

Intermediary Guide

Meet the well beings

The key to happier clients
and a healthier business.



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

How workplace health and wellbeing can 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 range 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 and placing equal emphasis on prevention and cure.

What do we mean by health and 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.

Support every step of the way.

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.

We are Westfield Health

Since 1919 we've been making a healthy difference to the quality of life of our customers and the communities in which they live and work. Today we work with over 400,000 customers and 8,000 companies nationwide.

We're committed to delivering evidence-based health and wellbeing programmes that help your clients' employees to be healthier and to perform better.

We're not for profit too, which means the more successful we are, the more we can give back to those around us. We're proud that since 1996, our Charitable Trust has donated more than £15 million to the NHS and health and wellbeing related charities across the UK.

We recognise that businesses, groups and individuals have distinct needs and requirements. Our bespoke approach to health and wellbeing allows us to tailor our services to match, giving everyone the one-to-one treatment they deserve. So whether your clients' employees are all in one place, or they have a distributed workforce, we can help.



Our health and wellbeing proposition

Our whole of workforce solutions encourage healthier behaviours that empower people to be the best that they can be.

ASSESSMENT

We use these insights to identify the challenges faced by individuals, businesses and communities so that we can decide the right type of intervention to address their personal needs.

EDUCATION

We provide guidance and insights on the health matters that affect individuals, businesses and communities.

INTERVENTION

We have a range of interventions to help address different healthcare needs and can tailor them to deliver the desired outcomes.

We help you achieve more

As one of the UK's leading health and wellbeing partners, we have a breadth of expertise and knowledge to deliver a tailored experience that meets your clients needs.

Wellbeing Journey

Assess employees' physical and mental wellbeing needs and create a tailored coaching programme, supported by personalised guidance on a digital platform, that helps your clients' people and their businesses perform better.

Health Cash Plans

Staff can take a proactive approach to their healthcare needs, with money back towards the cost of everyday healthcare and access to valuable health and wellbeing services. Helping to keep them happy and productive.

Gym Management

Professionally managed on-site gyms, with custom service options – helping educate staff to be more active and improve their overall wellbeing.

Surgery Choices

An alternative to private medical insurance that provides fast, affordable access to private surgery. Getting employees back to health and work quickly.

Mental Health First Aid

Mental Health First Aid (MHFA) is an internationally recognised course designed to raise awareness of mental health and reduce stigma, creating a more positive and supportive culture.

Health & Lifestyle Screenings

An overall health assessment designed to give staff the insight to make informed lifestyle decisions, helping them to be healthier and more motivated.

Health Calendar

Engage people's interest in their own wellbeing and give them the support to address their personal needs with this ready-made annual health and wellbeing programme.

Wellbeing Workshops

High impact, interactive group coaching sessions designed to encourage employees to make positive behaviour changes, helping them to be the best that they can be.

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

Introduce your clients to our made-to-measure programme 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 clients' businesses .

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.

Why recommend Westfield Health?



Trusted by over 8,000 businesses



Evidence based health & wellbeing solutions



Dedicated account management



Outstanding customer service 80.3 Net Promoter Score (Jan 2019)



Chosen partner of EXOS, AWRC, British Chambers of Commerce and EEF



Not for profit – no shareholders

Our bespoke health and wellbeing programmes help empower your clients' people to be at their most productive and their healthy best.

Through our consultative approach, 'RUDDER', we gain an understanding of your clients' business' vision and challenges and create a bespoke offering that helps them achieve their objectives.



Review

what is currently in place within the organisation



Understand

the specific needs of the organisation



Design

a relevant and appropriate solution to meet your clients' needs and budget



Deliver

the agreed solution



Evaluate

the impact of what we've delivered to ensure we drive value and return for your clients



Refine

to ensure continual improvement

How we support our Intermediary partners

- 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)

80.3
(January 2019)

Why businesses believe in well beings

From improving the engagement and productivity of employees when they're at work, to reducing the number of days and money lost to absence, our employee health and wellbeing programmes deliver tangible benefits and a return on investment for your clients.

Helping your clients take both a proactive and preventative approach:



Increasing engagement



Optimising productivity



Building a positive workplace culture



Attracting and retaining the best talent



Reducing costs



Providing a duty of care

✓ 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

A track record of performance

Improving mental resilience for the Home Office

We helped the Home Office to prepare a new team for a challenging period of transition, by developing practical coping strategies and reducing instances of stress.

“Mental Resilience training has enhanced the team’s self-awareness, helping them recognise when things get too much and give them coping strategies on how to get out of the strain zone and into the comfort zone.”

Peter Mycock, Supplier Relationships and Services Senior Account Manager, the Home Office.

Harnessing the power of sleep for AirMaster

We created a bespoke programme for staff that helped to improve the quality of their sleep, nutrition and overall wellness – significantly reducing presenteeism in the workplace.

“The main impact for me has been from the wellness sessions. People have lost weight, introduced exercise and lead healthier lifestyles. It’s really important to help staff with wellness – hopefully, it will help them and keep them at work too, and make them happier and more productive while they’re here!”

Lisa Pogson, Managing Director, AirMaster.

Our strategic partners

We’re committed to demonstrating the impact that a co-ordinated wellbeing strategy can have, not just on the health of individuals, which helps to ease pressure on the NHS, but on business performance and productivity. Our strategic partnerships enable us to deliver evidence based solutions:

Our 3-year Knowledge Transfer Partnership with Innovate UK and the Advanced Wellbeing Research Centre (AWRC) gives us the insight to accurately identify and implement effective health and wellbeing interventions.

Our partnership with EXOS has allowed us to launch Wellbeing Journey, a UK-first wellbeing programme that takes learnings from the elite sport methodology of marginal gains and transfers them into the workplace to improve productivity.

Sheffield Hallam University | Advanced Wellbeing Research Centre

EXOS

FAQs

Can I create my own quotes on Mosaic?

Yes. Visit westfieldhealth.com/intermediaries.

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 partners will also be paid for by the company

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

Useful statistics

Why health and wellbeing should be at the top of your clients' agenda.

33%



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

Staff who sit for long periods of time without a break are at an increased risk of developing physical and mental health problems
Source: Active Working Survey, 2017

70%



of staff suffer up to 3 nights a week with a sleep problem

Poor sleep can negatively impact employees' ability to work.

The big Westfield Health Sleep Survey, March 2017

12.5m



UK working days are lost each year due to mental health issues

Issues stem from pressure, stress, a poor work-life balance and can develop into anxiety and depression.

Source: Health and Safety Executive, 2017

86%



believe firms are not doing enough to help them deal with work-related mental health issues

The good news is that there are many services available to employers who want to improve the overall health and wellbeing of their staff, and the proof is there as to how big an impact this can have on business' productivity, retention and attractiveness to new employees.

Source: Westfield Health Survey, April 2018

Mental health related presenteeism is now costing businesses UP TO THREE TIMES MORE than absenteeism



Presenteeism is where employees are there in body, but not in mind. It's hard to spot, and even harder to measure, but it's likely already impacting your clients' bottom line.

Source: Deloitte UK Health Monitor, October 2017

Nearly 70%



of organisations reported observing leavism over the last 12 months

Leavism is the practice of using allocated time off (annual leave, sick leave, evenings and weekends) to work, which can be a big temptation in today's 'always on' world.

Source: CIPD Health and Wellbeing at Work, May 2018

The number of people in the construction industry who are suffering from mental health issues is TWICE THE NATIONAL AVERAGE



In a traditionally 'macho' industry, speaking out about mental issues can be even more difficult.

Source: Mind Matters Survey 2017

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Useful phone numbers

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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