

# Back to school, back to business



*Matthew Collins, Director at Chelmsford-based Ascend Broking Group, explains why employee healthcare benefits matter more than ever.*

**AUTUMN means cooler days, the leaves changing colour and that familiar 'back to school' feeling – and it's also a great time for business owners to get back to basics and focus on the health and wellbeing of their greatest asset: their people.**

Employee healthcare schemes are often seen as a 'nice bonus', especially for smaller businesses, but in today's workplaces, large and small, they're definitely becoming a 'must-have.' Providing healthcare benefits isn't just a box-ticking exercise; it's about creating a healthier, more motivated team, reducing absence and building a stronger, more resilient business.

When employees feel looked after, they're more likely to stay loyal, work hard and go the extra mile for your business. A healthcare scheme shows you value your team as people, not just as workers. It builds trust and respect and, in turn, encourages staff retention, which is a huge cost saver for any business.

Hiring and training new staff can take a lot of time and money. Keeping your team happy and well means your business can operate better and save money in the long run.

Sick days cost UK businesses billions of pounds each year, and while some absences are unavoidable, many can be reduced or prevented altogether with the right support.

A healthcare benefit like access to GPs (including online appointments), health checks, mental health support or physiotherapy can help employees get the help they need quickly, without long NHS waits or unnecessary time off. It means they're more likely to get back to work sooner and feel supported while they're off.

For small businesses, especially, the absence of one person can have a big

impact, so a joined-up health and wellbeing plan means staff can stay healthier and your business can stay on track.

Mental health isn't just a buzzword, it's a real concern. One in four people in the UK will experience a mental health problem each year, with stress, anxiety and burnout on the rise across all industries and job levels. Left unaddressed, it leads to absenteeism, presenteeism (where people work while unwell) and a higher staff turnover.

By offering mental health support, whether through counselling services, mental health days or stress management tools, you can send a clear message as an employer: it's OK not to be OK, and we're here to help.

In a competitive job market, a good salary alone isn't enough. Talented candidates look at the full picture: flexibility, company culture and yes, health benefits.

Healthcare perks can set your business apart when trying to attract top talent. Whether you're offering private medical cover, dental plans, employee assistance programmes (EAPs) or wellness incentives, you're adding value to the overall employee experience. And you don't need to be a corporate giant to offer something meaningful. Even a modest scheme, like virtual GP access, free eye tests or discounts on gym memberships, shows you're thinking about

the whole person, not just how they operate during the 9 to 5.

One common myth is that healthcare benefits are too expensive for small or medium-sized businesses, but today there are a wide range of flexible, scalable options to suit every size and budget.

Providers now offer tailored schemes that let employers pick and mix benefits, pay per employee or implement a simple group plan. Even just offering annual flu jabs or setting up a health cash plan can have a big impact and don't forget, many healthcare benefits can also offer tax advantages or be offset against business expenses.

In business, leaders set the company culture, and a work culture that truly values health and wellbeing filters from the top down. It's not enough to say you support your staff; you need to make that support visible! Promote the benefits on offer, encourage people to use them and create a workplace where taking care of yourself is part of the culture.

Simple things like regular check-ins, flexible working hours or encouraging people to take breaks can make a huge difference. Combine that with formal health benefits, and you've got a recipe for a positive, productive and loyal team.

Autumn is a great time of year for business owners to reflect. Are you doing enough to support the health and wellbeing of your staff? Is the culture of your workplace one of care and support?

Offering employee healthcare benefits isn't just about preventing illness, it's about creating a culture of care. It's about future-proofing your workforce, improving performance and showing you genuinely value your team.

In short, it's about being a business that's top of the class all year round.

