



Punter Southall  
HEALTH & PROTECTION



## Maximising employee engagement



## Engagement and value in health benefits

Employers investing in their employees through health and protection benefits want to obtain value, especially in this current climate. Organisations with an evolving workforce are continually challenged to ensure that their health and protection benefits balance the needs of both the employee and employer, as well as ensuring that the most cost appropriate terms are provided.

Our team of experts ensure that our clients receive the best return on their investment both in terms of value and increased employee engagement in these challenging times.

### Our services include:

#### Health



- Medical insurance
- Cashplans
- Dental

#### Protection



- Life assurance
- Dependants' pension
- Income protection

#### Wellness



- Occupational health
- Sickness absence
- Fitness and nutrition

## Five steps for employers to achieve health and protection benefit goals:



## By working with us you will benefit from:

### New ideas

We will give you new ideas on obtaining best value and keep you up-to-date in this rapidly changing market.

**As proactive advisers we are working with clients following the Stringer vs HMRC ruling on holiday pay. Briefing notes have been sent to all clients.**

### Value

Employers demand best value from protection policies.

**With our advice, in 2009 an Investment House client saw their rates for Income Protection and life assurances more than halve. We also advised a major retailer on the launch of a low-cost health plan at less than £3 per month to over 8000 staff.**

### Independent advice

We are truly independent advisers, able to obtain terms from the whole market. Through our immense buying power we will negotiate best terms for our clients.

**An independent review of a health trust for a major retailer identified significant savings and demonstrated why health trusts need independent advice.**

### Integrated approach

Employers want 'integrated' programmes combining all their health and protection benefits. We assist you in joining together all these policies to improve value.

**A global law firm works with us to design an integrated health policy including gym membership, GP services, medical insurance and income protection. A dynamic new launch is planned.**

### Employee engagement

We work with you to effectively communicate health and protection benefits to improve employee engagement.

**A large investment house redesigned their dependants' pension benefits by moving to an increased lump sum life assurance. Staff presentations led to greater appreciation and lower employer costs.**

### Reduced administration risks

Through good policy design and our administration guides we can help employers reduce administrative time and risks.

**A major publisher with 9000 employees redesigned life assurance to simplify benefits. Premium reduced by 30% and administration/underwriting costs were eradicated.**



## Get in touch

For more information about health and protection services, please contact John Dean, Principal:

Tel: 01737 854465

Email: [john.dean@puntersouthall.com](mailto:john.dean@puntersouthall.com)

[www.puntersouthall.com](http://www.puntersouthall.com)

## About the Punter Southall Group

As part of the Punter Southall Group we have access to resources provided by 700 pensions and health professionals throughout the UK.

The Punter Southall Group provides a unique combination of actuarial, pensions consultancy, administration and investment services specifically for pension scheme trustees, employers, private clients and institutions.

### Punter Southall Group is made up of the following companies

 <b>Punter Southall</b>	<p>Actuarial consulting Pension scheme administration DC consulting Health &amp; protection Investment consulting International consulting <a href="http://www.puntersouthall.com">www.puntersouthall.com</a></p>	 <b>P-Solve</b>	<p>Investment consulting and risk management specialists <a href="http://www.p-solve.com">www.p-solve.com</a></p>
 <b>Punter Southall</b> TRANSACTION SERVICES	<p>Actuarial services in corporate transactions <a href="http://www.pstransactions.co.uk">www.pstransactions.co.uk</a></p>	 <b>Psigma</b> INVESTMENT MANAGEMENT	<p>Wealth managers <a href="http://www.psigmainvestments.com">www.psigmainvestments.com</a></p>
 <b>Punter Southall</b> FINANCIAL MANAGEMENT	<p>Independent Financial Advisers <a href="http://www.psfm.com">www.psfm.com</a></p>	 <b>Psigma</b> ASSET MANAGEMENT	<p>Institutional and retail asset managers <a href="http://www.psigma.com">www.psigma.com</a></p>
		 <b>PS INDEPENDENT TRUSTEES</b>	<p>Independent pension scheme trustee services <a href="http://www.psitl.com">www.psitl.com</a></p>

For further information, visit our website at [www.puntersouthall.com](http://www.puntersouthall.com)

Punter Southall Health & Protection is a trading name of Punter Southall Health and Protection Consulting Limited  
Punter Southall Health and Protection Consulting Limited is authorised and regulated by the Financial Services Authority - FSA registration No. 120804  
Registered office: 126 Jermyn Street, London SW1Y 4UJ · Registered in England and Wales No. 1393888  
VAT registration No. 782601821

Punter Southall Group is a trading name of Punter Southall Group Limited · Registered office: 126 Jermyn Street, London SW1Y 4UJ · Registered in England and Wales No. 4096788  
Some of the companies in the Group are regulated and authorised by the Financial Services Authority