

# EMPLOYEE BENEFIT HEALTH CHECK

Ensure your employee benefits remain competitive,  
valuable, and fit for purpose with our free health check

# EMPLOYEE BENEFIT HEALTH CHECK

We know that Employee Benefits are incredibly important to companies in order to help:

- Recruit,
- Retain and
- Motivate employees.

As such, these benefits need to be regularly reviewed to ensure they remain fit for purpose and support the company's wider objectives. In addition, a health check can lead to company savings and ensure better value for money moving forward.

We are happy to carry out a **FREE HEALTH CHECK** review of all of your Employee Benefits.

This review will cover the following key areas:



# AREAS WE CAN REVIEW

The table below sets out all of the various Employee Benefit offerings we can review.

| Employee Benefits                                |                              |
|--|------------------------------|
| Pension Governance and Consultancy               | Group Life Insurance         |
| Pension Provider Market Review                   | Group Income Protection      |
| Salary Exchange (also known as Salary Sacrifice) | Group Critical Illness Cover |
| Financial Education (face to face or online)     | Private Medical Insurance    |
| Auto enrolment compliance check                  | Health Cash Plan Insurance   |

## EXAMPLE SALARY SACRIFICE SAVINGS

One of the ways companies can save money is by implementing pensions salary exchange. A Salary Exchange arrangement is an agreement to reduce an employee's entitlement to cash pay, usually in return for a non-cash benefit.

### Why use it?

As lower gross salaries are being paid to employees, the amount of National Insurance Contributions (NICs) owed by the employer is reduced. Employees also save money too.

### What are the savings?

The amount you can save will depend on the number of employees in your workplace pension scheme.

See the table below for examples. Please note this assumes 5% employee pension contribution on average pensionable earnings of £35,000 and are for guidance only:

| Number of Employees in Pension Scheme | Potential Employer National Insurance Saving 2025/26 |
|---------------------------------------|--|
| 25                                    | £6,600   |
| 50                                    | £13,000  |
| 75                                    | £20,000  |
| 100                                   | £25,000  |
| 150                                   | £40,000  |
| 250                                   | £65,000  |
| 500                                   | £130,000   |

\*Rounding Applied

# MEET OUR TEAM

We are proud to support businesses that value their employees and the important role they play in their ongoing success. Meet our dedicated Employee Benefits team, who bring many years of experience to help you attract and retain key employees.



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