



Healthcare for Business

Technical Guide

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Benenden Healthcare for Business

Our focus is to enable all businesses in the UK to offer affordable, high quality, private healthcare to every single one of their employees.

This includes round the clock care such as 24/7 GP and Mental Health helplines, plus speedy access to services such as physiotherapy and medical treatment in our hospitals.

In addition, we're a mutual, which means we are always here for our 850,000+ members and not for profit.

Benenden Healthcare for Business could be beneficial for:

- ✓ Employers who want to **offer additional benefits**, particularly those who:
 - Want to offer healthcare to those employees who don't have any cover
 - Are looking for an inclusive benefit for all employees
 - Are looking to provide a low-cost benefit
 - Are considering their benefits offering as part of a pay and reward review
- ✓ Employers who are **concerned about the affordability of a healthcare benefit**, particularly those who:
 - Are worried that the cost of PMI will increase because of previous claims history
 - Have a perception that the cost of private health cover could be too high for their business
 - Are looking to review their existing benefits spend, or deliver cost efficiencies
 - Need reassurance of stable costs for budget purposes
 - Are reviewing incumbent PMI arrangements where cost is now a priority

- ✓ Employers who are concerned about the **health and wellbeing of their employees**, particularly those who:
 - Are concerned about the impact long NHS waits may have on their employees
 - Want to provide accessible mental health and wellbeing support
 - Want to provide medical diagnostic and treatment support
 - Want cover to help tackle absence in the business

- ✓ Employers who want a **simple solution**, particularly those who:
 - Are put off by intrusive underwriting requirements
 - Require different funding options such as employer or employee paid benefits
 - Don't want their employees to undertake extensive health assessments and are seeking guaranteed acceptance, with no exclusions applied for pre-existing conditions, at the time of joining
 - Like the idea of universal pricing with one flat rate per person for all scheme members

- ✗ **Benenden Healthcare for Business will not be suitable in the following circumstances:**
 - To provide comprehensive cover that includes cover for critical illnesses, including oncology, neurosurgery, cardiac or complex skeletal surgeries
 - To offer benefits that will support employees with long-term chronic conditions
 - To give the ability for an employee to reclaim everyday health costs for things like dentistry and optometry

How we're different

Affordable private healthcare for businesses

Benenden Healthcare for Business can help businesses who wish to offer affordable, high quality, private healthcare to every single one of their employees.

Features at a glance

- No underwriting and no medical declarations
- Acceptance is guaranteed regardless of pre-existing conditions
- No excesses
- No moratoriums
- One flat rate for everyone
- Individual member cost doesn't increase with usage
- No maximum age limits
- Insurance Premium Tax (IPT) does not apply
- Eligibility for residents of the UK

Our services

The information below outlines all our services in more detail

- Residents of the UK
- Members must be 16 to join but an individual can be included on another person's membership at any age
- Cost of membership is £12.80 per person, per month. Members can add dependents to their membership for an additional £12.80 per person, per month. There is no limit on how many dependents can be added
- Our diagnostic and treatment services are provided on a discretionary basis. This means they are subject to the resources we have available and are dependent on a referral from a qualified NHS practitioner and NHS wait times. We offer approximately 250 procedures, which are considered less complex and are typically elective



24/7 GP Helpline

Access to a GP 24 hours a day, seven days a week, for help and advice for members and their immediate family. Members call to make an appointment for a GP to call them or their family member back at a time to suit them.



What's included

- Video calls with a GP are available every day between 8am and 10pm, excluding Christmas Day
- Seek advice from a UK-based GP from anywhere in the world
- No limits on the number of times they can use the service
- GPs can prescribe some medications over the telephone if appropriate
- Prescriptions can be collected from a local pharmacy or delivered directly to the member the next working day (separate charges apply, see below)



What's excluded

- The service isn't designed to provide ongoing treatment, repeat prescriptions, investigations or referrals
- The service can't provide a referral that members can use to access any other Benenden Healthcare services
- Prescriptions aren't available outside of the UK
- The costs of prescriptions aren't covered by membership – they're private prescriptions and separate charges apply for the cost of medication and delivery which the member pays directly to the pharmacy

This service should not be used for emergencies or urgent conditions.



24/7 Mental Health Helpline

Access via a phone call to immediate emotional support and signposting for problems such as anxiety, depression, bereavement, relationships, and legal and debt concerns.



What's included

- 24/7 access to immediate support and reassurance
- Guidance to the most appropriate services and resources
- This service can be accessed when travelling overseas

This helpline isn't intended to provide ongoing care or support for long-term conditions or difficulties requiring higher intensity therapies.

Suffering from self-harm, suicidal thoughts or an eating disorder?

These are serious and acute conditions. At Benenden Health we don't offer the intensive help you might need. We urge anyone experiencing these conditions to contact their registered GP practice, or the Samaritans.

Seek help today. Call **Samaritans: 116 123**
Call the non-urgent **NHS Helpline: 111** Urgent call: **999**



Mental Health Support

Short-term structured support for members facing life stressors such as bereavement, work or relationship difficulties and mild to moderate distress. This can include support for common mental health conditions such as anxiety or depression where a short course of structured support would be clinically beneficial.

✓ What's included

Before treatment is offered, an assessment is carried out over the phone to determine the type of support that is most appropriate for the member, which could be:

Structured wellbeing counselling

Up to six sessions of structured wellbeing counselling sessions which may be delivered by phone, face-to-face or video call with one of our counsellors.

Supported self-help

Designed by a Psychological Wellbeing Practitioner, the member will receive a set of supportive learning modules to complete. The member will work through their programme and have up to six support calls either over the phone or via video call from a Psychological Wellbeing Practitioner to provide support and monitor progress.

Supported referral

For conditions deemed moderate to severe, we'll help the member by making a supported referral to the NHS. This service will not initiate, monitor or review any mental health medications.

✗ What's excluded

- This service isn't intended to provide ongoing care or support for more severe, long-term conditions. As a result, there may be cases where we're unable to support due to the complexity of their circumstances. In these instances, we'll provide telephone support calls with a counsellor until the member receives an assessment from the NHS
- We can't provide counselling support when a member is receiving other types of support from another service (such as the NHS or a private therapist, community psychiatric nurse, psychiatrist, psychologist and recovery programmes)
- If we're unable to provide mental health counselling via our network, we may offer an alternative solution



Physiotherapy

Members can request a video call with a physiotherapist who will determine the best course of treatment. This could be either guided self-managed exercises or face-to-face sessions with a physiotherapist in our network.

✓ What's included

Guided self-management

- Guided self-management where the physiotherapist will design a bespoke programme for the member and support their journey at specific intervals via telephone calls
- The member can also view prescribed exercises through the personalised Online Digital Rehabilitation programme, accessible via an online app or paper delivery if preferred. They can record activity to help inform our physiotherapist on progress, using this to support their recovery

Face-to-face and virtual physiotherapy treatment

- Face-to-face or virtual physiotherapy treatment is provided through our national network of physiotherapy clinics
- The number of sessions the member will receive will depend on clinical guidance from the physiotherapist and they may be advised to complete exercises at home

✗ What's excluded

- We can't provide physiotherapy for symptoms that we've authorised physiotherapy for in the previous two years
- We're unable to provide support if the physiotherapist determines that condition cannot be treated within in a six session model
- If we're unable to provide physiotherapy via our network, we may offer an alternative solution



Medical Diagnostics

Private medical diagnosis at a hospital or facility in our diagnostic network for symptoms for which members have been referred by a qualified NHS practitioner and the wait time is over three weeks.*

✓ What's included

- Diagnostic costs up to £2,500, settled directly by Benenden Health
- Includes consultations with an appropriate consultant and can include tests such as scans or x-rays
- Members have six months to complete the initial authorised diagnosis

The above list is subject to change and members should always contact us for authorisation prior to making any appointments.

✗ What's excluded

- Members will be responsible for funding any diagnostics costs incurred over £2,500
- We won't fund diagnosis undertaken prior to authorisation
- All appointments we authorise must take place within six months of our initial authorisation and we won't be able to settle any expenses that are incurred more than six months after initial authorisation
- We don't provide services for symptoms where we've authorised support in the previous two years
- We won't currently authorise diagnostic assistance for:
 - Any appointments which aren't for diagnostic purposes such as cosmetic concerns
 - Angiograms (cardiac catheterisation)
 - Specialist assistance for pain management
 - Complementary therapy
 - Second opinion consultations
 - Any diagnosis where, in our view, it may be safer to remain on the NHS waiting list e.g. psychiatry and suspected cancer diagnosis or where the diagnosis may lead to a long-term medical requirement

The lists stating what's included and excluded are subject to change. Members should always contact us for authorisation prior to making any appointments.

*NHS wait times will be considered before authorising any diagnostics or treatment services and are subject to change.



Medical Treatment

Medical Treatment at one of the private hospitals in our treatment network for any approved procedures, when the wait time is over five weeks on the NHS.

✓ What's included

The full cost of any treatment or surgery on our approved list of procedures. This can include;

- Fees for surgeons, anaesthetics, operating theatres, accommodation, nursing, medical admission and specialist consultants
- Pre-operative tests, post-operative physiotherapy, dressings or other consumables that are necessary

Our approved procedures

Our approved procedures are broadly those that are recognised as clinically appropriate by the National Institute for Health and Clinical Excellence, are considered less complex by the medical profession, and typically might be considered as elective procedures.



Gynaecology



Ear, nose and throat



General surgery



Urology



Ophthalmology



Orthopaedic surgery

You can see a full list of our approved procedures on our website: benenden.co.uk/our-procedures

⊗ What's excluded

- We can't provide treatment services where a procedure has taken place on the same body area within the previous two years
- Types of procedures not on our approved procedures list include:
 - Brain related surgery
 - Cancer related surgery
 - Surgery related to heart conditions
 - Cosmetic surgery
 - Emergency surgery
 - Reconstructive surgeries following trauma
 - Acute care
 - Anything related to fractures
 - Spinal related surgery
 - Pregnancy related surgery
 - Replacement hip or knees

This list is not exhaustive and is subject to change. Please view our full list of procedures here benenden.co.uk/our-procedures

Wait times for diagnosis and treatment are subject to change. Currently, members can request our help if the NHS wait time is more than three weeks for diagnosis and more than five weeks for treatment.

This information is correct as of January 2023. Please check our website for the latest update at benenden.co.uk/nhswait



Care Planning and Social Care Advice

Access to a care adviser who can provide information and advice about adult care issues. This includes a face-to-face consultation and advice for children and adults with special needs including autism, ADHD and learning disabilities.

✓ What's included

Depending on the needs, members can request a telephone or face-to-face consultation with a specialist care adviser who will listen to your needs and discuss your situation in detail.

Adult Care Planning and Social Care Advice

Our care advisers talk members through the financial, legal and practical aspects of adult care, as well as providing ongoing impartial support.

Help with information about all aspects of adult care, including:

- Assessing care requirements and selecting the best care provider
- Short-term and convalescent care following treatment
- Understanding the hospital discharge process and the workings of the NHS and Social Services
- State funding of care, including all benefits and entitlements

Members can request help if adult care and support is needed by themselves, spouse or partner, parents or children over the age of 21.

Special Needs Support Service

Our care advisers can provide information and signposting for support strategies, funding, rights of parents and carers, care options, and respite care.

A member can request help if special needs support is required for themselves, or if they are the parent or guardian of a child who may have special needs including, ADHD, autism and learning disabilities.

⊗ What's excluded

This service is designed to help members understand the potential costs of care, how the system works and any funding they may be entitled to. Benenden Health does not fund the care.



Cancer Support

If a member has cancer, they can request our Cancer Support service which provides access to a registered nurse who will provide emotional and practical support and advice.

✓ What's included

We provide access to a dedicated nurse for ongoing support. The nurse will call or email regularly to discuss any concerns or questions relation to their illness. This service will continue for as long as the nurse feels their support is required.

The type of support and information provided will be tailored to specific needs and may include:

- Understanding the diagnosis and its potential consequences
- Helping to prepare questions ahead of consultations or supporting afterwards to understand what's been discussed
- Helping to access services available from the NHS and other organisations
- Supporting emotionally
- Practical advice on dealing with the implications of cancer
- Helping with the adjustment to life after cancer
- Preparing members to return to work and supporting after the return

If the nurse identifies a gap in the support they may:

- Identify, arrange and pay for services or therapies delivered by third parties to help with issues related to the condition, including short-term home care and complementary therapies
- Arrange and pay for specialised clothing, head coverings and prostheses
- Signpost you to one of the other membership services provided by Benenden Health and signpost to the Benenden Charitable Trust which can provide grants towards any other items which may help
- Signpost to local and national charities, organisations or support groups

⊗ What's excluded

We don't provide Cancer Support relating to the same medical condition on the same body area within two years of us first authorising support.

Cancer Support is not available for basal cell carcinomas (BCCs).

Third party services/therapies, specialist clothing, head coverings and prostheses are arranged and paid for at the clinical discretion of the nurse. We won't pay for any such services or items which members purchase directly.



The Benenden Health App and Wellbeing Hub

With the Benenden Health App, members can access their healthcare benefits on the go. The app allows them to book and attend GP phone or video appointments from their mobile, and gives them instant access to our 24/7 Mental Health Helpline. They can also call to request other services, such as private diagnosis, treatment and physiotherapy. In addition, members can view their My Benenden account and discover exclusive rewards, book virtual wellbeing classes, and manage their membership.

The Benenden Health App includes a **Wellbeing Hub** packed with articles, videos, recordings and wellbeing classes. All designed to support mental wellness, fitness and nutritional needs.

Fitness coaching

With a range of different exercise programmes on offer and over 200 exercises to try.

Inspiring nutrition

with 200 step-by-step video recipes that make healthy eating easy and enjoyable for all the family.

Mental wellbeing

From improving sleep to practicing meditation, our e-learning programmes will provide support where and whenever it's needed.



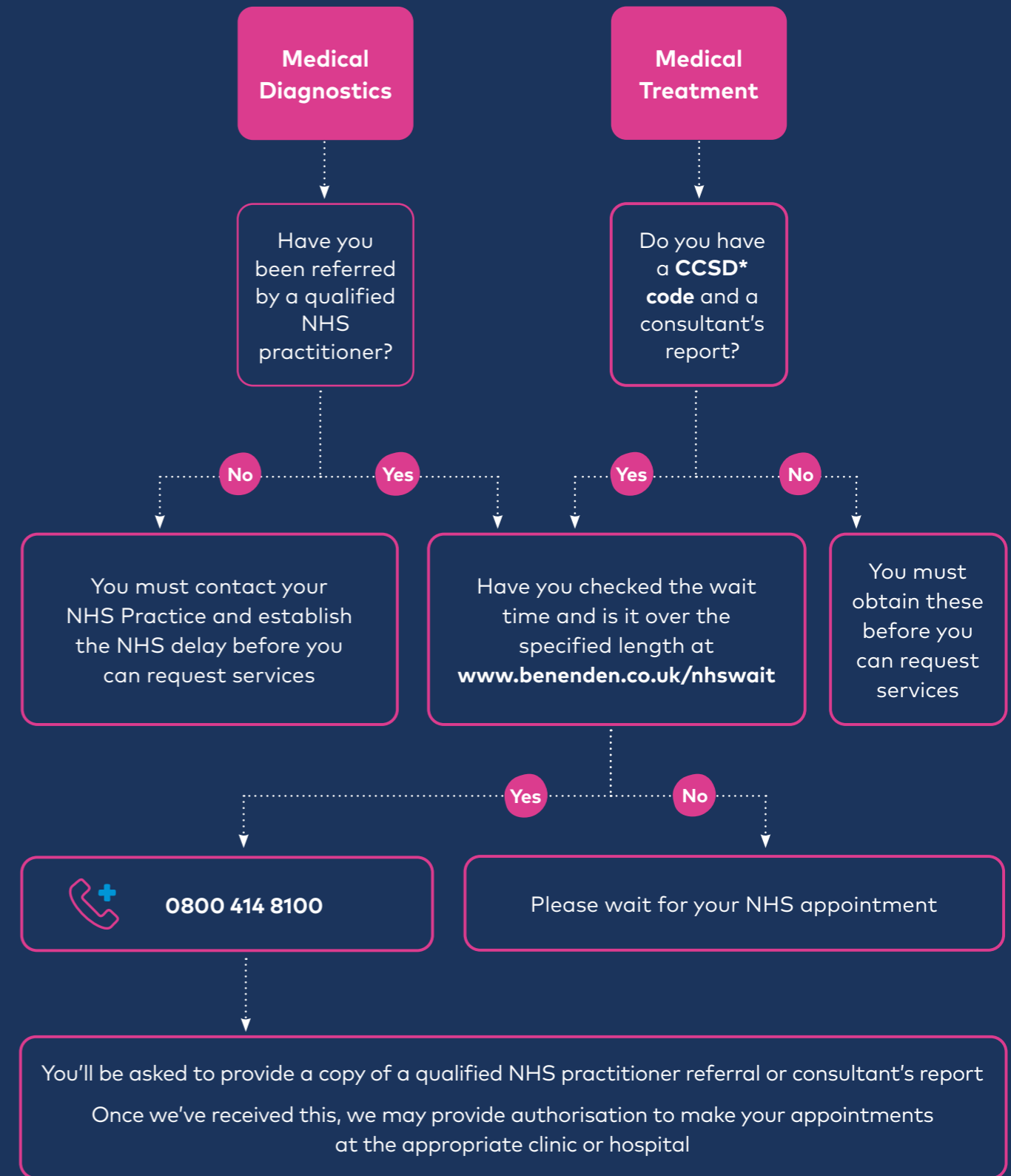
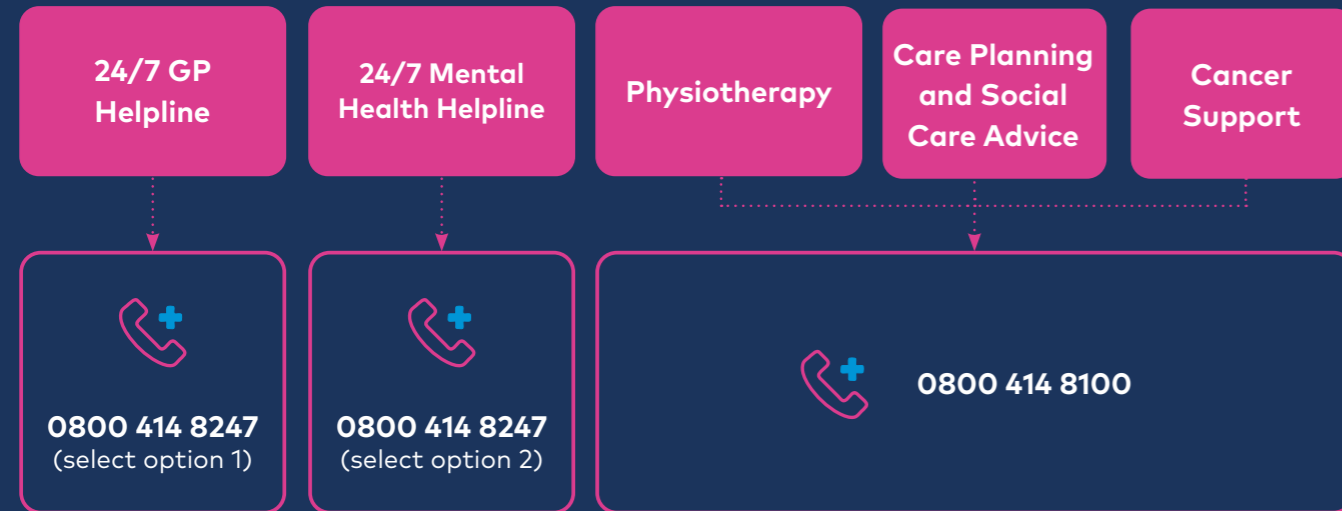
Rewards and discounts

Members can also view an online platform with hundreds of offers to help them keep a healthy bank balance as well as a healthy lifestyle. They can access discounted gym memberships and digital fitness subscriptions, discounts on cinema tickets and everyday shopping from popular retailers, as well as travel, experiences and health and wellbeing offers.

Members will also receive our award-winning quarterly health and wellbeing magazine, Be Healthy.

How to use our services

The below outlines how a member can access each of the services available to them. This information is sent to every new member at the start of their membership.



Meeting the steps on this page does not constitute a guarantee that we can provide assistance, so please refer to what's excluded and included within this booklet. To help us manage our resources, members should consider using the NHS if it is practical for them to do so. Please note that we need to speak to the person requesting help unless they are under 16 years of age or have someone who holds power of attorney on their behalf.

*CCSD stands for Clinical Coding and Schedule Development Group. It's a standard coding system for all private medical procedures and is commonly used in the UK medical sector. The member's consultant should be able to provide this code as standard.

Our Hospital network

We have a national network of 27 hospital facilities at which we can authorise surgical and other treatment procedures, as well as a national network of over 500 private facilities for diagnostic consultations and tests. Our network also provides access to an additional five hospitals for paediatric services.

The hospitals in our network can change from time to time so check benenden.co.uk/hospitals for the most up to date information.



Benenden Hospital

Goddard's Green Road
Benenden
Cranbrook
Kent
TN17 4AX

Other hospitals in our network: England

Nuffield Health York Hospital

Haxby Road
York
YO31 8TA

Ramsay Yorkshire Clinic

Bradford Road
Bingley
West Yorkshire
BD16 1TW

Fairfield Independent Hospital

Crank Road
Crank
St Helens
Merseyside
WA11 7RS

Claremont Private Hospital

401 Sandygate Road
Sheffield
S10 5UB

Nuffield Health Newcastle Hospital

Clayton Road
Newcastle upon Tyne
NE2 1JP

Nuffield Health Derby Hospital

Rykneld Road
Derby
DE23 4SN

Ramsay Fitzwilliam Hospital

Milton Way
South Bretton
Peterborough
Cambridgeshire
PE3 9AQ

Ramsay Winfield Hospital

Tewkesbury Road
Longford
Gloucester
GL2 9EE

Ramsay West Midlands Hospital

Colman Hill
Halesowen
West Midlands
B63 2AH

Ramsay The Stourside Hospital

Stourbridge
DY8 1UX

Ramsay Woodland Hospital

Rothwell Road
Kettering
NN16 8XF

Nuffield Health Cambridge Hospital

4 Trumpington Road
Cambridge
CB2 8AF

Nuffield Health Ipswich Hospital

Foxhall Road
Ipswich
IP4 5SW

Ramsay Berkshire Independent Hospital

Swallowscroft
Wensley Road
Reading
RG1 6UZ

Nuffield Health Wessex Hospital

Winchester Road
Chandlers Ford
Eastleigh
Southampton
SO53 2DW

Nuffield Health Exeter Hospital

Wonford Road
Exeter
Devon
EX2 4UG

Nuffield Health Plymouth Hospital

Derriford Road
Plymouth
Devon
PL6 8BG

Ramsay Duchy Hospital

Penventinnie Lane
Truro
Cornwall
TR1 3UP

Scotland

Albyn Hospital

21 - 24 Albyn Place
Aberdeen
AB10 1RW

Spire Shawfair Park Hospital

10 Easter Shawfair
Edinburgh
EH22 1FE

Spire Murrayfield Hospital Edinburgh

122 Corstorphine Road
Edinburgh
EH12 6UD

Nuffield Health Glasgow Hospital

25 Beaconsfield Road
Glasgow
G12 0PJ

Wales

St Joseph's Hospital

Harding Avenue
Malpas
Newport
NP20 6ZE

HMT Sancta Maria Hospital

Lamberts Road
Swansea
SA1 8FD

Spire Yale Hospital

Wrexham Technology Park
Croesnewydd Road
Wrexham
LL13 7YP

Northern Ireland

Kingsbridge Private Hospital North West

Church Hill House
Ballykelly
County Londonderry
BT49 9HS

Kingsbridge Private Hospital

811-815 Lisburn Road
Belfast
BT9 7GX

Children's services only

Nuffield Health The Manor Hospital

Beech Road
Headington
Oxford
OX3 7RP

Nuffield Health Brentwood Hospital

Shenfield Road
Brentwood
Essex
CM15 8EH

Nuffield Health Bournemouth Hospital

67 Lansdowne Road
Bournemouth
BH1 1RW

Nuffield Health Guildford Hospital

Stirling Road
Surrey Research Park
Guildford
GU2 7RF

Frimley Park Hospital

Portsmouth Road
Frimley
Camberley
GU16 7UJ



Physiotherapy network

If face-to-face physiotherapy is recommended, we'll provide this via our national network of physiotherapy clinics. The physiotherapy network includes Benenden Hospital in Kent which provides physiotherapy to members living within a 30 minute drive time.

Our partners

For more information on our partners, please visit www.benenden.co.uk/business



24/7 GP Helpline

HealthHero is a digital health provider who provides a full spectrum of primary care services delivered through a suite of digital tools.



Care Planning and Social Care Advice

Grace Care Consulting provides members with nationwide support and guidance on all aspects of Independent Care, including Special Needs Advice.



Medical Diagnostics and Treatment

Our members have access to Benenden Hospital when requiring Diagnostic and Treatment services.



24/7 Mental Health Helpline, Mental Health Support, and Physiotherapy

Vita Health Group is a leading private UK healthcare provider, providing physical and mental health services.



Medical Diagnostics and Treatment

Our members have access to the Bupa network of consultants and hospitals when requiring access to Diagnostic and Treatment services.



Cancer Support

RedArc provides access to a registered nurse for emotional and practical support and advice for any member who has cancer or tuberculosis (TB).



Last reviewed June 2023

For financial intermediary use only.

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If you have any questions please get in touch



0800 414 8020



broker.support@benenden.co.uk



benenden.co.uk/Intermediaries

The price of membership is reviewed annually and the benefits periodically.

Benenden Health is a trading name of The Benenden Healthcare Society Limited. Healthcare for Business is provided by The Benenden Healthcare Society Limited which is an incorporated Friendly Society, registered under the Friendly Societies Act 1992, registered number 480F. The Society's contractual business (the provision of tuberculosis benefit) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, FRN 205351. The remainder of the Society's business is undertaken on a discretionary basis. Registered Office: Holgate Park Drive, YO26 4GG.

For information on Benenden Health's use and processing of member data, as well as information about member rights, please refer to our Privacy Policy which can be found at www.benenden.co.uk/privacy-policy or can be requested by calling us.

Information is correct as of January 2023.

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