



## SILVER LINING IN A DIFFICULT YEAR

**There is a Welplan for everyone**

The worst recession since 1945 has made 2009 a difficult year. The country has seen an increase in redundancies and unemployment alongside stress and stress related illnesses. The British Chambers of Commerce is predicting that the number of unemployed will rise to 3.2 million – just over 10 per cent of the UK workforce. Bupa reports that calls from people afraid of redundancy have more than tripled since September 2008, and the counselling helpline has received 41 per cent more calls about stress at work.

Employers and employees alike have been forced to face the fact that even fear of possible financial or health risks can have a detrimental impact on business and wellbeing. Now more than ever, employers need to look after their staff to safeguard their business. But this enforced change in attitude for survival can actually be the silver lining in the dark cloud of 2009.

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## Customers say we are 'very good'

Welplan's clients have given the company top scores for customer service, advice and information, declaring the employee benefit provider as 'very good'.

Welplan distributed 973 customer satisfaction surveys to existing clients in July 2008 and January 2009. An amazing 45.6 per cent returned their verdicts with an impressive average score of 1.4: the grading system was from one (very good) to five (very poor).

Mike Jenkins, Welplan's Business Development Manager, said: "These are difficult times for everyone and more than ever it is important that customers feel and know they are getting value for money.

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## Benefits for clerical and admin staff

Running a successful business takes dedication from all those involved, but to keep productivity levels high, employers need to ensure their staff stay motivated and feel valued. Welplan's Business Development Manager, Mike Jenkins, explains why administration staff are just as important as frontline engineers.

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## Welplan's 50 year heritage

For more than 50 years, Welplan has been providing employee benefits to the building services industry. It began in 1955, when Welplan introduced the H&V industry's sick pay and death benefit scheme. Since then, Welplan has built upon a reputation for reliability and trustworthiness to provide a service that its clients need in the most simple, convenient and cost-effective way.

Welplan is a wholly owned subsidiary of the Heating and Ventilating Contractors' Association (HVCA), itself 104-years-old. As such, Welplan is at the heart of the industry it serves, operated by and for the building services industry to provide a one-stop-shop for employee benefit programmes.

Mike Jenkins, Welplan's Business Development Manager, said: "Welplan is there to serve the industry and meet its requirements. We are aware of issues facing our clients, particularly in the current recession, and ensure our clients always come first. This separates Welplan from normal insurance companies, whose first instinct is to look for reasons not to pay a claim. Welplan looks for reasons to pay the claim.

"Our flexibility separates us too. We prefer companies to tell us what their requirements are so that Welplan provides what the clients want."

Welplan offers welfare benefits, including life cover, sick pay and disability benefit; health care benefits, including private medical insurance and employee assistance programmes, and pensions. Welplan also provides holiday pay, which can save businesses significant sums in National Insurance concessions.

Welplan has the flexibility to design bespoke individual packages for individual companies depending on their staff requirements, including differing layers of benefits to suit differing employee groupings.



## Eric retires

Welplan's Deputy Chief Executive, Eric Lazenby, is retiring in July after 30 years of service with the employee benefits provider.

Bruce Kirton, Welplan's Chief Executive, said of his second-in-command: "Eric has been a valued member of the team for many years and has seen many changes occur during his time here. It is hard to imagine he will not be here in the summer. All of us at Welplan congratulate him on his well-deserved retirement and hope he can now sit back and enjoy the finer things in life. He will be sorely missed."

Eric Lazenby bids a fond farewell in the next Welplan Newsletter.

Visit  
[www.welplan.co.uk](http://www.welplan.co.uk)



## Employers and employees save money with Holiday Pay

Since the 1960s, the Treasury has allowed National Insurance contributions exemption for holiday pay in the construction industry. All employers are legally obliged to provide holiday pay but, far from being a burden, the NI contributions exemption can save employers thousands annually, depending on the number of in scope operatives they employ and their basic wages.

The table below shows estimated reductions in employers' NI contributions using the Welplan Plus Holiday Pay Scheme.

Average Salary	Savings made from reduced National Insurance contributions		
	100 in scope employees	300 in scope employees	500 in scope employees
£20,000	£21,801	£65,403	£109,005
£25,000	£29,432	£88,295	£147,159
£30,000	£37,062	£111,188	£185,313
£35,000	£44,693	£134,080	£223,467

Mike Jenkins, Welplan's Business Development Manager, said: "Although the NI contributions exemption was introduced for the construction industry, the use by other industries caused a loss of £20 million to the Treasury, which led to a withdrawal of the exemption in 2007. However, the construction industry was granted a five-year transitional period and will continue to benefit from the concession until 2012.

"Employers could benefit from extensive savings during this time with Welplan Plus. The employee also benefits from the exemption with more in their pay packet. This is an opportunity too good to miss."

## Customers say we are 'very good'

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"It is good to know that our customers value the services we provide. Reassuringly, the returns and the results show how much the customers relate to Welplan; they really feel they are part of something important.

"However, we are not being complacent. These surveys enable us to ensure we maintain high standards and address customers' concerns as soon as possible. Welplan always aims to improve the services we provide."

## Welplan joins KPMG for recession seminars

Welplan has joined forces with KPMG to deliver recession-busting seminars to help its clients reduce costs. The employee benefits provider for the building services industry has united with the leading provider of professional services, including audit, tax, financial and risk advisory, to hold seminars across the country in June and July.

Mike Jenkins, Welplan's Business Development Manager, said: "Welplan's products and services are designed to reduce labour and running costs for our clients. By teaming up with KPMG, we have the chance to use their extensive experience in fighting recessions to make further savings."

**For further information on venues and dates visit [www.welplan.co.uk](http://www.welplan.co.uk) or freephone 0800 195 80 80.**

## Silver lining in a difficult year – There is a Welplan for everyone



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History has proven that recessions and health scares can actually have positive results. They force a readjustment in our mindset, persuading us to reconsider alternatives and re-evaluate the way we run our businesses and lifestyles. In business, this applies to productivity as well as achieving cost efficiencies. Therefore, optimising the performance of staff is essential.

It is firmly established that human performance is linked with morale and health, so this is a shrewd time for businesses to look at offering employee benefits, such as life cover, sick pay, pensions and private medical expenses. Employee Assistance Programmes (EAPs) can also help companies retain their best-performing staff and reduce sickness-related absences from work.

According to Bupa, a study revealed that 44 per cent of people with access to a telephone helpline and face-to-face counselling for issues related to mental ill health said the service saved them from

taking time off work. The advice given also resulted in a reported 48 per cent improvement in productivity. So with employee benefits and EAPs in place, employers can expect to see improvements in the bottom line.

Providing health benefits, if explained properly, will make staff feel more appreciated, giving the employer further payback in staff motivation and productivity. Also, a business that provides access to an EAP, proactively promotes it, and operates a system of management referral, may be considered to have exercised a duty of care towards its staff – important and potentially cost-saving in an increasingly litigious society.

As long as an organisation starts by setting its objectives, and uses even the most modest budget creatively, a cost-effective, desirable and valuable benefits scheme can be achieved.

Welplan Ltd, a wholly owned subsidiary of the Heating and Ventilating Contractors' Association (HVCA), has been providing cost-effective, bespoke employee benefits for all employees in the building services industry

## Silver lining in a difficult year – There is a Welplan for everyone

since it started offering sick pay and death benefits to the H&V industry in 1955. Since then, Welplan has continued to design and develop a comprehensive range of employee benefits to help employers of all sizes, and can include differing layers of benefits to suit differing employee groupings – there is a Welplan for everyone.

Welplan provides simple, cost-effective and one-stop-shop benefits that cost as little as £1.38 per employee per week, and are easy for employers to administer.

For the employer, health benefits, such as life cover, private medical expenses and sick pay, significantly enhance a company's reputation as a caring and supportive employer. EAPs providing access to counselling and advice also help decrease overall absences, and the availability of appropriate, timely medical treatment in times of illness will return staff to work sooner.

Providing for the future also becomes more important in times of hardship, and Welplan has 20 years' experience of the pensions market and how it affects the building services engineering sector. Our industry-wide occupational pension scheme, though it is called H&V Pensions, is not restricted to HVACR companies but is also available to businesses throughout the sector. It has been designed for maximum flexibility so that we can ensure an administrative fit with all 100 plus of our current member companies, which contribute as little or as much as they can afford under the existing format.

Small steps to improve employee morale and health will improve staff performance far more than a small pay rise.

**To find out more about Welplan's healthcare and welfare services, freephone 0800 195 80 80 or visit [www.welplan.co.uk](http://www.welplan.co.uk)**

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## Benefits for clerical and admin staff

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Welplan's Business Development Manager Mike Jenkins

In 2007/2008, 34 million working days were lost due to ill health according to the Health & Safety Executive (HSE).

According to the Labour

Force Survey, in Britain in 2007/8, work-related stress, depression or anxiety accounted for an estimated 13.5 million lost working days and an estimated 442,000 workers believed they were ill due to work-related stress. Figures from the HSE reveal that, in 2006/7, administrative and secretarial occupations accounted for 1,117,000 lost working days compared with just 631,000 for skilled trade occupations.

Our industry is fully aware of the dangers facing frontline workers but, as these figures prove, stress is taking its toll on backroom administrative and clerical staff too. Amid a deep recession, employers can expect these figures to increase, putting further pressure on businesses' finances, unless they take steps now to look after all their staff, both mentally and physically.

One proven, effective way of improving staff morale is to provide employee benefits, which show how employees are valued and provide for employees if the worst happens.

Welplan, a wholly owned subsidiary of the Heating and Ventilating Contractors' Association, provides cost-effective, bespoke employee benefits for all employees in the building services industry.

Welplan's Welfare Benefits include the highly valued and fully automated Life Cover, which can be provided either as a stand-alone benefit or as part of a package of employee benefits chosen by the employer. The benefit is payable in the event of death from any cause, whether or not it is work related.

One of Welplan's popular Healthcare Benefits is the Private Medical Insurance Scheme, which allows employees immediate access to specialist medical treatment provided by a Bupa recognised practitioner at any Bupa Network Hospital, while enabling employers to enjoy significant savings by subscribing to a large, industry-wide group scheme.

Employee Assistance Programmes (EAPs) are also available under Welplan's Healthcare benefits. These include confidential face-to-face counselling, helplines, matrimonial advice and legal guidance. The confidentiality of Welplan's EAPs enables staff to seek help without fear of repercussions and the employer can be seen to be providing help for his staff.

Sick Pay cover provides continued income for employees during periods of absence caused by sickness or accident of up to 52 weeks. The employer can budget confidently, aware that unknown costs associated with sickness absence are fully covered.

**It's a small price to pay for a happy, competent and productive workforce. To find out more about Welplan's healthcare and welfare services, freephone 0800 195 80 80 or visit [www.welplan.co.uk](http://www.welplan.co.uk)**

# How Welplan Can Help You

## Employee Benefits

Welplan's employee benefits are tailor-made for each customer, and offer you the option of buying all benefits or choosing those most relevant to your employees. The minimum Welplan package begins at just £72 per annum per employee for Welfare Benefits, but if the employer were to participate in the Holiday Pay Scheme as well, with the savings on National Insurance contributions the company would save between £250 and £300 per employee per year.

## Healthcare

There are three services available, which can be used in isolation or linked to other products:

- > Private Medical Insurance
- > Health Assessments
- > Employee Assistance Programme

## H&V Pensions

Welplan's H&V Pensions is an industry-wide scheme attracting corporation tax relief.

- > Individual accounts
- > There are no set-up or exit charges
- > Flexible contributions policy
- > Three funds: The Consensus Index Fund – funds are invested to maximise the investment return; the Over 15 Year Gilts Index Fund, and the Over Five Year Index-Linked Gilts Index Fund
- > Cash Fund (minimal risk) and the Global Equity Fixed Weights 50:50 Index Fund (high risk)
- > Benefits at retirement age – options to take 25 per cent of the value of the fund as a tax-free cash lump sum

## Holiday Pay

There are two schemes available – Welplan to meet the HVACR industry's National Agreement for holiday entitlement, and Welplan Plus, a flexible scheme that offers any level of holiday pay, any number of days and any holiday pattern.

### Welplan and Welplan Plus:

- > Provide a rebate on HVCA membership subscriptions
- > Are simple to administer, with a fully computerised and new automated data collection service now available
- > Provide savings in National Insurance contributions

## Life Cover

Welplan's Life Cover is easy to administer, cost-effective and highly valued by employees.

- > Open to all employees
- > Available with a simple flat contribution rate
- > Cost controlled – as the employer selects the benefits
- > Flexible – as different levels of benefits can be selected
- > No requirement for medical examination
- > Fully automated data collection and administration

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# Improve your business's productivity

Businesses like yours can increase staff productivity for as little as £1.38 per employee per week.

Employee benefits, such as Death In Service and Private Medical Insurance, are a proven way of reducing absenteeism and improving productivity among clerical and administrative staff, as well as operatives.

And because Welplan has been working with the HVACR industry for more than 50 years, we are able to offer employers significant savings from a large, industry-wide group scheme.

Private Medical Insurance • Employee Assistance Programmes  
Health Assessments • Death In Service • Pensions • Life Cover  
Disability Cover • Sickness Benefit • Holiday Pay Scheme

## welplan

Supporting the employer

Freephone: 0800 195 80 80  
Or visit [www.welplan.co.uk](http://www.welplan.co.uk)