

## Smile – And The World Smiles With You



One way of ensuring your staff look after their oral hygiene is to help them with the cost of dental care. You can do this by participating in a company dental insurance scheme. Welplan is about to launch a new two-tier dental benefits package in association with BUPA that offers a maximum annual value of dental care for fixed monthly costs.

### Monthly Costs for individual cover

- Tier 1: £10.18 per month = £800 worth of cover per year
- Tier 2: £19.77 per month = £1,600 worth of coverage per year

(Joint and Family cover is also available)

The costs will be the same wherever you are located and are not determined by the dental rates charged in your area. At a time when dental charges are rising and access to NHS dentistry is increasingly difficult to find, private dental cover for staff is very highly valued.

There has been extensive coverage in the press recently on the nationwide shortage of NHS dentists. The cost of dental care can also vary dramatically depending on where you live, or even which dentist you visit in your town. A simple check up, with scale and polish, can range from £13.50, if you are lucky enough to find an NHS dentist, to over £80 by a private practitioner.

Many people put routine dental care on hold or may not visit the dentist at all, due to increasing costs. Recent surveys have shown that less than half the population have frequent dental checkups (NHS or private), and 12 percent have not been for more than two years. When dental problems are left unchecked, they may lead to expensive and more extensive treatment in the future. This could result in having to take time off work.

Regular dental check ups are important not only for an individual but everyone they come into contact with – both socially and in business. A person's teeth may influence whether they will be successful in life, say a team of researchers from King's College, London. Having attractive teeth was also shown to boost an individual's confidence, leading to a better performance in social and business situations.



## Spotlight On Health

The most important resource for any business, regardless of size, is its employees. The productivity and retention of quality staff keeps the business on track. Staff absence, through illness, and a high staff turnaround can pose a considerable threat to profitability.

Providing health benefits, such as company health care and employee assistance programmes, can significantly help businesses attract and retain staff. Knowing that they can rely on support in times of stress or illness has been proven to be a significant factor in people's job choices. Businesses that provide these benefits are seen as more caring, supportive employers.

Access to counselling and advice will help decrease overall absences and the availability of appropriate, timely medical treatment, should they fall ill, will also return staff to work sooner, minimising the impact on the business's bottom line.

Health is important to everyone, which is why we are putting the spotlight on it in this issue. Please read on for the good of your health!

Bruce Kirton, Chief Executive  
WELPLAN LTD

Call our healthcare department on 0800 195 80 80





## HELP!

### Your Personal Support Service For Just £6 Per Year

Whether due to stress at work or problems at home, there may be times when your employees could benefit from talking to a professional counsellor or psychologist. Dedicated to making your employees feel better, Welplan, in association with BUPA, can provide this help in the form of an Employee Assistance Programme. This kind of service has in the past been seen as an expensive luxury but Welplan is offering it at just £6 per annum per employee.

EAPs are a set of helplines through which personnel can gain access to trained counsellors and psychologists, or just someone to lend a friendly but anonymous ear. The introduction of an EAP can help employers identify and deal with issues such as bullying, harassment and stress. It can also assist employees with financial and legal problems before they escalate and begin to affect performance.

With an EAP in place, staff turnover and absence rates are likely to be reduced, and, furthermore, it can act as a valuable staff recruitment and retention tool. An EAP can also help lessen the risk of litigation for your business by demonstrating a duty of care to your employees. The majority of businesses adopting an EAP report improvements in productivity.

From the employee's perspective EAPs are great because they offer added support above and beyond what is expected. For the employer, this helps to retain and recruit staff.

# Medical Insurance – The Facts

Medical advances now mean that doctors are able to treat many more conditions. However coping with the increased demand, as well as the cost involved, has been a problem for the NHS and has led to long waiting lists.

The main incentive of buying private health cover for the individual is that it provides a sense of security that if they fall ill or need an operation, they can get treatment promptly and will be given a choice of where and when to receive it.

The incentive for the employer is that staff receive treatment and return to work quicker. This is equally important for companies of all sizes, although having a critical member of the team off long-term sick in a small company could have a devastating effect on business.

All clerical, technical and managerial employees in the hvacr sector employed under the Environmental Engineering Staff Agreement are automatically entitled to private medical insurance. However, because many jobs in hvacr are physically demanding, it is equally important to look after the health of manual workers. Welplan provides full BUPA cover that can be easily extended to installers/operatives for the same cost as clerical, technical and managerial staff for as little as £415 a year.

#### Welplan Private Medical Insurance

Our scheme allows employees immediate access to specialist medical treatment on either an inpatient or outpatient basis, while enabling employers to enjoy significant savings by subscribing to a large, industry-wide group scheme. Welplan has made a special agreement with BUPA specifically for the hvacr industry. Treatment is available nationwide in individual, single en-suite rooms at any one of 250 hospitals using surgeons and consultants registered under BUPA's partnership scheme.

#### Advantages

- Today's rate is the lowest in three years, held over from April 2005 when we reduced it
- The rate of medical inflation has increased dramatically over the past few years but Welplan has been able to control what our members pay because of the size of the scheme
- We also offer cover for dependents of employees (contact Welplan for details)
- Our scheme meets the EEI Staff Agreement requirements
- We provide immediate cover for pre-existing medical conditions.



# Welplan Cures What Ails Ailsen



Nottingham-based Mechanical and Electrical Service and Maintenance Company, Ailsen Ltd, has been providing its clerical staff with private medical cover through Welplan's healthcare service for 12 years.



be returned to work quickly after any treatment, causing minimal disruption to service. Ailsen also needed a 'hassle-free' solution with good rates so Dan turned to Welplan.

Managing Director, Dan Cleasby, says: "We pride ourselves on a first class service offered to our clients. Our 24-strong office-based team of estimators, design engineers, buyers and project managers is essential to our business operation which covers our Mechanical and Electrical Services, Air Conditioning and Service and Maintenance Divisions."

With a long tradition of clients such as Boots Plc., Imperial Tobacco, Capital One and East Midlands Ambulance Association to impress and retain, Dan recognised it was essential that the office team was given access to the highest quality medical care and could

"The way Welplan operates means very little legwork for us," says Dan. Their central office handles 99% of the admin, all I need to do is make the monthly payments and advise Welplan of changes in staff or cover required, and they do the rest."

"Healthcare is such a worthwhile benefit," he continues. "As an employer, it gives me total peace of mind that my team is cared for. Staff feel valued and services such as the Employee Assistance Programmes offer extra support above and beyond what an employee might expect. Because Welplan uses the buying power of the HVCA, the rates are excellent and have remained very stable over the years, despite huge hikes in medical premiums elsewhere."

Welplan's Healthcare package has proved useful for staff recruitment and retention at Ailsen, says Dan. "Our employee benefits package, which also includes Welplan's Welfare and Holiday Pay schemes, is an excellent offering to staff old and new. Most employees expect medical cover of some sort nowadays but Welplan enables us to present them with that little bit extra."



## Ask the Expert

Do you have a question about any element of Welplan's services?

To discuss how we can help you provide the best for your staff, contact any of our experts who will be happy to help...



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**or call on  
0800 195 80 80**

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# Welplan wins ECIA scheme

We are delighted to announce our new scheme, which provides benefits to the engineering construction industry. In conjunction with the Engineering Construction Industry Association, Welplan is providing the package of welfare benefits required by the National Agreement for the engineering

construction industry. Benefits offered will include weekly sickness and accident, death, disablement and injury benefits.

We are delighted to have been chosen for this scheme. It further expands our customer base and demonstrates our commitment to providing flexible solutions

across the specialist sectors of the construction industry.

**If you are an ECIA member and want to know more about the welfare benefits available to you through Welplan, contact Eric Lazenby on 01768 860 412 or email [e.lazenby@welplan.co.uk](mailto:e.lazenby@welplan.co.uk)**

## What else does Welplan do?

Welplan is the industry's best-kept secret...

### As well as healthcare, we provide:

- Holiday pay – free of National Insurance contributions
- Sickness and accident benefit
- Disability and serious injury benefit
- Death in service benefit
- Occupational and stakeholder pensions.



### As well as benefits, Welplan administers:

- Engineering Services SKILLcard – an industry-wide register of 50,000 employees
- REFCOM – a company register promoting the safe handling of refrigerants
- The HVCA Contractor Liability Insurance Scheme – a comprehensive package of

liability cover for contractors operating in the building services sector

- BESCA – the new Competent Persons scheme for self-certification of all domestic and commercial hvac work
- HVCA Publications – books, technical publications and business software.



# welplan

For further information, to contribute to our next issue, or to pass on any comments regarding Welplan, please Freephone 0800 195 80 80 or email: [contact@welplan.co.uk](mailto:contact@welplan.co.uk)

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