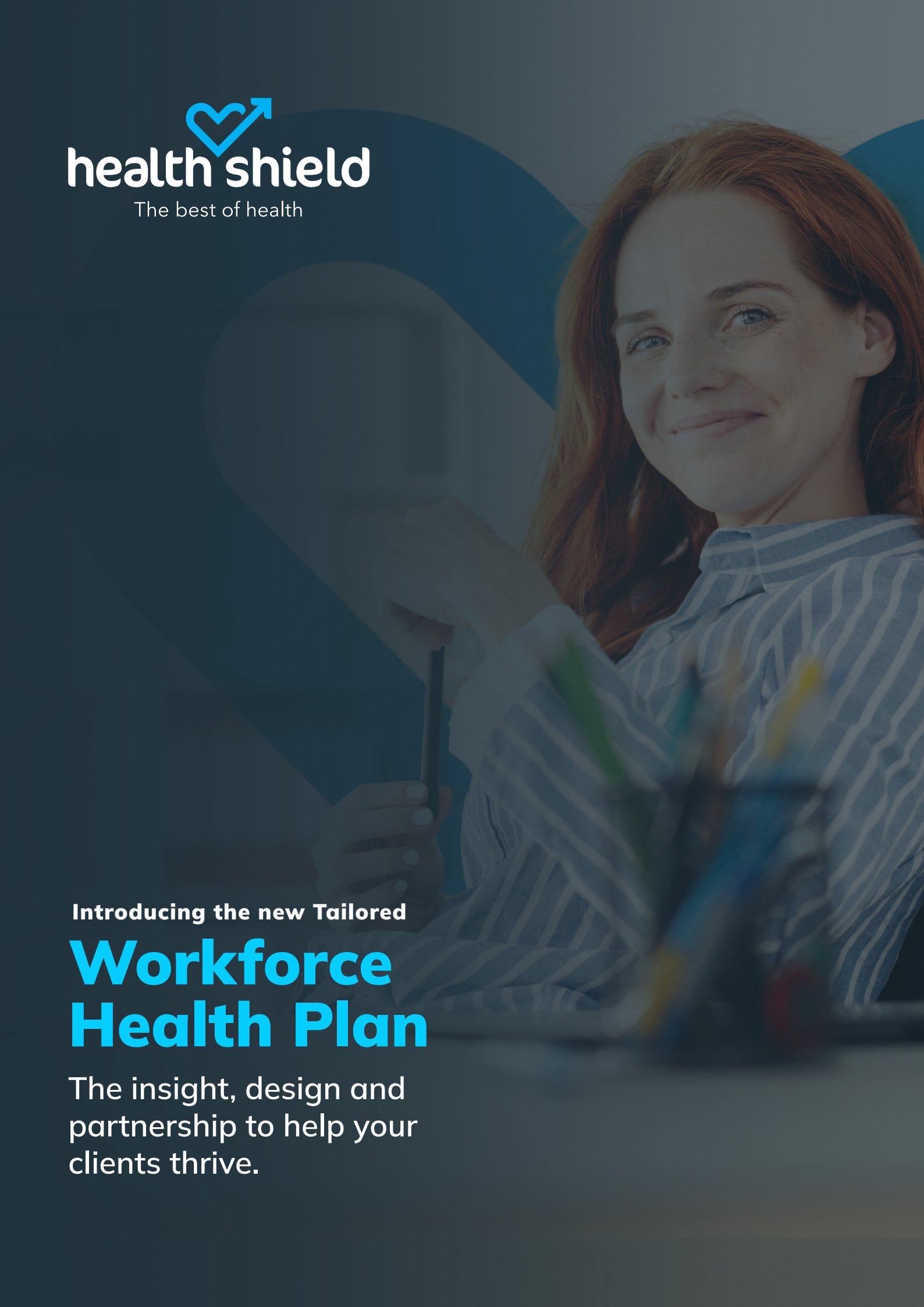
health shield
The best of health



Introducing the new Tailored

Workforce Health Plan

The insight, design and partnership to help your clients thrive.



150 years of care, and still moving forward

For 150 years, we've been here to help people stay in the best of health. That's a long time to spend learning what people really need and a long time to earn their trust.

But the world of work has changed. The health challenges facing today's workforce look nothing like they did even just five years ago. People are waiting longer for care, sick days are on the rise, employers are being expected to do more, and they're often unsure where to turn.

As a member-owned friendly society, we don't answer to shareholders. We answer to the people we look after. That means we're free to build around genuine need. So we asked the market what needs to change and this is what they told us.

This brochure is about how we're doing exactly that.

The shift For years, employers bought benefits. Today, they need workforce health solutions - tomorrow, they'll be expected to prove outcomes.

What's inside

Champion something genuinely different to help your clients thrive.

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Introducing the Workforce Health Plan

Health cash plans have always delivered real value. They help people access and fund the everyday healthcare they need, and that matters more than ever.

But too often, that value has been reduced to a long list of benefits and services – leaving the bigger purpose unclear. And when everyone competes on the same features, the same apps, and similar price, your clients are left choosing between versions of the same story.

We think there's a better conversation to be had.

Health needs across the workforce are growing more complex, while access to timely care has become harder to rely on. **NHS pressure**, longer waits, and rising demand are leaving more employers to deal with the knock-on effect in day-to-day working life. At the same time, the conversation around **keeping people well and in work** has moved on, with sharper focus on **prevention, earlier intervention**, and practical support that helps people take the right next step sooner. That is the context the **Workforce Health Plan** is designed to respond to.

We didn't assume – we asked

Brokers	Buyers	Employees
"Give us something genuinely different, and the words to champion it."	"Providers show up at renewal and disappear in between."	"Sometimes you get lost in all the things you're needing."

The step change
From reactive healthcare funding
To proactive workforce health partnership

The **Workforce Health Plan** takes the same trusted foundations of a health cash plan and gives them a clearer purpose: to help prevent, intervene early, and improve health over time.

Three inter-connected pillars

The Workforce Health Plan is built on three inter-connected pillars, each one enhanced by the others, creating a proposition that is greater than the sum of its parts.

Purpose-Led Design

Every benefit and service addressing a clear workforce health need.

Not a long feature list but a purposeful product framework, shaped around the real drivers of workplace ill-health and NHS clinical priorities.

For you: Turning a bundle of benefits into a clear proposition your clients can understand.

Health Intelligence

A clearer view of workforce health, so you see what matters sooner.

Helping employers understand where needs are emerging, where support is being used, and where targeted action could make the greatest difference.

For you: A clearer picture of how a client's plan is genuinely helping over time.

Trusted Partnership

A dedicated partner beside you and your clients, helping to take the best next step.

Support that turns insight into action, available at the moments that matter – not just at renewal.

For you: stronger client relationships, and helps strengthen the renewal conversation.

Our new approach **The three pillars combine to create a more outcome focused approach to workforce health: a connected solution for healthier, more resilient workforces.**

Purpose-Led Design

Changing the conversation from features to purpose.

Here's an honest observation about our market: when you take a look under the bonnet, most cash plans are doing much the same things. More features. Longer lists. Little that helps a client really understand what impact it's had on workforce health.

We've taken a different route.

Rather than viewing the plan as a long list of benefits, we've reframed it around **five workforce health pathways**. With each pathway centred on a leading cause of workplace ill-health, and informed by NHS clinical priorities, every benefit and service has a clear purpose that supports at least one of the workforce health pathways.

The framework ensures we go deeper, giving stronger support in the areas where workforce health challenges have the greatest impact.



Why this matters for your clients:

- Every benefit and service has a clear purpose, addressing a genuine workforce health need
- Investment goes where workforce need is greatest
- New services are chosen to close real gaps in the health journey

Running throughout the framework is one simple design principle: every part of the plan is there to meet a real workforce health need and improve outcomes.

The five pathways don't change the plan. They reveal its purpose, showing how the different elements work together to address the areas of greatest workforce health need.

The five workforce health pathways

Five pathways, each focused on a leading workforce health need where earlier support can make a real difference.

Primary care

Everyday health concerns are among the most common reasons people seek support. When advice, treatment or guidance is delayed, smaller issues can become more disruptive to health and wellbeing. This pathway brings together cover and services that **help people access the right support** earlier, giving them the confidence to act before concerns escalate.

MSK care

Musculoskeletal issues often start as minor aches, pains or strains but can develop into longer-term problems if left unaddressed. This pathway brings 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.

Cancer and early detection

When it comes to cancer, earlier identification of risks and warning signs can make a meaningful difference. 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.

Mental health

Mental and emotional health challenges can build gradually, affecting how people feel, cope and function both at work and in everyday life. 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.

Cardio care

Heart health concerns can develop silently over time, with warning signs often going unnoticed until problems become more serious. 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.

Depth where it matters, not a longer benefits list

Each pathway is here for a reason – because it helps organise support around genuine workforce health needs.

Health Intelligence

A clearer view of workforce health, so you see what matters sooner.

Most cash plan data covers plan usage and gives your clients a view of what has already happened. That's useful, but it leaves the hardest question unanswered: **what should we do about it?**

Health Intelligence is our answer. It takes everyday plan usage and helps employers understand where needs are emerging, where support is being used, and where targeted action could make the greatest difference.

This is where the numbers start to mean something, helping your clients see not just what's happened, but what it could mean for their workforce and what support could make the biggest difference.

Insight, not just numbers

Simple MI reporting	*Health Intelligence*
Lists claims and activity	A clearer, **outcome-focused** view across the five workforce health pathways
Describes what already happened	**Informed guidance** that helps clients spot emerging patterns
Leaves the client to interpret it	**Actionable insight**, not just activity reporting



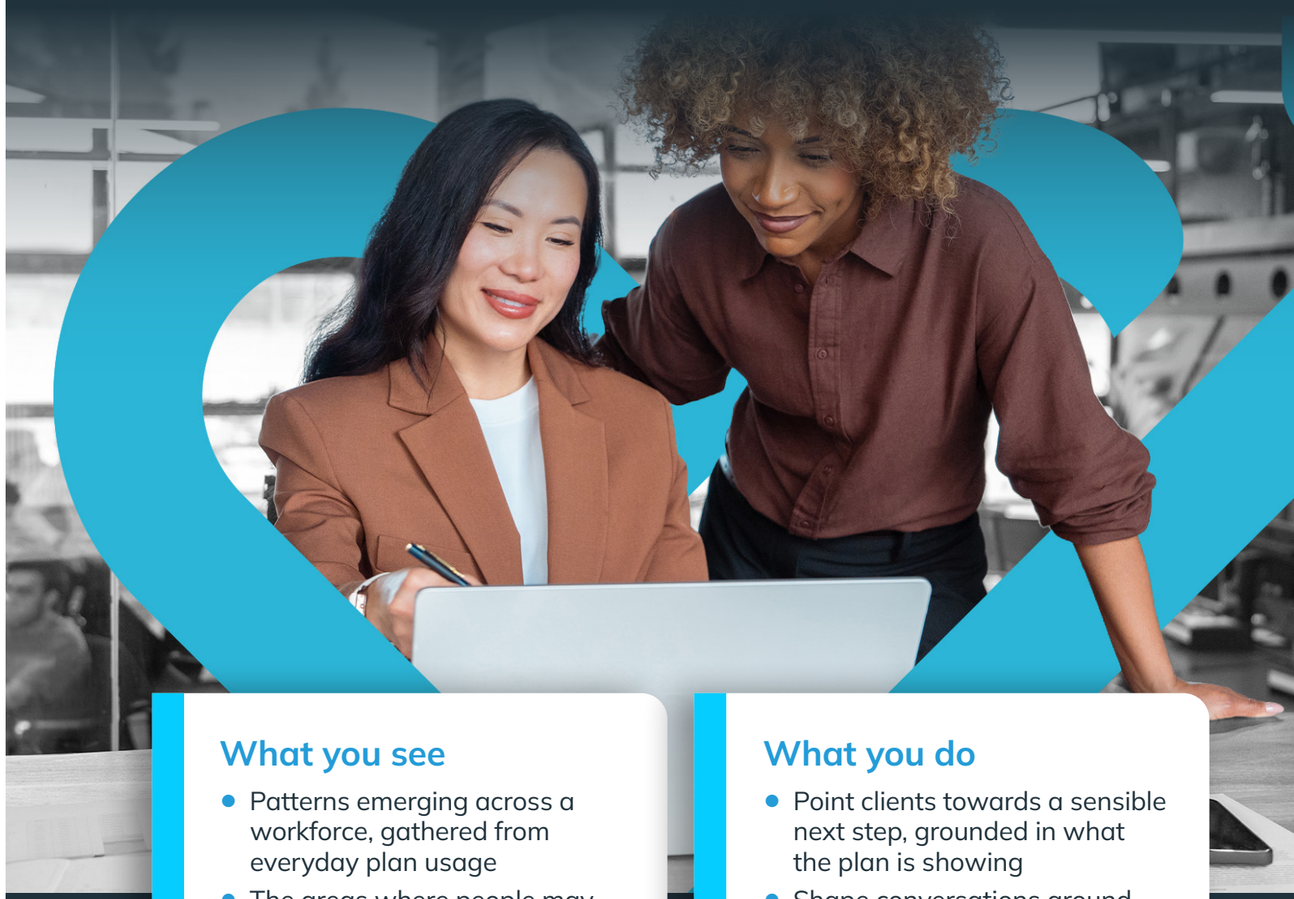
What the market told us

"MI that lists claims without context is noise. MI that tells an employer what to do next is a reason to stay."
— Broker, Health Shield Market Research 2026

Health Intelligence in practice

For you, Health Intelligence isn't just a feature to mention. It's a reason to stay close to your clients, with something meaningful to say – and not only when renewal comes around.

Here's how a clearer view turns into a better conversation.



What you see

- Patterns emerging across a workforce, gathered from everyday plan usage
- The areas where people may need more support, brought into focus
- A clearer picture of how a plan is genuinely helping workforce health over time

What you do

- Point clients towards a sensible next step, grounded in what the plan is showing
- Shape conversations around real needs, not generic advice
- Show the value of their investment, clearly and honestly

In short, data on its own is just noise. A clearer view that points to a sensible next step is a reason for clients to stay.

The result

is a relationship that feels strategic rather than transactional. You're not waiting for renewal to have something worth saying.



Trusted Partnership

A dedicated partner, beside you and your clients beyond renewal.

A clearer view is only the beginning, what really counts is having the right people alongside you to act on it. That's where **Trusted Partnership** comes in. We bring the insight and support, you bring the close relationship and deep understanding of your clients, and together we help turn what the numbers show into real, positive change for their people.

Meet the **Partnership Success Manager,** a dedicated person who takes the time to understand each client, helps them make sense of what their plan is showing, and supports them at the right moments.

What that means for you:

- You won't be left to deliver this alone after sign-up
- Your clients get a genuine partner, which reflects well on your recommendation

Trusted Partnership in practice

So what does partnership actually look like once a plan is in place? It means having proactive, purposeful support that evolves around each client's needs.

It's a working relationship built to help your clients get lasting value from their plan – and to make your job that little bit easier along the way. Here's how it works in five simple steps.

1 Understand the picture

Together, we help your clients make sense of what their plan is showing – the trends and the needs beneath the numbers.

2 Prioritise the right actions

We focus on the support that will make the biggest difference for your clients' people. Targeted support, not a one-size-fits-all approach.

3 Encourage the right engagement

We help your clients activate their workforce with communication that gets the plan used, valued and understood.

4 Show the value over time

We track how things are improving and help build a clear story of investment well spent.

5 Tailor the plan to what matters most

As we learn more about a workforce, we help your clients tailor their plan – investing in the workforce health pathways their people need most, so the plan adds the greatest value across the whole workforce.

This is a plan built to keep delivering, with a partner beside you every step of the way.



More than a provider, a true partner

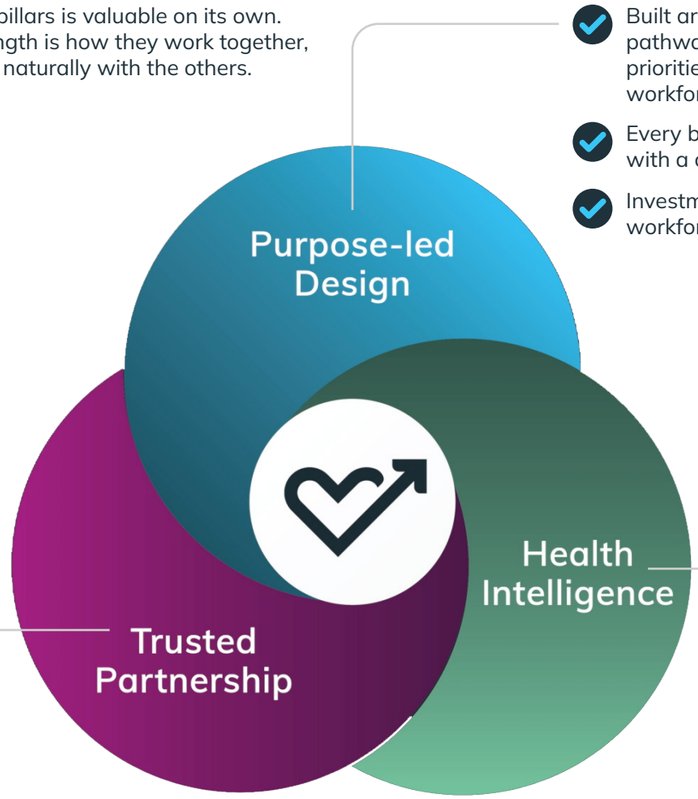
"The real value is in what we build together. When we work alongside brokers, close to their clients, we can help make sure clients get the most from their plan, creating real impact for their workforce. That's what good partnership looks like."

By Paul Shires,
Commercial Director, Health Shield

Three inter-connected pillars, one connected plan.

Design shapes it. Insight guides it. Partnership brings it to life.

Each of our three pillars is valuable on its own. But their real strength is how they work together, each one working naturally with the others.



- Built around five care pathways aligned to NHS priorities and significant workforce health challenges.
- Every benefit and service with a clear purpose
- Investment goes where workforce need is greatest

- Dedicated Partnership Success Managers, all year round
- Turns insight into clear, confident next steps
- Helping your clients get lasting value, long after sign-up
- Tailored to your client's developing workforce needs

- Clearer view of workforce health
- Spot patterns early, before issues grow
- Points spend to where it's needed most

Ongoing value loop As partnership turns insight into action, a clearer picture emerges, which shapes the plan again. It's a continuous cycle of understanding, acting, and improving over time.

Introducing five new services

Five new services, each chosen to meet a specific workforce health need. Informed by NHS priorities and major workforce health challenges, each plays a clear role.

Every service adds targeted value

A real workforce health need behind every service. A clear contribution to at least one of our five workforce health pathways. And depth of support where it matters, rather than breadth without a meaningful role to play.

Primary care ↘

Pathway Navigator

Expert nurse-led support to help Members navigate what comes next. Getting a referral can feel like the start of an answer, but it can still leave people unsure what happens next, how the system works or what options are available. With nurse-led guidance, Members can better understand their options, navigate NHS and private care pathways, and move forward with greater clarity and confidence.

MSK care ↘

Virtual Physiotherapy

Faster access to a physiotherapist, with personalised support from assessment to recovery. MSK issues are a major cause of sickness absence, but support can take time to access. Members can speak to a qualified chartered physiotherapist within two working days, with a clinical assessment and personalised rehabilitation plan to help them recover sooner. Earlier support helps tackle aches and strains before they become more serious, supporting a quicker return to everyday life and work.

Cancer & Early Detection ↘

Cancer Risk Assessment and At-Home Testing

Understanding individual risk and taking informed action. Cancer can be difficult to think about, but understanding personal risk helps people make informed decisions. Cancer Risk Assessment gives Members a personalised view of their risk across six common cancers, with guidance on relevant NHS screening and possible next steps. Where included, Members can also access at-home tests, with dedicated clinical support if further attention is needed.

Mental Health ↘

Neurodiversity Advice and Support

Helping people understand needs and find support that works for them. Neurodivergent needs affect everyone differently, so support should too. This service gives your clients' employees a personalised starting point, using digital assessments to help them understand their needs, access practical tools and CBT-based techniques, and be guided to relevant next steps – including NHS pathways and specialist support. Self-funded ADHD and Autism diagnostic assessments are also available where clinically appropriate.

Cardiovascular care ↘

Fibricheck

Spotting intermittent heart-rhythm irregularities. Heart-rhythm irregularities can be intermittent and may go unnoticed. Using a clinically validated smartphone app, Members can check their heart rhythm wherever they are, helping identify potential irregularities earlier and take informed next steps when further support may be needed.

Why it matters:

- Earlier awareness, spotting potential concerns before they grow
- Faster access to the right support, when it's needed most
- Clearer next steps, so no one feels lost along the way

New digital platforms

A smarter, simpler experience: the new Health Shield Member App.

A plan only delivers when people actually use it. That's why we've rebuilt the Health Shield Members App around real member needs – making it more intuitive, easier to navigate, and genuinely simple to pick up. The result is everyday health support that lives right where people need it.

What's changed for the better:

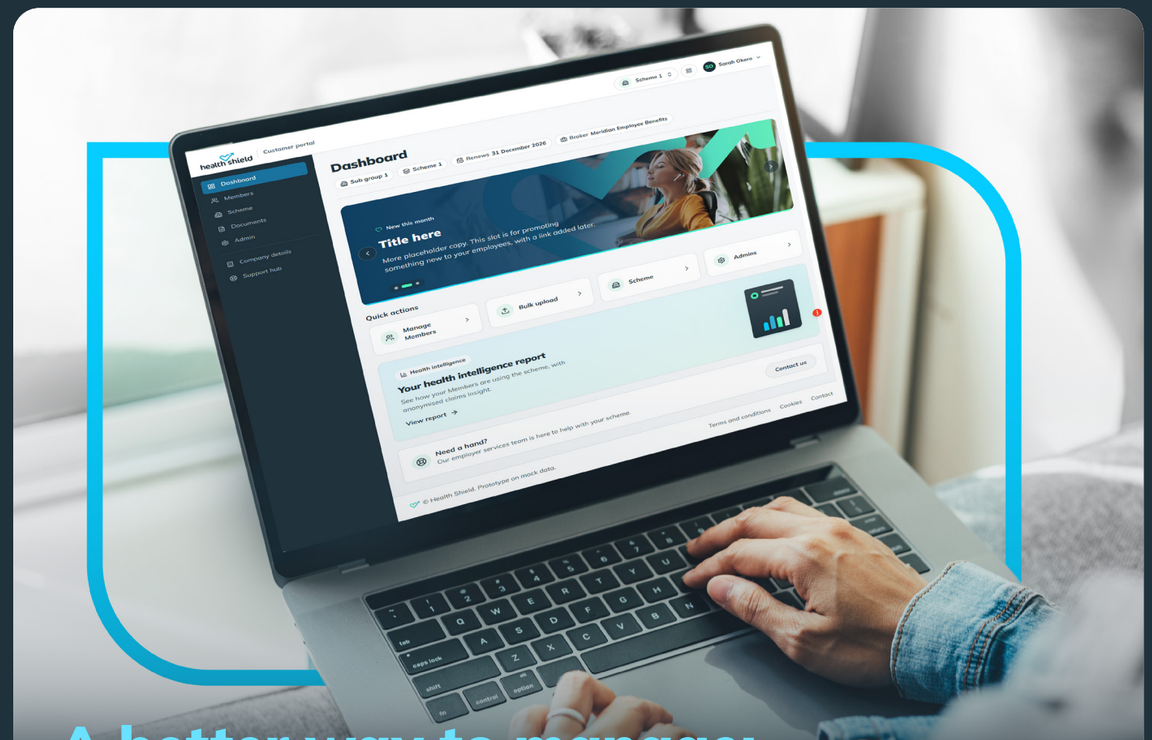
- **Claims made quick and simple** – a clear, step-by-step process that guides Members from start to finish.
- **Full visibility, at a glance** – Members can easily check what they're covered for and track what they've claimed.
- **Effortless navigation** – benefits and On-Demand Services are easy to find and access in a few taps.
- **On their schedule** – 24/7 access means Members can manage their account whenever suits them.

Safe and secure:

Because people trust us with their personal information, we take looking after it seriously. The app is protected with FCA compliant encryption and multi-factor authentication (MFA), so Members can use it with real peace of mind.

Digital-first, but never digital-only. Everything's quick and easy online but for Members who prefer it, support is still just a phone call or letter away.

Why it matters for you When a plan is this easy to use, more people use it, and a well-used plan is one your clients will likely keep year after year.



A better way to manage: the new Customer Portal.

Managing a health plan should feel straightforward. Our new Customer Portal is designed to take the hard work out of plan management, so your clients can spend less time on admin and more time focusing on what matters to their people.

What's better for your clients:

- A cleaner, easier experience for managing Members and keeping plans up to date
- Improved visibility of plan details, Member activity and scheme information in one place
- More self-service functionality, making routine tasks quicker and easier to complete
- Secure 24/7 access, protected by FCA compliant encryption and multi-factor authentication

Why it matters for you A better client experience means smoother day-to-day management and greater confidence in the plan. And that reflects well on your recommendation.

Coming soon: a new dedicated Broker Portal.

We know brokers need their own space to manage accounts and stay on top of client activity with us. That's why, we'll soon be turning our focus to a dedicated Broker Portal, built to give you the same clarity and control, designed around the way you work. Watch this space.

Why Health Shield?

Owned by Members, built for Members

As a member-owned Friendly Society, we're run for the benefit of our Members, not shareholders. We reinvest profits to keep improving the value, products and support we provide.

A partner, not just a provider

Our relationship-first approach means working alongside you and your clients, with dedicated support, honest conversations and help that keeps plans delivering long term.

Pricing integrity

Affordability is about more than a low starting price. Our fair, transparent approach is built on sustainable pricing and accurate risk rating, helping deliver long-term value and build trust.

Simplicity, speed and security through technology

We invest in intuitive digital platforms that make it easier for Members to access benefits and manage claims, while giving clients greater visibility and control, all backed by robust security and multi-factor authentication.

Evidence-based value

Customers deserve clear visibility of how their plan is used and the value it delivers. Our Health Intelligence brings together plan usage, service data and wider health context to give clients a clearer view of workforce health and support more informed action.

We go further

A health plan should do more than help with everyday healthcare costs. Every benefit and service has a clear purpose either helping people prevent ill health, spot risks earlier, access support sooner or navigate what comes next, creating a plan that stays relevant, accessible and human, with the flexibility to continually evolve and improve health outcomes over time.

Let's take the next step, together

We'd love to explore how the Workforce Health Plan could work for your clients.

Every client is different, and the best conversations start by understanding what each one really needs. So rather than a hard sell, we'd like to offer a proper conversation.

Your **Business Relationship Manager** is here to help you:

- Work out which of your clients could benefit most
- Get comfortable with the story, so you can tell it with confidence
- Shape the plan as Health Intelligence becomes available

A genuine partner, ready to help you have more confident conversations, and stronger client relationships that last beyond renewal.

When you're ready

Speak to your Business Relationship Manager. Let's help your clients' people stay in the best of health.

Trustpilot rating of 'excellent'

4.7/5 ★★★★★

September 2026, based on 4,109 reviews

Trustpilot

Rated **"Excellent"**

"There's great account management, and it's always clear and precise what's available to members and how to use these benefits."

- Broker Partner



New services, in focus

Over the next few pages, we take a closer look at the five new services strengthening our Workforce Health Plan. Each sits within one of our five Workforce Health Pathways and has been purposefully selected in response to the health challenges affecting workforces today.

As you read on, you'll notice a pattern. A real workforce health need behind every service. A clear contribution to at least one of our five workforce health pathways. And depth of support where it matters, rather than breadth without a meaningful role to play.

What to look for on each page:

- **The need** – what health challenge the service helps with
- **The service** – what support Members can access
- **The difference** – what it means for your clients and their people

The result is a more purposeful Workforce Health Plan, bringing together the right support, human guidance, clinical expertise and technology to help Members understand their health, access support sooner and navigate next steps.

Purpose-Led Design made real: every service chosen for a reason, every service with a role to play.

When people get the right care at the right time, they're more likely to stay well and stay in work. That's good for them, good for their business, and helps clients address challenges highlighted in the Government's **Keep Britain Working** initiative.

Pathway Navigator



Provided by HPD Health Solutions

Expert nurse-led support to help Members navigate what comes next.

Getting a GP referral can feel like the start of an answer. But it can also leave people unsure about what happens next, how the system works or what options are available to them.

Pathway Navigator is here to help. Delivered by NMC registered nurses, it gives members knowledgeable, caring support to understand their choices and move through NHS and UK private care pathways with more confidence.

The need

Following a GP referral, navigating healthcare can be difficult, especially when people are facing long waiting lists, unfamiliar pathways or uncertainty about what to do next.

The service

NMC-registered nurses provide one-to-one guidance, helping Members understand their referral, explore NHS and UK private healthcare options, and navigate the next steps in their care.

The difference

Qualified, personal support when healthcare feels hard to navigate. Members have someone knowledgeable to explain their options and help them move forward with greater confidence.

For your clients A deeply human benefit, offering personal support when Members need help navigating healthcare most, so they can better understand their referral and explore their options.

Virtual Physiotherapy



Provided by HEALTH HERO

Faster access to a physiotherapist and personalised support from assessment to recovery.

Aches and strains can build quietly, but left too long, muscle, bone and joint problems become a major cause of time off work. Catching them early matters.

Virtual Physiotherapy gives Members fast access to a qualified chartered physiotherapist, typically within two working days, with assessment, a personalised rehab plan and tailored ongoing support.

The need

MSK pain and injury can quickly affect everyday life and work, while delays in support can leave people managing symptoms without the guidance they need.

The service

Fast, direct access to a qualified chartered physiotherapist, typically within two working days, for assessment and personalised rehabilitation tailored to the Member's condition and recovery.

The difference

Members aren't left to navigate their recovery through a digital programme alone. They can speak directly to a physiotherapist, get personalised clinical guidance and start appropriate rehabilitation sooner.

For your clients Faster access to personalised MSK care, helping their people get expert support sooner and giving them a clinically led route to recovery from the outset.

Cancer Risk Assessment and At Home Testing



Provided by reframe Cancer

Understanding individual risk and knowing what to do next.

Cancer can be hard to think about, but understanding personal risk can help people make more informed decisions about their health.

Cancer Risk Assessment gives Members a personalised view of their risk across common cancers, with guidance on relevant NHS screening and the steps they can take. Where included, at-home tests and dedicated clinical support are also available.

The need

Cancer risk is personal, yet many people do not understand their individual risk, the screening available to them or the steps they can take.

The service

A personalised digital risk assessment across six common cancers, with relevant NHS screening guidance and access to at-home testing where included. If a test identifies an abnormal result, a Cancer Nurse Specialist provides dedicated support and guidance on next steps.

The difference

A more complete journey from understanding risk to taking action. Members get personalised information, testing where available, and clinical support if a result needs further attention.

For your clients A proactive approach to cancer support that helps people understand their risk, engage with appropriate screening and take informed next steps, with clinical expertise when needed most.

Neurodiversity Advice and Support



Provided by

MINDSTEP

Understand individual needs and find the right support.

Every workplace is made up of different minds, but neurodivergent colleagues are too often left without the practical support they need to thrive.

Neurodiversity Advice and Support gives Members a personalised starting point through a structured digital assessment, helping them understand their needs, access practical tools and CBT-based techniques, and take the right next steps, including relevant NHS pathways, specialist support and, where suitable, self-funded ADHD and Autism assessments.

The need

People can experience challenges linked to neurodiversity without fully understanding what is driving them, what strategies could help or where to turn for support.

The service

A personalised digital assessment and support plan, with practical tools, CBT-based techniques, guidance and educational content tailored to the Member's needs. Members are also guided towards appropriate further support, including self-funded ADHD and Autism assessments where appropriate.

The difference

Members can better understand their needs, access practical strategies relevant to them and find the right next step, whether that's self-management, further support or a formal assessment.

For your clients Inclusion isn't just the right thing to do – it's what today's workforces genuinely need. This benefit helps them get it right.

FibriCheck



Provided by

FibriCheck®

Detect heart-rhythm irregularities and know when to act.

Heart-rhythm irregularities can come and go, so they may not show up during a routine appointment. Without an easy way to check, potential concerns can be missed.

FibriCheck lets Members check their heart rhythm on their smartphone in 60 seconds, with clinically validated analysis, expert review where appropriate, and clear next-step guidance.

The need

Heart-rhythm irregularities can come and go, making them difficult to capture through a single point-in-time check.

The service

Clinically validated heart-rhythm monitoring via a Member's smartphone, with unlimited 60-second checks, analysis for potential irregularities and expert review where a risk is flagged.

The difference

Members can check their heart rhythm wherever they are, helping identify potential irregularities that might otherwise go unnoticed and giving clearer guidance on when to seek further support.

For your clients A simple, accessible clinical way to support proactive heart health, helping people better understand their heart rhythm and take informed action when further support may be needed.

More than a health cash plan

A more meaningful approach to workforce health

We are not just reimbursing healthcare, we are actively improving the health of a workforce overtime, that's the difference.

Three inter-connected pillars delivering one connected solution.

- **Purpose-Led Design shapes the support where your clients need it most**
- **Health Intelligence turning everyday data into meaningful insight**
- **Trusted Partnership helping your clients take the next right step**

When you're ready, we'd love to talk.

Speak to your Business Relationship Manager, or your usual Health Shield contact.



health shield
The best of health