whatever the size of its business, has a legal obligation to take all reasonable steps to look after the health, safety and wellbeing of its employees.

Organisations need to carry out risk assessments to ensure that their employees do not work excessive hours and provide open communication channels so concerns can be voiced. They also need to create safe working environments, which means taking reasonable care to prevent personal injury, including mental or physical harm that can be caused by workplace stress. In today's 'always on' working culture, stress, depression and anxiety cause 9.9 million lost working days in the UK, according to the Health and Safety Executive.

One of the many benefits health cash plans offer is that they can support employers with their duty-of-care obligations. Health cash plans can provide employees with 24-hour counselling helplines and cashback for a variety of treatments. They can also help to reduce stress in the workplace, assist with health and safety compliance, and reduce the risk of litigation.

Health cash plan benefits

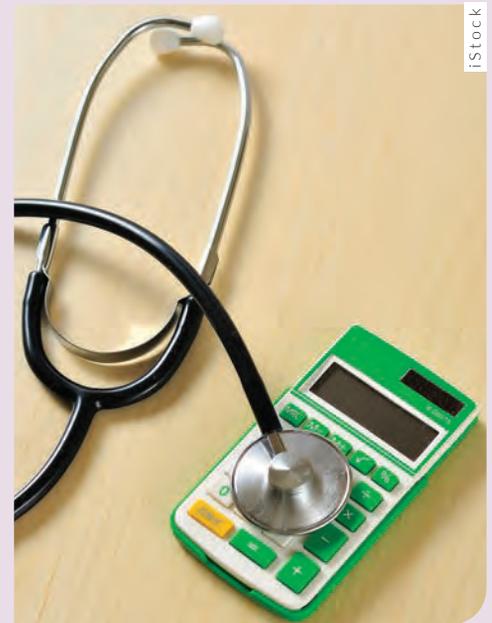
Health cash plans are a simple and affordable way for employers to look after the health and wellbeing of their workforce. Easy to implement, many health cash plans are designed to slot into existing benefits platforms and can either be employer or employee paid. The growing flexibility of health cash plans also means that organisations can choose the benefits that are most appropriate to them and create their own tailored health cash plan. After all, no two businesses are the same.

These are some of the ways health cash plans can help improve employee health and wellbeing.

Preventative benefits include: 24/7 counselling helplines that can support employees when they need it the most, providing professional advice on everything from stress to finances. In addition, some health cash plans promote a healthy lifestyle by providing discounted gym membership and online health assessments, while cashback on dental, optical and physiotherapy costs can also encourage employees to have regular check-ups and minor treatments that can prevent small problems from getting bigger.

In terms of health benefits, 24/7 virtual GP surgeries enable employees to speak to qualified medical professionals by phone or via webcam at a time and place that is convenient to them; cashback for massages and physiotherapy treatments can provide support for musculoskeletal conditions; employees can also gain cashback for health screens, hospital stays, specialist consultations and X-rays; and some plans also cover alternative therapies such as acupuncture and sports massages that can help to relieve pain.

Health cash plan providers are constantly looking at new ways they can support employees, employers and HR teams to proactively look after the health of their workforce. One way they do this is to offer additional optional services that can help to minimise risks and provide early intervention. These services include occupational health helplines, stress prevention programmes and assistance with fit notes, as well as return-to-work plans. While other services can help to provide access to a variety of professionals to make sure organisations are fully compliant with fast-changing legislation. HR teams can also access advice about employment law, risk assessments and health and safety.



istock

By offering all of these benefits and much more, health cash plans can help organisations to meet their duty-of-care obligations and proactively look after the health and wellbeing of their employees. By providing support at an early stage, they can help to reduce absence and improve employee motivation and productivity. So employees can enjoy peace of mind and know their physical and mental health is being looked after by their employer. Is it time you took a closer look at health cash plans? ■

Out of the darkness

Candid is in celebratory mood after the welcome resignation of an unpleasant staff member

I've had the most amazing news and I feel like breaking open the champagne. I've not won the lottery, but still it seems a pretty life-changing event: Creepy Caroline has resigned. She is telling everyone that she has got a significantly better job with a household-name organisation. It sounds like she will be heading up HR worldwide for it, and it will look great on her CV. I am pleased for her. Really. Well, I am pleased at least.

You see, for some time Caroline has come to represent all that is dark and dangerous about work colleagues. Others, such as Lazy Susan, can be dull-witted and lazy, but Susan means no actual harm. Big Bad Boss can be irritating; in fact, he is mostly irritating. And bossy. But, if Big Bad Boss lets me down, it is merely because he is entirely concerned with his own wellbeing and that doesn't leave any room to be concerned about anyone else. Creepy Caroline, on the other hand, has it in for me. In a downright creepy way.

Yes, I know that sounds paranoid, but it comes down to the way she operates. This is the woman who will ask that awkward question whenever I am presenting. In fact, she will challenge every slide until I feel like throwing the projector at her. This is the woman who will point out your typo after the communication has gone out to all employees. And you know she spotted it in the first draft. And let us not forget the plagiarism incident. This is the woman who stole my idea and boldly presented it (barely changing the slides) to the Higher Beings, taking all the credit. No, I haven't forgotten, although I might have been willing to forgive if she had been a little easier to get along with.

Creepy Caroline only has to be in a meeting, and I feel myself reach for an invisible sword. I gird myself for an inevitable blow. The sad thing is we were once friends. Well, I wanted to be. She is roughly my age, level and experience. I thought it would be nice to have a buddy in the office to have a laugh with. Just briefly, that's how our relationship was. Until the c-word crept in. Competition.

Could I have been the one to set it off? I don't remember. She did accuse me of being competitive once. But I didn't feel competitive; I felt threatened.

I have no ambitions in workforce planning, organisational development, or any of the stuff she does. For a start, it all seems quite fluffy compared to benefits. They don't refer to any proper numbers, and even when they do, as in headcount reporting, the numbers are usually wrong. Whoops. Did I say that? You see what nastiness the c-word creates. Attack someone and they will find a way to attack back. Criticise and they will look for something you have done wrong in return. And, once someone is actively looking for something wrong they will find it for sure. That's where we both are now.

I did try to make friends again. I invited Caroline to lunch. I really wanted it to work, but fate would not allow it. I was 10 minutes late. I am never late, but circumstances conspired to hold me up. Ten whole minutes. She looked as if she was going to cry or explode. I tried to be light and chatty, and the more I tried, the darker she glowered.

Now she is leaving, I am conflicted. I still think we could have got along, but I don't need detractors in my life. Faced with her collection and leaving card, I am still strangely sad. It isn't a very full envelope and all the signatures are the

"CREEPY CAROLINE HAS IT IN FOR ME. IN A DOWNRIGHT CREEPY WAY"

impersonal best-of-luck kind. I stare at the card for an age trying to think of something warm and witty to say. I end up wishing her the best of luck.

In the pub for her leaving drinks, everyone looks quite depressed. I don't think they are thinking they will miss her cheery face; her teammates know that she won't be replaced for months and they will be doing all her work. Our organisation makes massive savings on salaries when someone leaves. The

@ Read also

More confessions
bit.ly/1OgAv5U



Cameron Law

Higher Beings have a policy of not replacing leavers until the rest of the department start having stress-related illnesses from increased workload.

Her manager makes a little parting speech and says 'If there is one word to describe Caroline...', and I hold my breath. Will he say 'creepy'? Or 'competitive'? 'Competent' is what he says. I feel a bit sorry for her. Five years in an organisation, which in this place is a lifetime, and you are remembered as merely competent. Her manager presents Caroline with some department store vouchers, but hardly enough to buy anything nice.

It is over a week before I am tempted to look on LinkedIn. I just hope Caroline didn't upgrade and can see who has been looking at her profile. She isn't head of global HR, but has an organisation development role at a similar level to the one she has just left. I should be laughing, but that would be creepy. The weird thing is I just wish her well.

Next time... *Candid takes on an acquisition.*

CENTAUR
MEDIA

Employee Benefits accepts no responsibility for loss or damage to material submitted for publication. Copyright Centaur Media plc. All rights reserved. No part may be reproduced in any form without written permission of the publisher. Employee Benefits is published by Centaur Media plc., the UK's premier independent business publisher. For information about the range of products produced by Centaur, visit www.centaur.co.uk. The site contains details of vacancies at Centaur. You can subscribe online to Employee Benefits at www.centaursubs.co.uk. Subscriptions: 1 year: £92, 2 years: £168, 3 years: £205. ISSN 1366-8722

Independent assurance by
PricewaterhouseCoopers LLP UK

Website
audience
51,597

Print
audience
18,870

Employee benefits



To find out more:

T 0333 2000 104
E enquiries@salary-exchange.co.uk
W salary-exchange.co.uk
T twitter.com/SalaryExchange
in linkedin.com/company/salary-exchange-ltd
http://blog.salary-exchange.co.uk/

The perfect employee benefit and engagement solution

Whether you're looking for a simple benefits programme or a fully comprehensive flexible package, our Salary Extras platform can be adapted easily to meet your requirements.

Its unique communications functionality provides you with a complete benefit and engagement solution.

- Home for all your benefits and company information
 - A complete engagement and communications tool
 - As flexible as you need it to be
- Our Salary Extras platform does it all.**

Healthcare and wellbeing



Contact: Katie Bright

Caravelle House
 19 Goring Road
 Goring-by-Sea
 West Sussex
 BN12 4AP
T 0800 652 2107
E kbright@bluecrestwellness.com
W www.bluecrestwellness.com

Reward staff, increase engagement and save money with Bluecrest Wellness:

Convenient for employees – onsite and 1,762 clinics in UK & Ireland

Best value for exceptional quality health services (from low cost checks to full executive screenings with GP coaching)

FREE GUIDE – call 0800 652 2107 for your free guide to employee wellness

Get your pack today and ask for our Danone case study.

Financial education



Contact: Angus Jones

One Crown Square
 Woking
 Surrey GU21 6HR
T 0870 242 2043
E angus.jones@clarityglobal.com
W www.clarityfinancialeducation.com
T twitter.com/clarityglobal
in www.linkedin.com/company/clarity_7
f www.facebook.com/clarity.ltd

We are fee based independent financial advisers who have specialised in financial education and advice, as an employee benefit, for 16 years. Also, by helping companies communicate the value of their benefits we have been able to positively impact employer retention levels and ensure employees relate any benefit changes to their individual circumstances. By using traditional and web-based solutions we enable employees to personalise their experience and make educated financial decisions. We can help with:

- Financial Wellbeing programmes
- Pension and benefit changes
- 3D online benefit statements & modelling
- Annual financial health checks

Flexible benefits



Incorpore & GymFlex

The Old School House
 14 Mill Road
 Burgess Hill
 West Sussex
 RH15 8DR

T 0845 300 6474
W www.incorpore.co.uk

Our mission is to dramatically increase the uptake of gym memberships among the UK and Ireland's working population. We passionately believe that gym memberships play a huge part in creating a healthier and more active workforce.

Our discounted gym network helps HR and Reward teams engage with employees on the health benefits of a more active lifestyle and we offer the choice of gyms to suit all organisations. The large number of health clubs, leisure centres, yoga studios and fitness camps ensure all employees are catered for no matter where they live or work.

Healthcare and wellbeing



Eldercare - support and solutions for working carers

Eldercare provide technology-enabled care services that enable safe and independent living for elderly and vulnerable people throughout the UK. Eldercare make it easier for employees to care for loved ones and have peace of mind that, whatever circumstances may occur, they are at hand to help.

We offer a personal service – assessing needs and tailoring packages to ensure the best outcome for the individual and their family.

Contact: Sue Hawksworth
T 01706 232028
E info@eldercare.co.uk
W eldercare.co.uk

Later life planning



Help your employees and their families plan ahead with Golden Charter

As experts in later life planning, Golden Charter provides a comprehensive range of products and services to ensure that your employees leave behind more than just happy memories.

- Pre-paid Funeral Plans
- Will Writing
- Powers of Attorney
- Probate
- Asset Protection

With over 25 years' experience in helping people take care of their funeral arrangements and later life planning needs, more than half a million people have trusted Golden Charter with their funeral arrangements to date.

Contact: Catherine Lynas
 Corporate Partnerships Manager
T 07809 334 868
W www.goldencharter.co.uk

employee benefits

To find over 160 benefits suppliers and consultants go to www.employeebenefits.co.uk and go to the 'find a supplier' section

To advertise your products and services, please contact Emily on 020 7970 4063 or emily.holden@centaurmedia.com

Contact: Emily Holden
T 020 7970 4063
E emily.holden@centaurmedia.com
W employeebenefits.com

employee benefits WIRED

Do you have an issue worthy of TV Debate?

Employee Benefits Wired is an interactive platform to debate the latest trends and issues impacting the benefits community.

Contact: Harry Michael
T 0207 970 4045
E harry.michael@centaurmedia.com
W employeebenefits.co.uk/video



employee benefits

LIVE 16

11-12 OCTOBER 2016

IN ASSOCIATION WITH

tastecard |  Gourmet
Society

The main event happens this October.

Keep up with the latest news and changes
in reward and benefits with Employee Benefits Live.

We bring you an insightful conference, innovative solutions tailored
to your business's unique needs and plenty of networking opportunities,
helping to give you the leading edge to become a destination employer of choice.

www.employeebenefitslive.co.uk/ejuly