

What does a well being look like?

The key to happier clients and a healthier business.



We believe in **well beings**
westfieldhealth.com/business

How tackling presenteeism could unlock your clients' productivity and grow your business

With the dawn of the digital age and 24/7 global culture, the world of work has changed beyond all recognition. This new era brings businesses and their employees a world of new challenges and creates a wealth of new opportunities for you as an intermediary.

As the pressure to perform mounts, and workplace health and wellbeing moves up the corporate agenda, more and more businesses are recognising the benefits of taking care of their most important asset – their staff.

While health insurance and health cash plans remain key, modern businesses recognise they should form part of their broader health and wellbeing strategy, covering their whole workforce.

Nearly

33%

of line managers are unaware of the potential health issues related to the sedentary behaviour of their staff.

Source: Active Working Survey, 2017

It is estimated that mental health related presenteeism now costs businesses up to

3x

 more than mental health related absence.

This equates to an annual cost of between £16.8bn and £26.4bn for UK business.

Source: Deloitte UK Mental Health Monitor, October 2017

According to the CIPD, instances of presenteeism have more than tripled since 2010. This is when staff are present in body, but not in mind. Employees can be distracted due to a range of issues including stress and anxiety brought on by work pressures such as heavy workloads and long working hours, as well as sedentary behaviour, lack of sleep and more.

As a result, businesses are no longer just looking for a quick cure to workplace absence, but a well-considered, preventative approach that helps to enhance employee engagement, increase productivity and keep their businesses and their employees healthy.

To help you and your clients meet these challenges, Westfield Health is evolving and changing – creating new ways to grow your revenue in the process.

Welcome to the age of the well being

At Westfield Health we believe it's time for change

We understand that a new era demands a new approach to health and wellbeing that places equal emphasis on prevention and cure. We want to do more than lead the way in health insurance; we want to improve employees' quality of life, by helping them to **eat well, move more, sleep better** and **think clearly**. And in doing so, transform your clients' businesses.

What do we mean by wellbeing?

In essence, it comes down to looking after people's general physical and mental health. In an ideal world, we'd all be 'well beings', but in the real world, it's often difficult to determine who is a well being and who isn't. Someone may look like they are coping well, but the reality could be far different.

We can provide your clients with the insight to identify the signs and symptoms of stress and poor emotional health in staff – and improve their overall performance. We have developed long-term, insight-led people strategies that provide the help and support your clients need today, tomorrow and in the future.

Sheffield Hallam University | Advanced Wellbeing Research Centre

Tier one partners of the AWRC

Our partnership with Sheffield Hallam University's Advanced Wellbeing Research Centre not only supports the work of elite athletes across the world; it provides us with a unique understanding of elite athlete health, performance and injury prevention. We bring this cutting-edge insight directly into the workplace, to drive behavioural change and keep businesses in front.

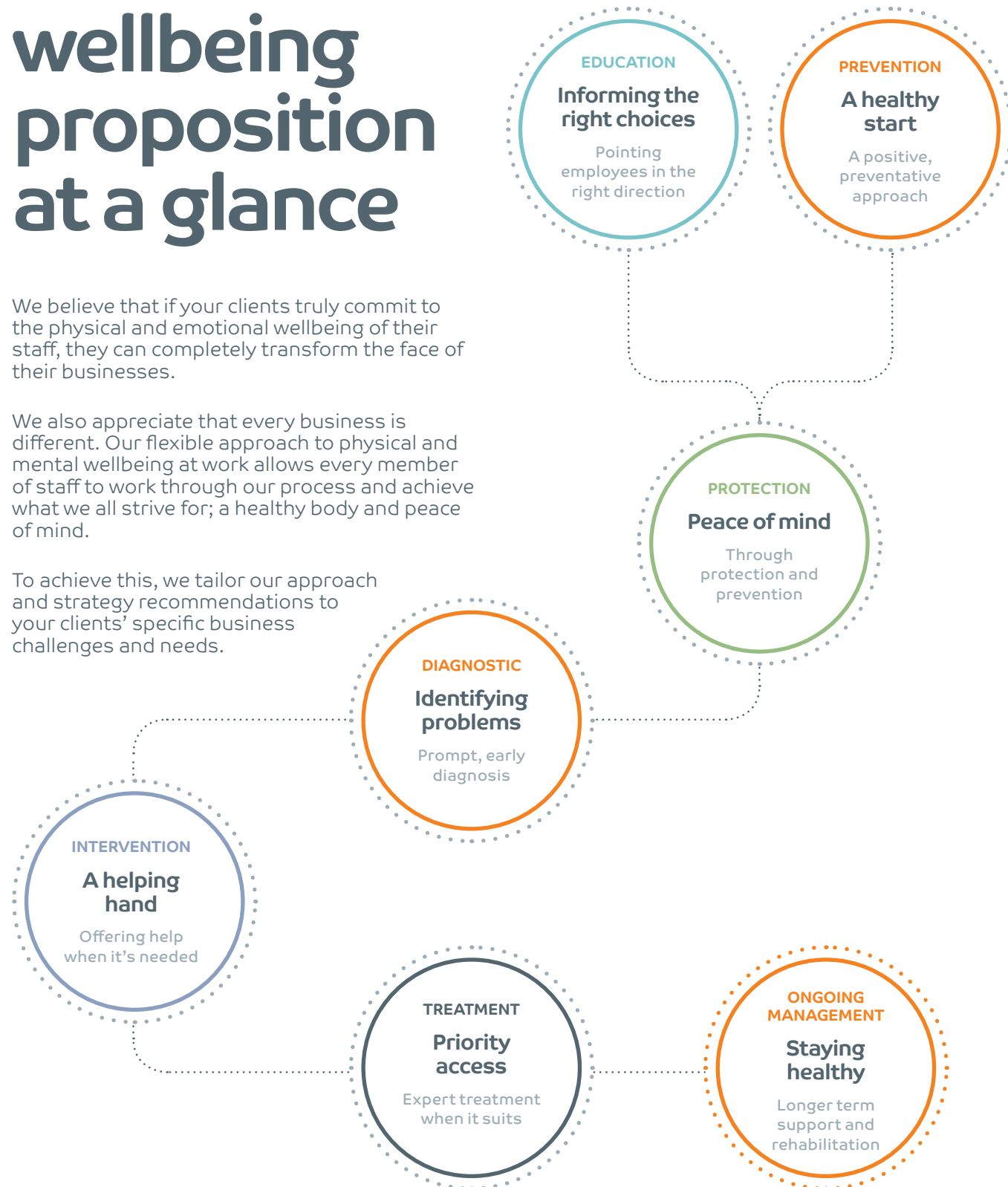
Our experienced consultants have the knowledge and expertise to help you guide your clients through every step of the process, no matter where they are on their health and wellbeing journey. As a team, we can also help you to devise a business improvement programme that delivers on your clients' objectives and enables you to grow your revenue with a host of added value services and activities.

Our wellbeing proposition at a glance

We believe that if your clients truly commit to the physical and emotional wellbeing of their staff, they can completely transform the face of their businesses.

We also appreciate that every business is different. Our flexible approach to physical and mental wellbeing at work allows every member of staff to work through our process and achieve what we all strive for; a healthy body and peace of mind.

To achieve this, we tailor our approach and strategy recommendations to your clients' specific business challenges and needs.



We can help your clients achieve better..



Engagement and performance

We'll outline the positive steps clients need to take to build a healthy company and empower their staff to make informed and sustainable wellbeing choices.



Attraction and retention

We'll help your clients attract and retain the best talent, ensure existing staff remain happy, valued and engaged, and keep their business two steps ahead of the competition.



Absence security

We take a proactive approach to absence reduction that builds a healthier workforce and increases productivity, while minimising the impact of staff absence.

Westfield Health is good for the health and wellbeing of your business too:

- ✓ Our plans help you to attract new business and open up new opportunities within your existing portfolio, generating more income
- ✓ Our dedicated, in-house Intermediary Team will help with client visits, training and provide full, ongoing support
- ✓ With our unique strategic partnerships you can be sure that your clients are benefitting from the latest cutting-edge insight
- ✓ Our consultative approach to health and wellbeing allows us to tailor our services to match and give you and your clients the one to one treatment you deserve

To find out more about how you can work closer with Westfield Health, call our Intermediary Support Team on 0114 250 2321.

How our approach works

Our Health and Wellbeing Programme helps to support staff who might otherwise be struggling with a range of issues, such as mental health, work pressures, stress, diet, anxiety, lack of sleep and work-life balance. Together, we can make sure your clients' people are 'well beings', in both body and mind.

Looking after employees brings benefits to every area, but developing and delivering an effective wellbeing strategy can feel daunting. Our experienced team is here to help. We'll help you guide your clients through every step, from consultation and awareness building, to implementing change and measuring progress.

A long-term, sustainable approach

We know that short-term, 'quick fixes' ultimately sell you and your clients short. So to help your clients achieve their objectives, we develop long-term, insight-led people engagement strategies that provide them with the help and support they need today, tomorrow and in the future.

Our 'well beings' philosophy uses a consultative approach and by using our RUDDER methodology we can gain an understanding of specific challenges and create a bespoke offering – helping businesses to achieve their individual health and wellbeing objectives.

Six steps to creating a bespoke wellbeing programme

- R** **Review**
what is currently in place within the organisation
- U** **Understand**
the specific needs of the organisation
- D** **Design**
a relevant and appropriate intervention to meet your clients' organisational needs and budget
- D** **Deliver**
the agreed intervention
- E** **Evaluate**
the impact of what we do to ensure we drive value and return for your clients
- R** **Refine**
to ensure continual improvement of the intervention and outcome, so we deliver our brand promise of helping people improve their quality of life



A truly integrated approach

As one of the UK's leading health and wellbeing partners, Westfield Health has a breadth of expertise and knowledge to help your clients' businesses, together with a wide range of health and wellbeing programmes:



We're dedicated to the long-term success of you and your clients

Introduce your clients to our made-to-measure programmes and you will have the full support of our highly knowledgeable dedicated Intermediary Team, who will help you tailor our service to the specific wellbeing interests of your client's business.

They will be on hand to help you plan, implement and evaluate all of the programmes your clients choose to run. They will also provide you with exclusive access to a wider team of experts, who are committed to helping you boost your income and achieve your clients' health and wellbeing objectives.

Ten reasons why Westfield Health is your perfect partner

- 1 Everything we do is designed to keep you and your clients happy, and their workforces healthy and motivated. And by working in partnership with Westfield Health, you can help to keep your business in good shape, too.
- 2 With a dedicated Intermediary Team at your disposal, you can be sure that recommending and selling our health and wellbeing solutions will be very easy indeed.
- 3 What really matters to us is doing more for your clients and their employees. That's why we provide a whole range of innovative, market-leading solutions with ongoing support that will help to grow your business and extend your client base.
- 4 Our health and wellbeing products are affordable too. Which makes them the cost effective, all-staff solution you need for your clients.
- 5 Our health and wellbeing solutions can be purchased as standalone products or together as a package, providing excellent cover for your clients and their employees, and providing you with excellent commission too.
- 6 What's more, selling our health and wellbeing products will help you to ward off competition from other intermediaries. And help you to create a closer and longer lasting relationship with your clients.
- 7 Our health and wellbeing solutions are recognised as valuable employee benefits, so they're highly regarded when it comes to recruiting, retaining and rewarding personnel. Which in turn, means your clients will enjoy improved staff productivity and morale.
- 8 Together we can help your clients achieve better attraction, retention, engagement and performance, and reduce absenteeism.
- 9 From things like sight tests and glasses to non-urgent surgical procedures such as hernias, slipped discs and knee operations, health assessments and wellness workshops, nobody is better placed to keep employees happy, fit and healthy.
- 10 And a happy workforce means one thing. Happy clients. Which means more repeat business for you.

Westfield Health's
Net Promoter
Score (NPS)

80.7
(June 2018)

FAQs

Can I create my own quotes on Mosaic?

Yes. If you're using Mosaic for the first time, please email intermediarysupport@westfieldhealth.com

We'll email you a registration form to complete, and once we receive this back, we'll send you your user name and password.

What if I need a quote or proposal?

Please email intermediarysupport@westfieldhealth.com

If the group you need a quote/proposal for is currently insured, we need a copy of the claims history, details of the current and renewal premiums, and the total number of employees covered.

In all instances, we also need the information below to be able to quote:

Mosaic Plan

- Company name
- Number of lives to quote
- Average age
- Male to female ratio

Foresight & Corporate Advantage Plans

- Company name
- Number of lives to quote
- Level of cover
- Confirm if children* and/or partners will also be paid for by the company

* Applicable to Foresight only, as children are automatically covered on some benefits and services with Corporate Advantage.

Voluntary Advantage and Westfield Flex Plans

- Company name

What is the Company Application process?

Please fully complete the Company Registration Form and Membership List template and email to intermediarysupport@westfieldhealth.com

You can download the templates from the dedicated intermediary area of our website. Alternatively, please email us and we'll send you copies.

What if I have a commission query?

Please email accounts@westfieldhealth.com

What if my client would like to transfer plans/upgrade/add an additional module?

Please email intermediarysupport@westfieldhealth.com



We believe in **well beings**

Useful phone numbers

Customer Care Team

0345 606 6197

Intermediary Support Team

0114 250 2321

Useful email addresses

New business enquiries

Proposals and quote requests

intermediarysupport@westfieldhealth.com

New starters/leavers

Membership queries

Claims queries

enquiries@westfieldhealth.com

New starters/leavers when the
company pays by Direct Debit

companydd@westfieldhealth.com



Westfield Contributory Health Scheme Ltd (company number 303523) and Westfield Health & Wellbeing Ltd (company number 9871093) are collectively referred to as Westfield Health and are registered in England & Wales. Additionally Westfield Contributory Health Scheme Ltd is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA. Details of this registration can be found by accessing the Financial Services Register online at either the PRA or the FCA websites or by contacting the PRA on 020 7601 4878 or the FCA on 0800 111 6768. Our financial services registration number is 202609.

Westfield Health is a registered trademark.

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