health shield
The best of health

Healthier people. Stronger business.

Whole of workforce health solutions that help your people stay well, get support sooner and keep performing at their best.



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Helping you take care of your people

When your team feels healthy and happy, they reach their full potential and help drive your business forward. We provide the support you need to keep your people in the best of health, while helping you tackle the everyday challenges of sickness, absence, and productivity. We are more than just a provider, we are a partner you can trust to look after your people for the long term.



At Health Shield, we're here to help. As a Member-owned Friendly Society, we put people before profits, focusing entirely on what you need. Our health plans go beyond everyday healthcare. Together with Health Checks and workplace wellbeing services, we can help you create a culture of care that reduces absences and protects productivity. By addressing health issues early and supporting your team's wellbeing, we make sure your people stay happy, healthy, and ready to thrive.

The health problem

Struggles with wellbeing are leaving your people unhappy

Understanding these challenges is the first step to providing meaningful support. The NHS is under considerable pressure, with long waiting times and sickness absence rates the highest in Europe. Employers are increasingly burdened with supporting a sick and disengaged workforce, but a Health Plan offers a solution.

The cost of poor health to business[1]

3 million working-age adults are out of the workforce due to ill-health.

1 in 6 working-age people experience mental ill-health.

Employers lose **£85 billion** annually to sickness and employee turnover.

8.7 million people have a work-limiting health condition.

9.4 SICK DAYS

That's the average number of sick days taken by UK employees each year.[2]

Healthcare delays and NHS strain[3]

62% struggle to book GP appointments.

81% of employees worry about NHS pressures.

Financial stress is impacting employee health[3]

80% worry about the cost of living.

48% say cost of living affects job performance.

75% have reduced spending on routine healthcare.

1. Gov.UK, Keep Britain Working Report, 2025
2. CIPD, Health and Wellbeing at Work Report, 2025
3. Health Shield, Britain at Work Report, 2025

Why choose us

- Supporting wellbeing since 1877, long before the NHS.
- Trusted by over 5,000 businesses.
- Proud to serve close to half a million Members.
- Recognised for our award-winning service.



DID YOU KNOW

We have no upper age limits for our Members.

Owned by Members, built for Members

Our Member-owned model ensures every decision is made with our Members in mind.

Simplicity, speed and security

Simple, seamless and secure technology that makes interacting with us easy.

Relationships built on trust

Our relationship first approach always encourages long-term trust.

Pricing integrity

Pricing integrity that delivers long-term value.

Evidence-based value

Clear, actionable insights empowering informed conversations.

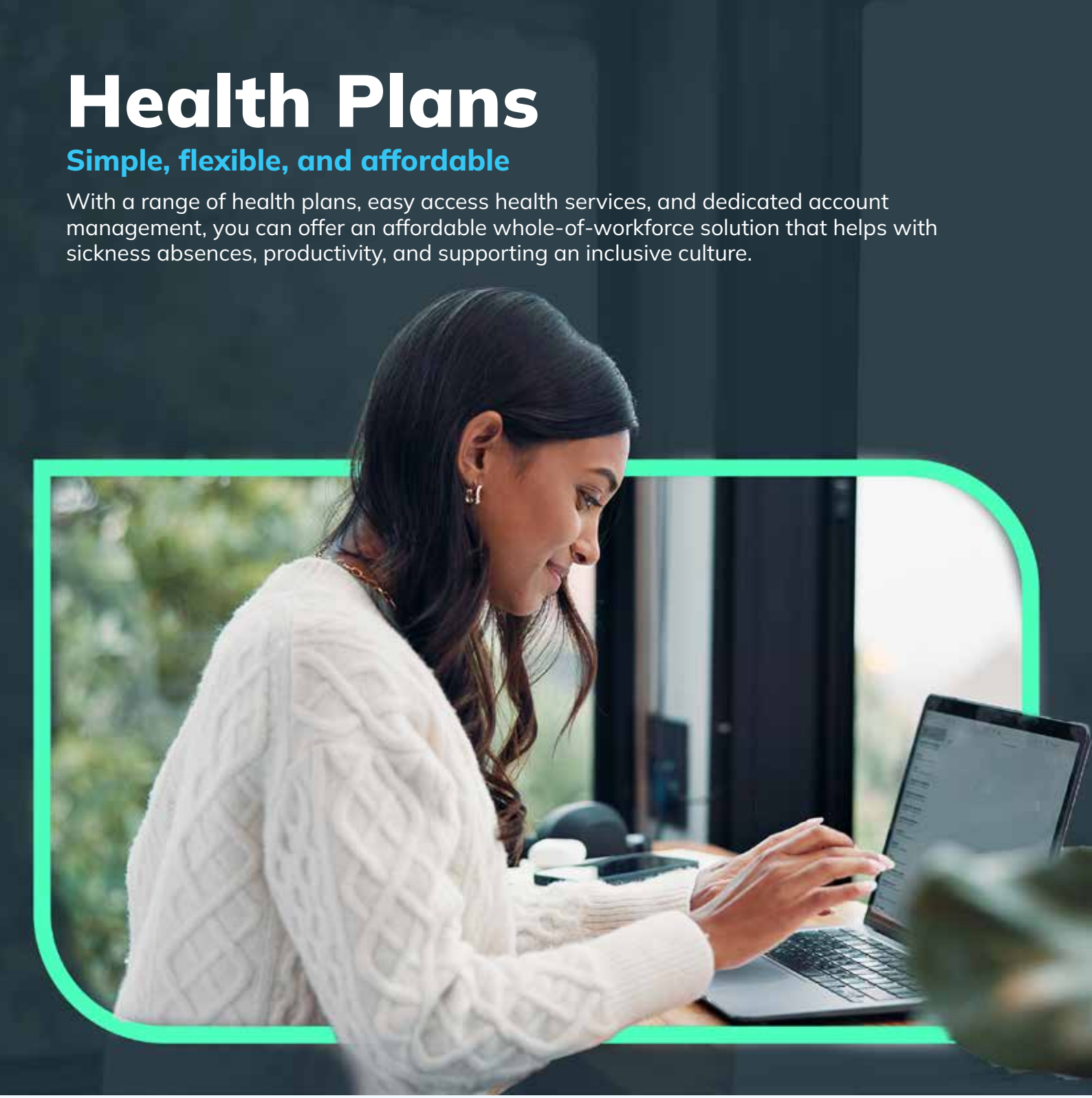
We go further

Purpose driven, flexible and inclusive solutions designed for today's workforce.

Health Plans

Simple, flexible, and affordable

With a range of health plans, easy access health services, and dedicated account management, you can offer an affordable whole-of-workforce solution that helps with sickness absences, productivity, and supporting an inclusive culture.



It's simple. An employee pays for a treatment, like a dental check-up, eye test, or physiotherapy session, and then claims the money back from us, up to their annual limit.

This puts healthcare back in their hands, easing financial worries, and improving healthcare access. With the increased cost of living, these benefits can make a real difference.

We paid an average of **£59.21** back to a member each time they claimed[1]

> "Absolutely fantastic service. Claims are easy to submit and there's always a friendly and helpful team member on hand to speak to on the phone."
>
> **Helping to keep Members like Tiffany in the best of health.**

No one should have to choose between their health and their household bills

Our most popular claims[1]:

Dental:
Over 227,000 claims

Physio/Chiropody:
Over 195,000 claims

Optical:
Over 144,000 claims



A complete workplace health solution

Health services

Prevention

Money back on everyday healthcare makes it easier for your people to stay on top of essential treatments, stopping small problems from becoming bigger ones.

Early Intervention

With 24/7 GP access, employees can quickly get the advice they need, helping them take action without delay.

Mental Health Support

Confidential counselling and mental health resources give your team the support they need to face life's challenges.

Plan features

Family Coverage Included

Dependent children are covered at no extra cost, giving your people peace of mind that their loved ones are looked after too.

No Medicals Needed

Joining is easy, with no restrictive medicals required and pre-existing conditions covered on most plans.

Flexible Payment Options

Choose from plans paid by the business or through payroll, with easy ways for employees to upgrade cover or add partners.

1. Based on Health Shield statistics for 2025



Tailored Workforce Health Plan

Whole-of-workforce cover shaped around your people*

You want to look after your workforce, but you're not always sure the support you're paying for is landing where it's needed or making any real difference.

We understand. HR, benefits, and people leaders are stretched thin. You're caring for a diverse workforce, watching the budget, and trying to prove that what you offer is genuinely working. That's a lot to carry on your own.

So we built the Tailored Workforce Health Plan to help.

It's more than a health cash plan. It builds on those trusted foundations, money back on everyday health costs, then gives them a clearer job to do: to help you see where your people need support, step in early, and make a real difference over time.

This isn't a longer list of benefits. It's purposeful support, shaped around what your people actually need.

* This plan is available when covering 100 employees or more

Why choose our Tailored Plan?



The Tailored Workforce Health Plan is built around three inter-connected pillars which work together to help you understand workforce health and deliver a plan that adapts to your workforce's evolving needs.

Purpose-Led Design

Every service, chosen for a real reason.

Worried about paying for things nobody uses? So are we. That's why every part of the plan is built around the biggest drivers of workplace ill-health. We call these the five workplace health pathways (see next page for more detail).
Your spend goes where the need is greatest – and your people feel the difference.

Health Intelligence

A clearer view, handled with care.

Most plan data only tells you what's already happened. Health Intelligence goes a step further, turning everyday plan use into an informed, aggregate picture of your workforce's health.

So you can spot a rising trend – in mental health or muscle and joint concerns, say – and act early, before a small worry becomes a bigger cost.

Trusted Partnership

A caring health partner beside you.

Some providers show up to win your business, then go quiet until it's time to renew. We work differently.

Your dedicated Partnership Success Manager is here when you need us, or simply want a hand, and can help you turn insight into clear, confident next steps.

The five workforce health pathways

Five pathways, each built around a leading workforce health need – the moments where earlier support can make the biggest difference to your people.

Primary care

Everyday health, easier to reach when it matters.
Bringing together cover and services that **help people access the right support** earlier, giving them the confidence to act before concerns escalate.

Cover in this pathway includes: everyday essentials like optical, dental, GP, prescriptions and vaccinations, alongside access to nurse-led support to help people find the right next step after primary care referral.

MSK care

Small aches shouldn't turn into time off work.
Bringing together support that **helps people respond early**, manage symptoms sooner and prevent physical health concerns from having a greater impact on their daily lives and work.

Cover in this pathway includes: a wide range of physical therapies – from physiotherapy and osteopathy to chiropractic, acupuncture and chiropody.

Cancer and early detection

Helping people act sooner on worrying signs.
This pathway brings together support that **helps people take proactive steps** around prevention, screening and early detection, empowering them to make informed decisions about their health with greater confidence.

Cover in this pathway includes: specialist consultations and scans such as MRI, CT and PET, alongside proactive at-home testing and personalised cancer risk assessments.

Mental health

Support that helps people cope earlier, and work better day to day.
This pathway brings together support that **helps people recognise concerns** earlier, access help sooner and take positive steps before challenges have a greater impact on their wellbeing.

Cover in this pathway includes: full EAP access, alongside neurodiversity advice and help for those who need it.

Cardio care

Heart-health concerns are easier to act on when spotted early.
This pathway brings together support that helps people better understand their cardiovascular health, spot potential concerns earlier and **take proactive action to protect** their long-term wellbeing.

Cover in this pathway includes: health screening, specialist consultations and scans, alongside at-home heart-rhythm testing that helps people spot concerns earlier.





Become the employer whose benefits truly deliver

Picture this: a healthier, more supported workforce. Fewer small worries turning into time off. And the quiet confidence of knowing your investment is landing where it matters, with numbers you can stand behind.

For you:
clearer oversight, purposeful support, and a caring partner at the moments that matter.

For your people:
easier access to the right support, when they need it most, with no one left to find their own way.

For your business:
a healthier workforce, and a clear sense of where your investment is making a real difference.

Tailored to fit, room to grow

Ideal for:
Businesses with over 100 employees looking for a tailored solution to support their workforce health

Customisation:
Comprehensive tailoring of benefits and On-Demand Services to fit your workforce needs and budget

Ongoing support:
A partnership success manager and health intelligence to support you throughout your journey

Cost to employer:
Tailored to suit your budget, based on the services and cover levels chosen

More plan options

Choose a pre-set whole of workforce health plan if you want a straightforward, ready-to-go option*. Every plan helps your team care for their everyday health, with money back on essentials and wellbeing support.

Select Health Cash Plan



Our most popular benefits, straightforward, and easy-to-implement

The Select Health Plan is a straightforward, easy-to-implement solution for small to medium-sized businesses that want to launch a benefit quickly and with minimal hassle. It includes our most popular benefits, helping your people claim money back on everyday healthcare costs. Alongside this, employees get access to the valuable extra services listed below. It's a simple, effective way to show your team you care about their health and wellbeing.

Ideal for:
Small to medium businesses

Customisation:
Pre-designed with our most popular benefits, with optional employee upgrades available

Quick to implement:
A ready-made selection so you're up and running faster

Cost to employer:
Varies, based on cover levels

On-Demand Services for your team

Helping your people stay healthy and supported at work and home.

- A virtual GP service
- 24/7 counselling support
- SkinVision for skin-cancer checks
- Shopping discounts with PERKS
- Savings on gym memberships

Flexible Health Cash Plan



Easily integrates with your benefits platform

Designed to integrate seamlessly into flexible benefits platforms, this affordable option allows employees to choose the level of cover that works best for them.

Ideal for:
Businesses offering flexible benefits platforms

Customisation:
Employees choose their level of cover

Cost to employer:
Varies, based on employee choices

Corporate Health Cash Plan



Employees pay voluntarily, zero cost to your business

An employee-paid plan that offers great value with no cost to your business. We handle the setup, and payments are managed easily through your payroll.

Ideal for:
Businesses looking for employee-paid plans

Customisation:
Fixed plan, no customisation needed

Cost to employer:
No cost to the employer

Ready to chat?

Let's talk about how a Health Shield plan can help you build a safety net for your team.

* Plans available are dependent on number of employees to cover

On-Demand Health

A range of digital and virtual services* that sit alongside money back on everyday treatments to answer a real need. With NHS pressure and longer waits, quick access to support helps your people act sooner through early intervention and preventative care, while added savings-style benefits help their salaries go further too.



53% of employees say NHS waiting times have affected their ability to work.

Britain at Work Report 2026

80% of employees worry about the current cost of living.

Britain at Work Report 2026

GP Anytime

Speedy GP access for your team, day or night, by phone or video.

Employee Assistance Programme

24/7 confidential support plus up to 8 one-to-one counselling sessions.

24/7 Counselling and Support Helpline

Support for your team and their families – confidential help for personal, legal or financial issues.

Mental Wellbeing Support App

A digital app to track wellbeing, boost mental health and build resilience.

Neurodiversity Advice and Support

Screening, coaching and adjustments that help your people feel seen and supported.

SkinVision

AI-powered skin check your team can use any time, from home.

Cancer Risk Assessment and At Home Testing

Give your people clarity on their cancer risk, plus support on their next steps.

Virtual Physiotherapy

Quick access to virtual physios for your team with video consultations and personalised plans - no long wait.

FibriCheck

A simple, at-home heart-rhythm check that helps your people spot early warning signs.

Pathway Navigator

Nurse-led support following a GP referral, helping to navigate NHS and private care with ease.

Home Assistance

Practical help at home for your people after a planned hospital stay of two nights or more.

Everyday savings

On-Demand Services that help your people's salaries go further.

MyGymDiscounts

Up to 25% off gyms and up to 55% off digital fitness, at over 4,300 UK locations.

PERKS

A huge range of discounts on everyday shopping, travel, and entertainment.

The exact blend of On-Demand services available depends on the health plan you choose.

*These are non-insurance services provided by third-party suppliers and may be withdrawn or amended independently of the insurance policy.

Real savings, real impact

Our benefits are designed to be used. To illustrate this, look at Natalie, a Health Shield Member, who last year claimed back costs for dental and optical appointments and used her PERKS discounts on her weekly shop, saving over £600 in just one year.



DID YOU KNOW

We're the only provider to offer teeth whitening as standard.

Here's how she did it:

Easing the pain

When Natalie pulled a muscle in her neck at work, she needed massage therapy to recover and get back to her best. Her Health and Wellbeing benefit helped with the cost, saving her £100.

Total Savings: £100

Keeping her smile healthy

Routine dental check-ups and cleaning are essential, and when Natalie needed a filling, she could claim back £90.

Total Savings: £90

Everyday savings with PERKS

Natalie also made the most of her PERKS discounts. She saved an average of £5 a week on her grocery shop, adding up to £260 over the year. On top of that, she saved £50 on entertainment and travel.

Total Savings: £310

Clear vision for Alfie

Natalie's son, Alfie, needed prescription glasses and excitedly chose Spiderman frames, costing £45 beyond NHS coverage. Her cash plan covered the extra, letting Alfie see clearly and feel like a superhero. Natalie also got herself new glasses, with another £90 covered by her plan.



Total Savings: £135

Care when convenient

When Natalie needed to see a doctor, GP Anytime made it easy. She booked a call at a time that suited her (an evening at home) and got the care she needed without the hassle of long waiting times.

Total Savings: Priceless Time!

Grand Total Savings: £635

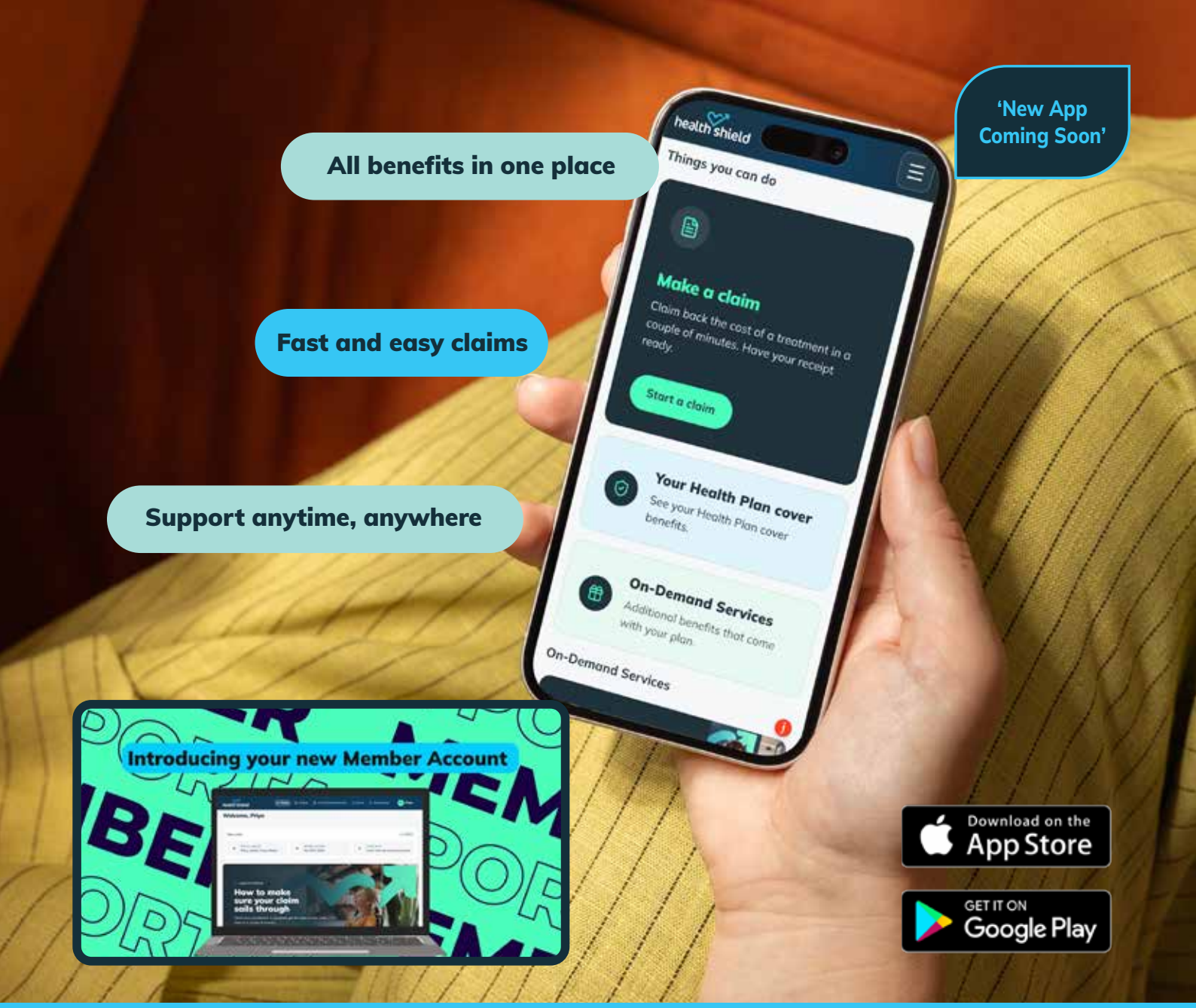
Natalie's savings were achieved through the benefit limits available on Level 2 of the Select Cash Plan. Even greater savings are possible with higher plan levels.

Keeping people healthy keeps business strong

Right now, sickness absence is at a record high and mental health challenges are on the rise. But caring for your team doesn't have to be complicated, or costly.

We understand it can be confusing finding the best health benefit to look after your team. That's why we're here to make it simple.

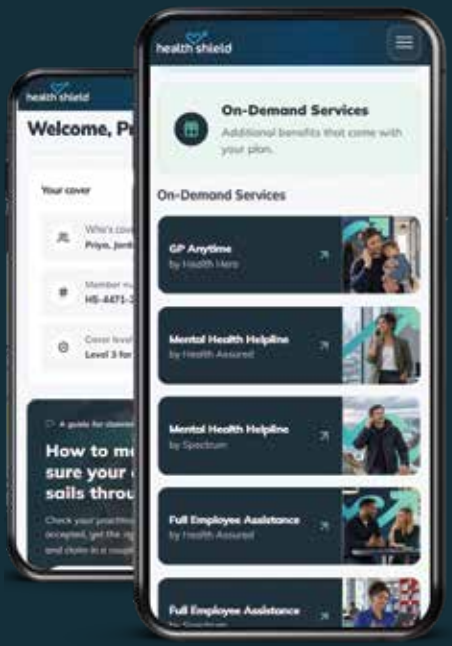




Health in hand

The Health Shield Member App puts everyday health support in your employees' pockets – making it simple for them to use their plan and easy for you to see the difference it makes.

- **Claims made easy** – A clear, step-by-step process guides your employees through every claim.
- **Full visibility, at a glance** – Your people can check exactly what they're covered for and track what they've claimed.
- **Everything in a few taps** – Benefits and on-demand services, like GP Anytime, are easy to find and use.
- **Support that fits busy lives** – With 24/7 access, your employees can manage their account whenever suits them.





Easy onboarding

Choose your plan and onboard in four simple steps, designed to help your employees quickly and easily activate their health plan and start enjoying their benefits right away.

1 Upload employee details to our online portal

▼

2 We invite your employees to register

▼

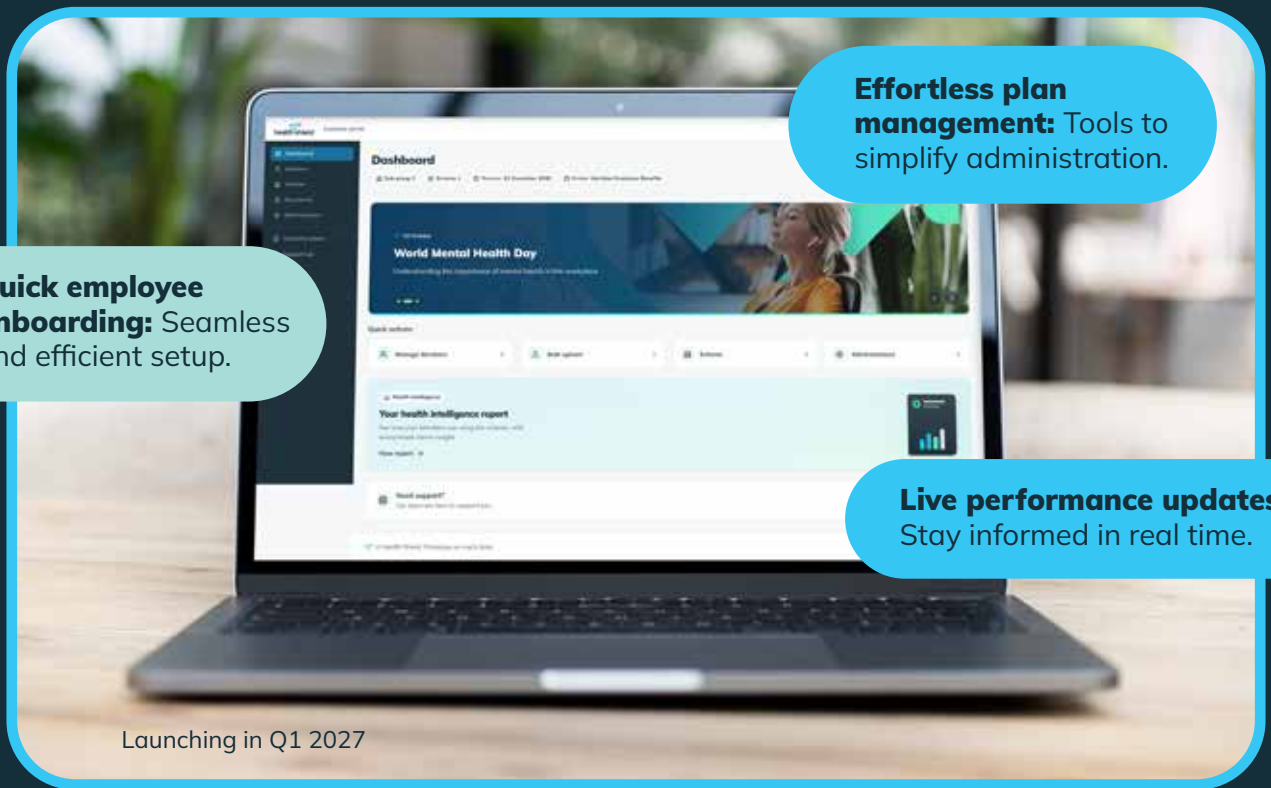
3 Employee completes online registration and can download our app

▼

4 Instant access to benefits and services

Secure and stress-free tech

We believe that managing health benefits should be as straightforward as using them. That's why we've invested in smart, simple, and secure technology that puts you and your people in control.



Effortless plan management: Tools to simplify administration.

Quick employee onboarding: Seamless and efficient setup.

Live performance updates: Stay informed in real time.

Launching in Q1 2027

health shield wellbeing

PREVENT. PROTECT. PERFORM.

If you're after professional workplace wellbeing support, Health Shield Wellbeing provides a separate range of services that are designed for organisations taking workplace wellbeing to the next level, independent of our health plans.

Our wellbeing team offers



Health Checks: On-site health screenings delivered by a qualified practitioner, with flexible options to suit your workplace. Results are available through our secure online portal for easy access. Anyone needing further investigation or advice will get a GP recommendation letter and access to our 24/7 GP helpline for three months.

We have six optional enhancements for you to choose from, tailored to support the specific health needs of men and women both under and over 40. These options can be paid for by your business, or voluntarily by your people.

And the best part? We can get your programme up and running in just a few weeks, **starting from as little as £35 per person.**



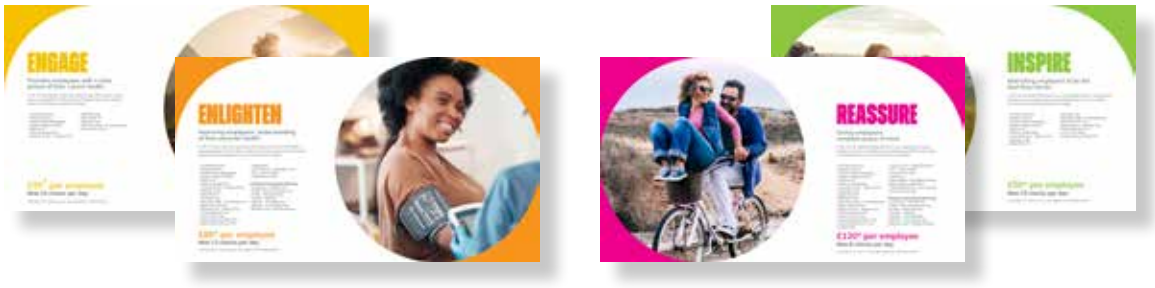
Wellbeing Consultancy: We also offer personalised wellbeing consultancy and interactive training to help you create a truly supportive and resilient workplace, where everyone feels valued. You can choose from half-day or full-day sessions—either online or in-person—that include policy development, strategy workshops, discussion-based courses for employees and managers, and a detailed report with practical recommendations. Everything starts with a friendly introductory call so we can understand your needs and give you practical support every step of the way.

Delivery and Support

- On-site services from qualified Health Shield Wellbeing practitioners
- Digital booking and results via our online portal
- Communication resources (email and poster templates) to help engage your team

This non-insurance product is provided by Prevent Ltd trading as Health Shield. The company is a subsidiary of Health Shield. Wellbeing Ltd, a direct subsidiary of Health Shield Friendly Society.





Ready to Get Started?

Discover more about our workplace wellbeing services:
healthshield.co.uk/workplace-wellbeing-services

A healthy, happy workplace

From a health plan to an on-site health check setup, we make sure every step is simple. Our goal is to help you build a healthier, happier workplace where everyone feels valued and cared for.



> I'm really proud of the fact that we can offer these Health Shield benefits to our staff.
>
> **– Claire, Head of Wellbeing at Work**

> Our staff look after other people every day. That's their job, so we need to know they feel supported by us as their employer... Health Shield has been a real game-changer for us.
>
> **– Michelle, HR Manager.**

> Health Shield made employee health checks stress-free and valuable. It's a great perk that highlights our commitment to staff wellbeing and retention!
>
> **– Kane, Senior Facilities Coordinator**

> We can certainly see the difference that Health Shield is making... we've had a number of colleagues who, having started to use the plan, have really come back to us and said this is fantastic.
>
> **– Lorna, Head of Safety, Wellbeing, and Benefits**

health shield
The best of health

Join over 5,000 businesses who trust Health Shield

We're proud to support a diverse range of organisations, each committed to making their workplace a healthier, happier place to be.

NHS

CHESTER ZOO

AVANTI WEST COAST

Merseyrail

CATS PROTECTION

RBF
RAILWAY BENEFIT FUND

THE DONKEY SANCTUARY

FORWARD EDUCATION TRUST

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Trustpilot
Rated "Excellent"

Discover more at **healthshield.co.uk**