



## Looking Good At 50

In celebration of the 50th anniversary of the industry holiday pay scheme, we have adopted a new look and logo. It is slicker than our old style, representing the simplicity and solidity of our products. We believe both our existing and potential clients will appreciate this as it takes our company into the next half century of business.

We have always enjoyed an excellent reputation for quality, efficiency and service and have made it our business to keep Welplan's 'finger on the pulse' of industry trends and requirements. This 50th anniversary is the perfect time to introduce the new image; it re-establishes who we are and what we can offer to the industry as a fast-moving company that constantly evolves to meet the needs of its clients.

We are very much looking forward to progressing under this new banner and feel it signifies renewed vigour for our company. Welplan provides an exceptional range of benefits that enable us to cater for the whole spectrum of businesses in our sector. It is time to stop this being the industry's best kept secret and start shouting about it!

## New Business Development Manager 'Raring to Go'

Mike Jenkins has recently joined Welplan as business development manager and has certainly made a big impression in his first few months in the job. Many of you will have already seen him out and about, spreading the word about the benefits we offer.

Mike boasts a phenomenal 30 years industry experience, most recently gained at major UK benefit provider, Marsh Financial Services Ltd, where he was a high-level corporate advisor to the SME market.

Of his appointment, Mike said: "Joining such a well-established, professional company is fantastic. I am keen to change people's perceptions of employee benefits as some see them as a minefield of complications and administration. Welplan already has an excellent reputation amongst customers. By further educating the market and showing how easy to understand and beneficial our schemes really are, we can continue to build confidence."

Mike is already taking heed of possible changes to the UK pensions structure. See the back page for his article on David Blunkett's appointment to the department of Work & Pensions.



## welcome

Welcome to this first newsletter from Welplan – the employee benefit company for the heating, ventilating, air conditioning and refrigeration sector.

2005 is a very special year for Welplan as we celebrate the 50th anniversary of the hvacr industry's holiday pay scheme – an enduring and valued benefit for both employers and employees over the last half-century. Welplan has grown with the scheme and continues to flourish, now encompassing pensions, healthcare, holiday pay & welfare, and sickness & accident schemes.

Inside this first edition of the newsletter, you can find out more about our products, read case studies of the schemes in action, meet some of the new faces at Welplan, and benefit from our in-house expertise. I do hope you will enjoy reading this issue and finding out about the range of easy-to-understand, yet flexible schemes we offer to companies working in this vital sector.

Benefits, and particularly pensions, often seem mysterious, complicated and subject to frequent change. But, with the right provider, they can be very simple. Welplan offers stability and promises consistently high levels of service, so read on and find out how we can help you and your business.

**Bruce Kirton, Chief Executive  
WELPLAN LTD**

# WELPLAN IN ACTION

## “The Safest Schemes You Can Get”

In a traditionally ‘hire and fire’ industry such as the UK hvac market, Sidney Cabbage (H&V) Ltd believes it is essential to retain skilled workers and treat the whole workforce in the best way possible. It uses four of Welplan’s schemes to cover the currently employed 19 outside operatives and 13 office staff: Welplan Plus, the Clerical & Technical scheme, BUPA Healthcare and H&V Pensions.

Paul Remsbury, chairman, has been with Sidney Cabbage for almost fifty years. Anne Remsbury, his wife and company secretary, commented: “As a building services company, it is very important to find a benefits provider that understands where we are coming from and the unique problems facing our industry, especially where sickness, accident and death benefits are concerned. The staff at Welplan truly are the most amenable, helpful team you could wish for and have provided an excellent support network for Paul, the two joint managing directors, Steve Remsbury and Dave Smith, and their team.”

Sidney Cabbage’s team includes management, contract engineers, an estimating department, accounts/admin and an outside supervisor. To satisfy the whole range of employees, flexible packages were required that could be tailored to suit the needs of all elements of the company. Sidney Cabbage has been involved with the HVCA and Welplan for many years and joined the Holiday Pay system in 1955, the Welfare Benefits in 1975, Private Medical Insurance Scheme in January of 1980 and, finally, the Pension Scheme in the summer of 1988.

Anne outlined instances where Welplan’s services have proved invaluable: “Welplan’s BUPA Healthcare scheme means that all staff are treated to a very high standard and are seen promptly, reducing annual sick leave in many cases, speeding up the treatment and cure of health problems.



Left to Right - Steve Remsbury,  
Paul Remsbury and Dave Smith

For example, Paul had a malignant tumour on his left kidney diagnosed on a Wednesday and had it removed in a local BUPA Healthcare Hospital on the following Friday.

“Welplan’s Clerical and Technical Benefit Scheme paid the sum of £20,750 in death benefit to the distraught parents of a 21 year old trainee contracts engineer who was tragically killed in a car crash in May 1998. Welplan dealt with the situation with great sensitivity and within a month the cheque was issued and passed to the parents.

“More recently, a young outside operative had a very bad car accident in December of 2004, he received sick pay for the 28 weeks following his accident, in addition to SSP. Furthermore, if he is unable to return to work, he may be paid a lump sum of £17,000 to help him in the future. Sick pay for operatives is paid up to £179.13 for 28 weeks in addition to SSP, and half pay for a further 24 weeks. These additional payments are of great importance to employees that are off sick as SSP on its own would be a very low sum of money to live on.

“As a company that prides itself on doing the best it can for its staff, it is good to know everything we are able to offer is secure and truly benefits the company, both as employers and the employees. The monthly payments to Welplan ensure money for holiday pay and healthcare is always there when it is needed. The schemes are the safest you can get and, as a form of insurance, work extremely well. As an employer, there is total peace of mind and all employees know they are being well looked after with helpful advice readily available, should it be needed,” Anne concluded.

## senior HARGREAVES Reaps The Benefits

Welplan’s schemes are providing great benefits to the 310-strong team at Bury-based Senior Hargreaves. The company, which specialises in the manufacturing and installation of sheet metal products for building ventilation systems, joined Welplan at our inception and uses Welplan and Welplan Plus for holiday pay, Clerical and Technical for life cover and healthcare to provide its employees with benefits over and above the basic statutory level.

Alicja Kinsey, human resources officer, said: “Previously, there was no scheme in place to provide any form of benefits for our employees, in particular the weekly-paid staff. Using Welplan not only allows us to offer an attractive package to employees but also helps us to retain the skilled labour we need to run our business. Senior Hargreaves prides itself on care for its employees and our use of the Welplan range of schemes underlines our commitment to this.

“Welplan’s administrative function has taken on the majority of associated paperwork. This means all systems run smoothly and our staff can get on with the job in hand,” she continued.

Senior Hargreaves uses the Clerical and Technical scheme to provide life cover for staff until they are eligible to join the company pension scheme – the ideal solution for new employees.

As with many companies, Welplan’s healthcare provision is especially important to Senior Hargreaves. As the person responsible for HR, Alicja needs to ensure employees feel supported and provided for at all times, but especially in times of illness or difficulty.

“Fit and healthy workers are essential to the running of any business. Schemes like Welplan’s mean employees can benefit from sought-after private medical cover, ensuring they are treated as quickly as possible. The scheme works as an efficient budgeting tool so we can make early provision for sickness and injury, incapacity or death in service benefits, should they be required,” Alicja commented.

## Flexible Support For Madson

It's a competitive market out there and employee retention and welfare is key, especially in small companies where the departure or absence of one worker can cause major problems in the running of the business.

Colchester-based, Madson Air Conditioning, has found Welplan's services extremely beneficial when attracting and retaining the best staff. The seven-strong company, which specialises in the design and installation of air conditioning systems, uses Welplan's pension scheme and the Welplan Plus flexible holiday pay scheme for all employees and the clerical and technical benefits program for support staff.

Managing director, Damon Way, had used Welplan's schemes when working for a previous employer. "Based on past experience, I knew Welplan would be right for Madson AC. Because it operates solely for the hvacr industry, it really understands the unique needs of its clients.

"The flexible support and range of schemes offered by Welplan means we can pick and choose the package we need and tailor it to our staff and the way we run our business. Welplan staff are very accessible and there is always someone on hand to answer any queries we might have," Damon commented.

## Supporting The Employer / Employee

**Employer:** Today's market is more competitive than ever before and it is vital employers are able to attract skilled, dedicated workers and hold on to them. Employee benefits are recognised as a key tool in achieving these aims – the better the provision for employees, the longer they are likely to remain in the job.

Because we offer a full range of benefits, we can support employers in all areas of employment activity. We have something to offer to on-site operatives, mobile engineers, or back-office clerical and technical support, in both the short and long-term contracts. From ensuring an employee has access to dental cover next week, to managing this year's holiday pay, to providing for an employee's pension in 20 years' time, Welplan has it covered.

Our schemes are an efficient budgeting tool for employers. Because you pay regular, low-cost, fixed contributions, you can be sure support will be there when you come to need it. As an industry owned provider, we keep costs to a minimum. For example, our centralised Holiday Pay scheme can save you approximately 1% on gross payroll costs, working out at about £18.00 per employee per month for workers earning an average salary of £20,000 pa, and we don't make any administration charge.

We pride ourselves on our innovative administration systems that include processes and programs specifically designed to integrate automatically with your own IT systems, to provide a secure environment to eliminate paperwork and minimise administration, which enables you to get on with the business of running your company.

**Employee:** We understand the industry you are working in and the unique issues and potential problems you face. We are here to support you, the driving force of the industry, and ensure you are fully provided for at all stages of your career.

Our offering covers every area of employee benefit support. We can help you save for your future, ensure you receive your holiday entitlement on time, provide for you or your family in the event of illness, accident or death, and offer comprehensive private medical cover. Our healthcare package even includes added features, such as Employee Assistance Programs - free support phone lines to offer advice on both work-related and domestic problems from stress to legal issues, to ensure you get the best care available. We can cover anyone up to the age of 65 regardless of medical history and do not operate any exclusions in relation to our cover.

Because the schemes are industry wide, if you do decide to change companies, you can take your benefits, holiday credits and pension with you, without the need to cash them in and start again. All your new employer needs to do is sign up with us and contribute on your behalf.

## Making History

Welplan is the long-standing employee benefits company run by the hvacr industry solely for the hvacr industry. We have been helping employers recruit and retain skilled workers since helping establish the h&v industry's holiday pay scheme in 1955 and its sick pay and death benefit scheme in 1965.

## What Makes Us Different?

- Run by the industry, solely for the industry
- Schemes are industry wide so employees can carry their accrued benefits from employer to employer
- Flexible rates across all benefits and schemes
- In-depth knowledge and experience of hvacr concerns
- As a wholly-owned subsidiary of HVCA, we have the substantial buying power of the Association's 1,400 members, enabling us to achieve the best rates
- Superior administration system that eliminates paperwork for our clients
- Central funds built up over 50 years of benefits provision – we do not use commercial providers except for healthcare provision.





# Welplan Star Staff

As part of the Investors In People (IIP) scheme, which Welplan embraced in December 2002, H&V pensions manager, Gillian McKillop (standing on right in photograph), has gained her Fellowship to the Chartered Insurance Institute (CII), assistant pensions manager, Chris Alexander (centre), has passed the G60 module of the CII'S Advanced Financial Planning Certificate and claims administrator, Jane Stephenson (left), gained a level 3 National Vocational Qualification in Business Administration.

It has been wonderful to see how keen our people are to take on these courses and qualifications. Even though our NVQ workshops are held in company time, they haven't been put off by some homework still being required!

These three are just the latest in the IIP program, which encourages staff personal

development on all levels and in all departments. By offering this opportunity to our staff, we have found that motivation is high, as is staff retention. Other milestones we look forward to include all administration staff achieving an NVQ in Business Administration by October, and all seven managers gaining an Institute of Leadership Management qualification.

We place great importance on investment in the program continuing into 2006 and beyond and it being available at all levels within the company. For example, in October this year Rachel Davidson, HVCA Publications and SKILLcard manager plans to begin a Masters Degree in Developing Professional Practice. At the same time our caretaker, Byron Hadley, is planning to undertake a course in general plumbing!

## Ask the Expert

Gillian McKillop, pensions manager, answers an essential question on pension provision.

**Q:** Given recent public concern regarding pension provision, how can membership of H&V Pensions help to alleviate such unease - particularly with regard to fund security, quality of service and level of income on retirement?

**A:** When selecting a pensions scheme to serve its employees, it is vital that employers look for an option that carries minimum risk for the pension holders.

The Welplan H&V Pensions scheme is a defined contribution scheme and, as such, all contributions are allocated to members' earmarked funds. Funds cannot be accessed by an employer in any instance and, therefore, are not subject to the same security risks as other benefit scheme funds, particularly in cases of employer insolvency.

H&V Pensions aims to provide a cost-effective service to ensure that income on retirement is not adversely affected by excessive charges. Our charging structure currently does not exceed 1% pa, incurs no additional charge for transfers and provides an open market annuity service at no additional cost.

As an industry-wide scheme, H&V Pensions supports employers in numerous ways. There are no set up costs for new participating employers who also have complete flexibility regarding setting contribution levels and employee eligibility criteria.

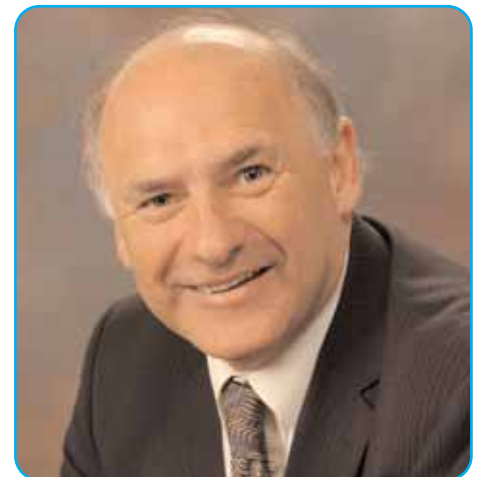
A fully qualified, experienced administration team is on hand to offer advice and guidance on every aspect of pension provision through Welplan. Our administrative function alleviates paperwork for the employer, providing a direct, timely, streamlined, yet low-cost service.

## Changes Afoot

Mike Jenkins, Welplan's business development manager, explains how David Blunkett's appointment to secretary for work and pensions is likely to change the way pensions operate in the UK.

The climate of our industry is ever changing. Today's market is vastly different to what it was 20 years ago and it will change again in 20 years from now - sometimes it is difficult to know what to expect from the future. Pensions education is key to de-mystifying what the coming years will hold so it is vital that we keep a close eye on potential new developments. Having stated there will be "no off-limits" in his assessment of UK pensions, Mr Blunkett has not even ruled out the possibility of compulsory pension contributions in the future.

Welplan's H&V Pensions scheme is ideally placed to assist employers in the fast-changing pensions landscape since it offers



Mike Jenkins

total administrative support and is industry-wide, making it easy when employees change jobs. Many businesses, especially the SMEs that make up the majority of our industry, do not have the time or resources to dedicate to administering effective employee benefit and care schemes. With expert knowledge, a tailored approach, sound advice and a flexible range of schemes, Welplan's offering is sure to prove invaluable.

For further information, to contribute to our next issue, or to pass on any comments regarding Welplan, please Freephone 0800 195 8080 or email: [contact@welplan.co.uk](mailto:contact@welplan.co.uk)

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