



Health Assured

Healthier staff, Healthier margins



Experience the difference.....

Welcome to **Health Assured Ltd**, a provider of innovative health and wellbeing services. In particular our **EAP Plus** provides all the benefits you would expect from an EAP, (employee assistance programme), plus a range of insured occupational health modules replacing existing provision at much lower cost.

We have dismantled conventional products and delivery methods, replacing them with solid, common sense alternatives, that are smart, achieve economies of scale and ultimately should bring down both your annual spend, and absence rates, whilst being seen as a key benefit by staff.



With **Health Assured** you have the complete peace of mind that we are regulated and authorised by the Financial Services Authority (FSA) and as such work within a transparent, ethical and robust framework at all times.

Our EAP products work on a modular basis and provide all the benefits expected from a traditional, high quality EAP, whilst incorporating FREE Occupational Health services and a Commercial Legal Helpline for the employer.

The traditional benefits of an EAP are also enhanced for the employee, as the Health Assured EAP incorporates unlimited use of an innovative Online Health Assessment tool, providing online health and fitness assessments along with Nutritional, Fitness and Lifestyle information (together with medical fact sheets).

The Health Assured EAP and EAP Plus provides peace of mind for employees, through the provision of empathic counselling and robust tax, legal and medical information services, together with the easy to use Online Health Assessment tool.

You as the employer will benefit from significant cost savings, whilst having the opportunity to promote the additional benefits of a far superior Employee Assistance Programme to staff, and also to benefit from the reduced absence and risk levels associated with the implementation of a structured Occupational Health/Absence management service.

If you purchase Income Protection Insurance for your staff, we strongly advise that you discuss this product with your intermediary/broker or with the actual provider, as the potential claims cost reduction is likely to result in a significant premium reduction.



Our **EAP Plus** is a modular plan which allows employers to select the specific modules required to enhance your existing provision.

As illustrated in the table below, our standard EAP delivers a structured and objective risk management tool, covering Pre-employment Screening, Stress Management, Health Promotion and Health Risk Audit function, unlike standard EAP's which are limited to support lines and counselling.

The entire **Health Assured** product range is designed to blur the edges between Employee Assistance programmes and Occupational Health – we clearly believe that a joined up approach works better for everyone.

The **EAP Plus** product offers the additional benefits, associated with access to Occupational Health Physicians, and robust legal advice and indemnity, in the event of a claim against you.

	Typical Industry standard EAP	Health Assured EAP	Health Assured EAP Plus
Telephone support lines	✓	✓	✓
Face to face counselling (per issue)	6 sessions	8 sessions	8 sessions
Commercial legal helpline	X	✓	✓
Pre-employment health screening	X	✓	✓
Online health assessments	X	✓	✓
On line OH Risk Assessments / Questionnaires	X	✓	✓
Online Night Worker Questionnaire	X	✓	✓
Management referral	X	X	✓
Legal Advice & Indemnity*	X	X	✓

*Commercial legal advice. The insurance is for employment disputes cover, only defending the employer if an employment claim is lodged by an employee following their referral for an occupational health assessment.

Telephone support lines:

24 Access to Telephone Counselling (BACP Accredited counsellors)

- Alcohol/drugs
- Bereavement
- Debt
- Domestic Abuse/Violence
- Relationship and Work Related Problems

Qualified nurses

- Medical information

Childcare Advice

This service provides help to find childcare if your circumstances change or if existing help lets you down

Legal/Tax Advice

Our Tax and Legal services are offered by qualified professionals. Your call will always be answered by a qualified and suitably experienced individual.



Face to face counselling:

The Health Assured EAP and EAP Plus provides up to 8 face to face counselling sessions per person, per issue when referred by the telephone counselling and support service.

The Health Assured EAP and EAP Plus provides access on a national basis, to BACP accredited, qualified and experienced counsellors.

Pre-employment health screening:

Experienced Occupational Health qualified clinical staff provide an effective online pre-employment screen for every new recruit, thus minimising the risk for employers at the time of appointment and ensuring compliance with the terms of the Disability Discrimination Act (1995, 2005). The online Pre-employment screen also provides a valuable baseline audit of the employee's health on entry in to the company.



Working Time Directive – Night Worker Questionnaires

As a standard feature within the **Health Assured EAP** range, you will have access to a web-based Night Worker Questionnaire. Every response will be reviewed by a qualified Occupational Health professional, and if necessary we will contact the individual to clarify any health related matters.

Occupational Health Risk Assessment

This new and innovative product can reduce your Occupational Health Screening costs by up to 60% per annum!

“All employers are required by law to control health and safety risks. Health Assured’s Occupational Health Screen products will help protect employers and most importantly employees”

Geof Humphrey MBA.DMS.RN.FCMI., Nexus Occupational Health Services.



Our experience from conducting Health Surveillance Screens reveals that 80% of the people screened by an Occupational Health Nurse do not have any risk factors that require further testing. In our trials 94% of the people who failed the face to face screens also failed our online version.

By asking relevant questions through a paper based or online questionnaire we are able to filter those employees who require further testing in the following areas;

Eyesight; Hearing; Lung Function; Allergic Reactions; Skin Surveillance; Musculoskeletal Hand Arm Vibration; Night Worker; Previous employment issues; Disability Discrimination issues;

Key health issues.

As a standard feature within our EAP products, our clients have access to a PDF version of the document, for distribution to all staff. Once the results are collated, we will analyse them at no additional charge and make very clear recommendations. For a small additional charge, we will distribute the forms, collate the responses and then provide the analysis.

The report will state the risk areas and the recommended action to take for each individual. The analysis is made even simpler by using a traffic light system to highlight those people who require urgent attention or simply need to be monitored.

Using our Occupational Health Risk Assessment can reduce a client's Occupational Health Screening costs by 60% per annum allowing client organisations to focus their budgets on remedial and preventative action.

Management referrals:

EAP Plus provides access to Occupational Health Physicians (almost 500 across the length and breadth of the UK) to perform Independent Medical Reviews (Management Referrals) in support of structured Absence Management Protocols.

Included within the cost of the management referral option an occupational health consultation can be implemented when the employee's sickness record falls into one of the following categories:

- Has had 5 episodes of absence in a rolling 12 month period
- Has been signed off for more than 21 days
- Has been signed off for a mental health or musculoskeletal condition for the second time in a 12 month period
- Is off sick on a long-term basis and subject to a formal disciplinary hearing

You will receive a clear, concise and detailed Report to Manager within 7 working days of requesting a referral.

It is important to note that the terms and conditions do apply. You are not able to refer an employee for a management referral, under the policy who was absent from work at the point that the policy was purchased, until the employee has been back at work for a period of 60 days.

Health Assured operates a triage service, whereby a member of our clinical team may also contact an employee, once the referral form has been received, but prior to an appointment with an occupational health physician being made, in order to ensure that a referral would be appropriate.



In the event of a telephone consultation being undertaken, a full report would be supplied to the referring manager and consent would be obtained in the usual manner.

Health Assured operates a robust network of physicians who are both qualified and experienced (Dip Occ Med, AFOM, MFOM or FFOM). A rigorous process exists, whereby each physician is annually asked for his or her qualification certificates and indemnity status.

Human resources and line managers are provided with a diagnosis and prognosis of an employee's medical and emotional wellbeing, in a structured, consistent and timely fashion across the entire UK.

The Management Referral Process is designed to support the Occupational Health needs of client organisations, this facility is further enhanced by our team of clinicians (Physicians and Nurses), who review every set of clinical notes to ensure that we constantly maintain the highest standard of clear and concise, evidence based reporting. It is important to stress that our reports are consistently formatted to meet clients' specified requirements.

Legal advice:

The provision of an Employment Law Helpline staffed 24 hours a day by qualified professionals and barristers. In many cases, the report to manager, provided following the management referral may generate a number of additional questions associated with employment law. The legal protection provides telephone access to specialist legal advice, and indemnity up to £100,000. We will defend an employment dispute following the referral of an employee for an occupational health assessment. Please refer to our key facts and policy wording for specific terms and conditions of the cover provided.

Service Level Agreement

We understand fully that the timeline and quality of reporting, along with general service provision is a key issue within Occupational Health. **Health Assured** provides national coverage, and works to clear and transparent Service Levels:

- Referrals are accepted via our online portal, email, fax or post.
- The Referring Manager provides relevant information such as sickness absence information, job descriptions relating to the referred employee.
- On receipt of the request the individual's details will be recorded for monitoring purposes.
- Confirmation that the claim is eligible will be made within 1 working day and an appointment will be made directly with the employee to see an OH physician, within 7 working days of the receipt of referral.
- A letter with the appointment details will be sent to the employee on the same day of the appointment being verbally confirmed with the employee.
- The referring manager will be notified of the appointment details via email (or telephone where an email address is not available)
- The consultation will be booked to provide up to one hour clinical consultation if necessary
- The report to manager will be clear, concise and will address questions asked in the referral, including findings, recommendations and prognosis.
- Advice will be provided on the recommendations and reasonable adjustments including the type of duties that could be undertaken if fitness to work is in question.
- Where possible a likely date on which the employee could return to work will be stated.
- The report will be returned to the referring manager within 2 working days of the appointment.
- Where a referring manager wishes to speak to the occupational physician, every effort will be made to ensure that it is during the same day as the appointment.

Stand alone Services

Health Assured is a leading provider of Assistance and Occupational Health Services and is able offer the following services, delivered in a professional, empathic and cost effective manner:

Management Referrals:

Provided on an ad-hoc basis, accessing our network of over 500 physicians across the UK in conjunction with our clear clinical supervision. We ensure that our reports are unambiguous and allow you to make clear informed decisions, in a timely fashion.

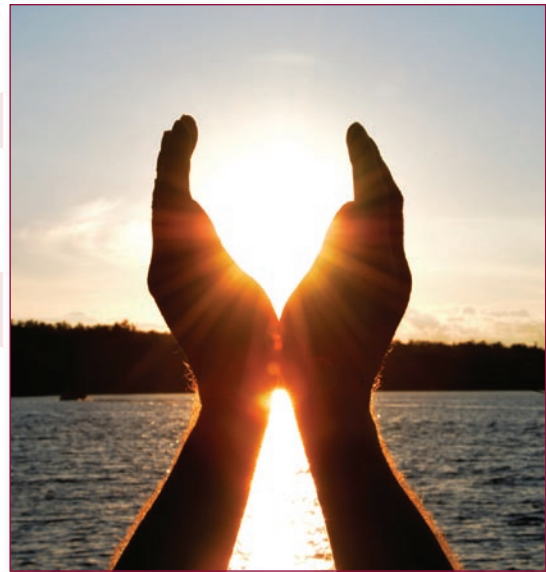
Health Screening:

Comprehensive Health Screening solutions, delivered by experienced nurses, using state of the art medical technology. All of our screens are conveniently delivered at the client's premises, with costs starting from as little as £49 per person.

Health Risk Assessments

Health Assured is at the forefront of delivering high quality, innovative solutions, which by definition work harder for the client, thus delivering more, for less cost.

Our Health Risk Assessment tool, allows the client to receive a detailed audit, relating to the health of the work force, and then allocate appropriate financial resource, in terms of providing Health Surveillance, necessary to meet obligations and safeguard the welfare of the work force. There are some very interesting studies, that demonstrate that this method will save a typical organisation up to 60% on their annual, preventative health spend – please contact us for more information.



Occupational Health Screen Plus

The **Health Assured** screening team will visit the workplace and conduct physical tests on the following issues;

- Hearing: Using the latest Siemens hearing test equipment
- Eyesight: Test to Occupational Health level (includes colour blindness test)
- Lung Function: Using respiratory testing equipment
- Skin Surveillance: Digital images are sent to a dermatology centre for analysis
- Hand Arm Vibration Syndrome Surveillance
- Carpal Tunnel Syndrome : Physical examination
- Blood Pressure and Mini-ECG

Latest analysis reveals that blood pressure is often increased due to the stress of different roles. Our test will identify those people at risk.

Additionally your organisation will receive the following;

Medical Certificate of Attendance to support your Health and Safety strategy and a Spreadsheet report of the results and any action that might be required.

Contact Us

At **Health Assured**, we believe that communication is key. We have a flexible, customer focussed approach, supported by robust products and highly competent clinicians. Please do contact us and we will be delighted to discuss your specific needs in detail.

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The helpline, face to face counselling and commercial legal insurance is underwritten by DAS Legal Expenses Insurance Company Ltd.
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