

An overhead view of four people sitting around a grey circular table in a modern office setting. The people are a man in a blue shirt at the top, a woman with curly hair on the right, a woman with glasses on the left, and a man in a green shirt at the bottom. They are all looking towards the center of the table. On the table are two laptops, several sheets of paper, a tablet, and a pair of glasses. The chairs are orange. The background is a light grey floor with a curved orange wall on the right and a staircase with white railings at the bottom right.

WILLIS TOWERS WATSON ENHANCED TERMS AGREEMENT

For employers with smaller numbers of insurance scheme members

Recent global events have thrown up a host of new workplace wellbeing challenges for employers, both inside and outside of the workplace.

As well as piling obvious pressure on NHS resources and waiting lists, several significant knock-on effects have occurred - from restrictions on dental treatment to mental health and wellbeing issues, musculoskeletal problems after hours spent at makeshift home desks to the ticking time bomb of cancer tests not yet taken.

Businesses with smaller numbers of insurance scheme members have historically struggled to secure benefits on favourable terms, with lower scheme numbers translating into **higher premiums, above inflation price increases** and more **medical exclusions** than that demanded of corporates.

Today, hardening insurance markets may only increase budget uncertainty in benefit expenditure.

Following a review of leading providers, we can provide access to best-in-class solutions across:

- UK and International Private Medical Insurance
- UK and International Group Life Assurance
- UK and International Income Protection
- Dental
- Critical Illness
- Employee Assistance Programmes

Key benefits



Lower cost

- Attractive terms **below standard market rates**, reducing your premiums
- Option to **fix premiums** beyond ordinary contracts, providing cost certainty



Better cover

- **Wider range** of benefits available
- **Pre-existing conditions often removed** giving faster access to private treatment for more employees
- Added-value services such as an **Employee Assistance Programme** helpline, DNA testing, rehabilitation services or access to an online health hub
- **Higher cover** limits

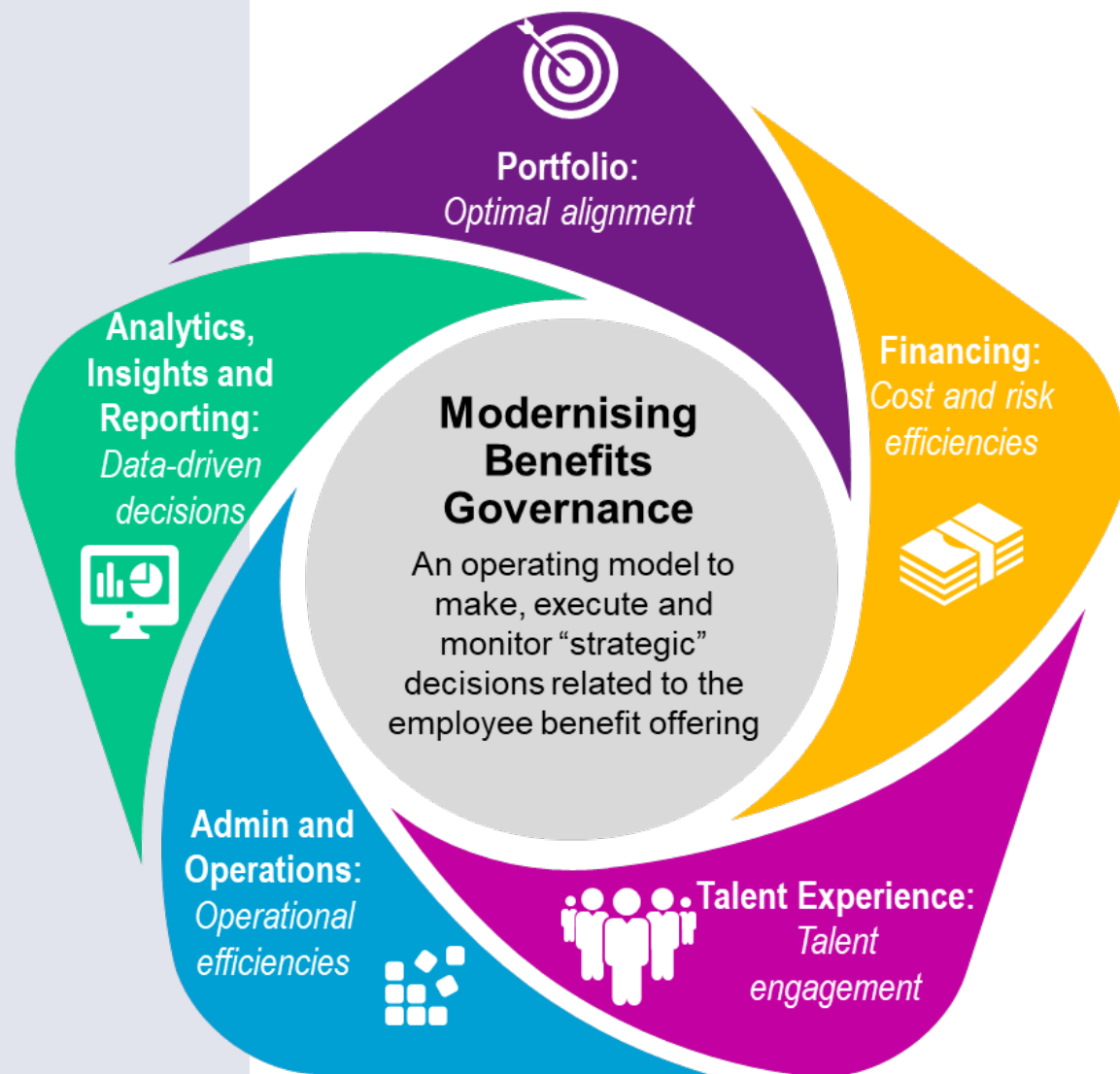


Better service

- Improved customer service e.g. **dedicated account managers**
- **Reduced administration time** e.g. online enrolment and single point of contact

Driving a modern approach to your employee benefits

- **Portfolio** – Enhanced benefit design with leading cover for employees to meet evolving needs of the workforce
- **Financing** – Cost certainty in a hardening insurance marketplace
- **Talent experience** – Enhanced employee access via remote and digital services
- **Admin and operations** – Reduced administration time with higher free cover limits and online enrolment
- **Analytics, insights and reporting** – Claim and activity data to support future decision making



Get in touch

To find out how Willis Towers Watson's Enhanced Terms Agreement could make a difference to your employee benefits, [click here](#) to make an appointment

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