







Enhanced Terms Agreements for Employee Benefits

Recent global events have thrown up a host of new workplace wellbeing challenges for employers, both inside and outside of the workplace.

As well as piling obvious pressure on NHS resources and waiting lists, several significant knock-on effects have occurred - from restrictions on dental treatment to mental health and wellbeing issues, musculoskeletal problems after hours spent at makeshift home desks to the ticking time bomb of cancer tests not yet taken.

Today, hardening insurance markets may only increase budget uncertainty in benefit expenditure.

Following a review of leading providers, we can provide access to best-in-class solutions across:

-  UK and International Private Medical Insurance
-  UK and International Group Life Assurance
-  UK and International Income Protection
-  Dental
-  Critical Illness
-  Employee Assistance Programmes

Key benefits



Lower cost

- Attractive terms **below standard market rates**, reducing your premiums
- **Exclusive discounts** for new benefit implementations
- Option to **fix premiums** beyond ordinary contracts, providing cost certainty



Better cover

- **Free enhancements** to extend cover including dental and optical
- **Wider range** of benefits available
- **Pre-existing conditions often removed** giving faster access to private treatment for more employees
- Added-value services such as an **Employee Assistance Programme** helpline, DNA testing, rehabilitation services or access to an online health hub
- **Higher cover** limits

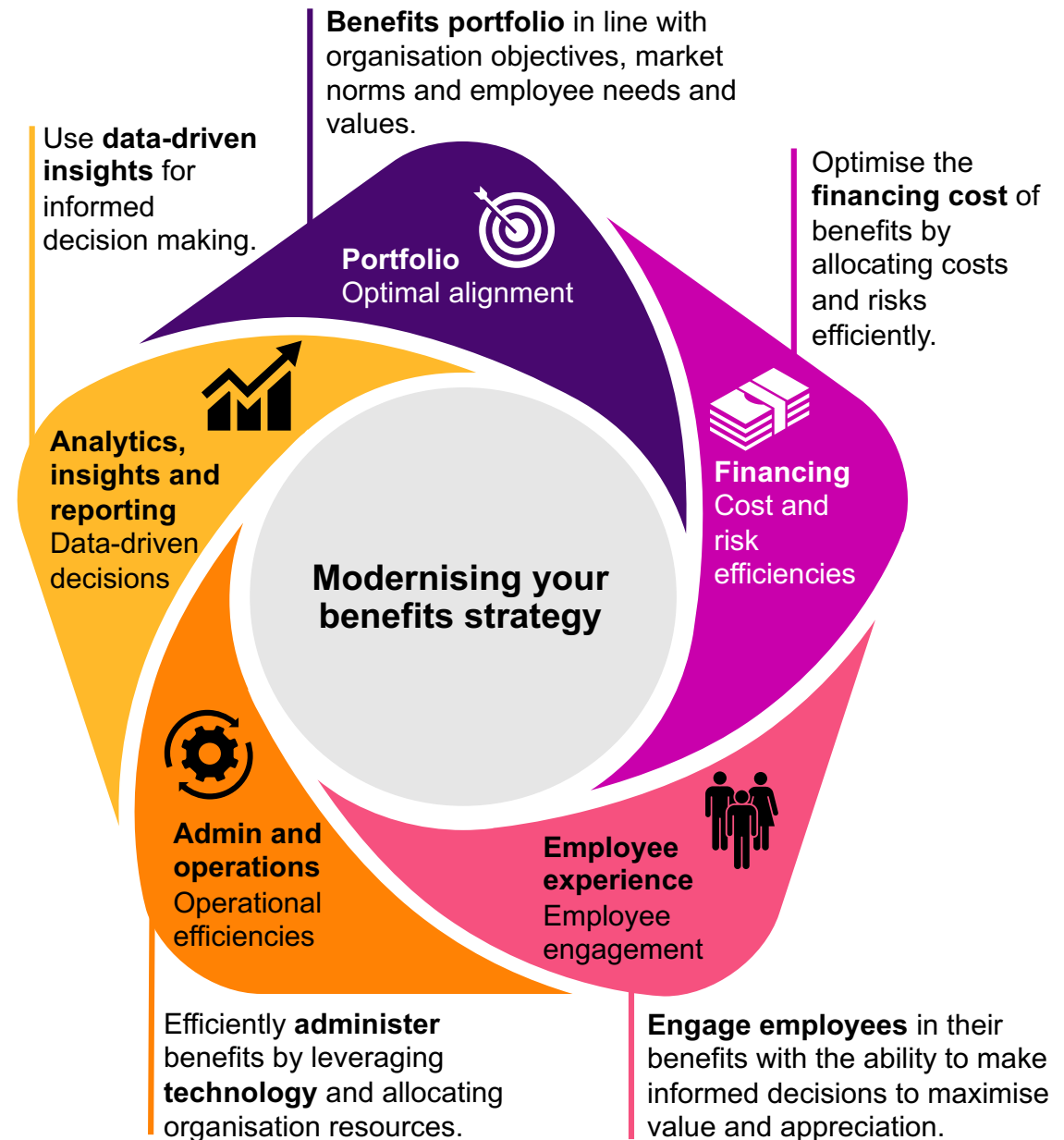


Better service

- Improved customer service e.g. **dedicated account managers**
- **Independent HR support** including guides, CIPD practitioner advice line and practical templates
- **Reduced administration time** e.g. designated points of contact

Driving a modern approach to your employee benefits

- **Portfolio** – Enhanced benefit design with leading cover for employees to meet evolving needs of the workforce
- **Financing** – Cost certainty in a hardening insurance marketplace
- **Talent experience** – Enhanced employee access via remote and digital services
- **Admin and operations** – Reduced administration time with higher free cover limits and online enrolment
- **Analytics, insights and reporting** – Claim and activity data to support future decision making



Get in touch

To find out how WTW's Enhanced Terms Agreements could make a difference to your employee benefits, **click here** to make an appointment



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