



ESSENTIAL BENEFITS FOR PROTECTING EMPLOYEE HEALTH & FINANCIAL SECURITY.



Many SMEs we speak to still find themselves focusing on soft benefits over brokered benefits, assuming it's 'enough' to boost employee loyalty. But the most valued benefits aren't always the most visible day-to-day; they're the policies specifically designed to meet your employees' real-life needs and offer meaningful support when it matters most.

This guide highlights three essential health and financial benefits that provide genuine protection and peace of mind. Practical, impactful, and people-first; these benefits help your team feel secure, supported, and seen.

PRIVATE MEDICAL INSURANCE (PMI).



WHAT IT IS:

Private Medical Insurance (PMI) helps employees access private healthcare services, covering the cost (or a portion of) diagnosis, treatment, and aftercare for acute conditions.

WHY IT MATTERS:

The NHS is a world-class service, but it's under increasing pressure. Long wait times for consultations and treatments can cause stress, delay recovery, and increase absenteeism. PMI provides a much-needed solution by fast-tracking access to specialists, scans, and surgery, often in days rather than months.

EMPLOYEE VALUE:

SPEED AND CONVENIENCE:

Create policies to support remote/hybrid working expectations, don't just leave it for your team leaders to decide on a case-by-case basis.

PEACE OF MIND:

Knowing they can access top-tier care without unexpected bills.

ENHANCED WELLBEING:

Faster treatment leads to quicker physical and mental recovery.

EMPLOYER BENEFIT:

✓ Reduced time off work due to quicker diagnosis and treatment.

✓ A powerful recruitment and retention tool in a competitive talent market.

✓ Supports a healthier, happier, and more resilient workforce.

Offering PMI sends a clear message: you're serious about looking after your people, not just in principle, but in practice.

SME INSIGHT:

Only 23% of SMEs offer PMI, but employees consistently rated it a top priority.

ZHOOSH TIP:

Full PMI isn't the only option. Flexible, tailored plans or limited cover for specific treatments can still make a significant impact.

HEALTH CASH PLANS.



WHAT IT IS:

Health Cash Plans enable employees to claim back the cost of everyday health expenses like routine dental check-ups, eye tests, physio sessions, chiropractic treatment, and even acupuncture (depending on the plan). Employees pay for the service upfront and then get reimbursed, usually up to a set annual limit.

WHY IT MATTERS:

Preventative care is often overlooked because of the out-of-pocket costs. A Health Cash Plan makes routine healthcare more accessible and affordable, encouraging employees to stay on top of their health before minor issues become bigger (and more expensive) problems.

EMPLOYEE VALUE:

MONEY BACK IN THEIR POCKET:

They get reimbursed for things they already pay for as part of general health upkeep.

MORE PROACTIVE CARE

Regular dental or optical check-ups suddenly feel less like a luxury

FAMILY-FRIENDLY OPTIONS:

Many plans cover children or partners at no extra cost.

EMPLOYER BENEFIT:

✓ Encourages a culture of preventative care and early intervention.

✓ Helps tackle presenteeism by supporting physical wellbeing before it impacts productivity.

✓ A budget-friendly benefit with high perceived value.

Health Cash Plans are the unsung heroes of health benefits—low fuss, high-impact, and a clear sign that you're backing your team's wellbeing.

SME INSIGHT:

Health cash plans have high uptake rates and perceived value, especially in lower-salaried teams

ZHOOSH TIP:

Pair a cash plan with digital GP access for a well-rounded, budget-friendly health plan.

CRITICAL ILLNESS COVER.



WHAT IT IS:

Critical Illness Cover (CIC) provides a tax-free lump sum if an employee is diagnosed with a critical condition such as cancer, heart attack, stroke, or other life-altering illnesses. The money can be used however the employee chooses, from covering lost income or mortgage payments, to funding private treatment or making home adaptations.

WHY IT MATTERS:

A critical illness diagnosis can turn someone's life upside down overnight - and whilst the NHS funds medical care, the government benefits available aren't enough to cover the personal financial burden. CIC bridges that gap, offering financial breathing room when needed most.



FINANCIAL SECURITY DURING CRISIS:

They get reimbursed for things they already pay for as part of general health upkeep.



FREEDOM OF CHOICE:

Regular dental or optical check-ups suddenly feel less like a luxury



PEACE OF MIND:

Many plans cover children or partners at no extra cost.

EMPLOYER BENEFIT:

✓ Reinforces a culture of care and support – even in the worst-case scenarios.

✓ Offers tangible value beyond everyday perks.

✓ CIC can be a game-changer for loyalty and long-term trust.

Critical Illness Cover is the benefit you hope your team never has to use, but it's one of the strongest safety nets you can offer if the worst happens. It's a powerful way to back your people when life throws the unthinkable their way.



SME INSIGHT:

Critical illness cover is far less common in SMEs but increasingly valued by employees in the post-pandemic workplace culture.

ZHOOSH TIP:

Consider flexible, group critical illness policies to get cost-effective cover for your whole team.

FINAL WORD.

Health and financial security benefits might not make headlines, but they matter when it counts. These aren't just perks - they're practical, protective, and powerful ways to show your people you care.

And when employees feel protected, they're more engaged, loyal, and likely to stick around.

WANT HELP BUILDING A MORE SECURE AND COMPETITIVE BENEFITS OFFER?

Book a Call

OR

Explore Our Platform



BROUGHT TO YOU BY ZHOOSH

Flexible benefits for SMEs who want to do better for their teams, without breaking the bank.