



The little book of  
employee benefits stories



Everyday benefits  
stories by





## The job you do as HR and Reward leaders is important...

Benefits make a real tangible difference to employees' lives; benefits are a way of being there for your people during the moments that matter. They're a way of supporting your people through different life stages and life events – the birth of a child, a marriage, a divorce, a loss...



We've got plenty of data points we can use to measure benefits success: take-up rates, engagement numbers, wellbeing scores, retention and attraction metrics – but it's important not to overlook the human stories that truly show the emotional impact that benefits can have on your people.

**This is a little book of benefits stories that shows the real value of benefits...**

It's about the way your people feel – happier, richer, healthier, and more supported – because they know they can log in to your benefits platform and, in just a few clicks, understand and select exactly what they need, when they need it. It's about the way benefits support people's lives, health, minds, families, finances, futures, and experiences.

**These are real stories. The only thing we have changed are the names.**



# Private medical insurance

“One of my close family members simply wouldn’t be here today without the private medical insurance I had in place through my employer. This benefit was literally life-saving – it gave us access to fast, specialist treatment at a time when it truly mattered.” **Matt**

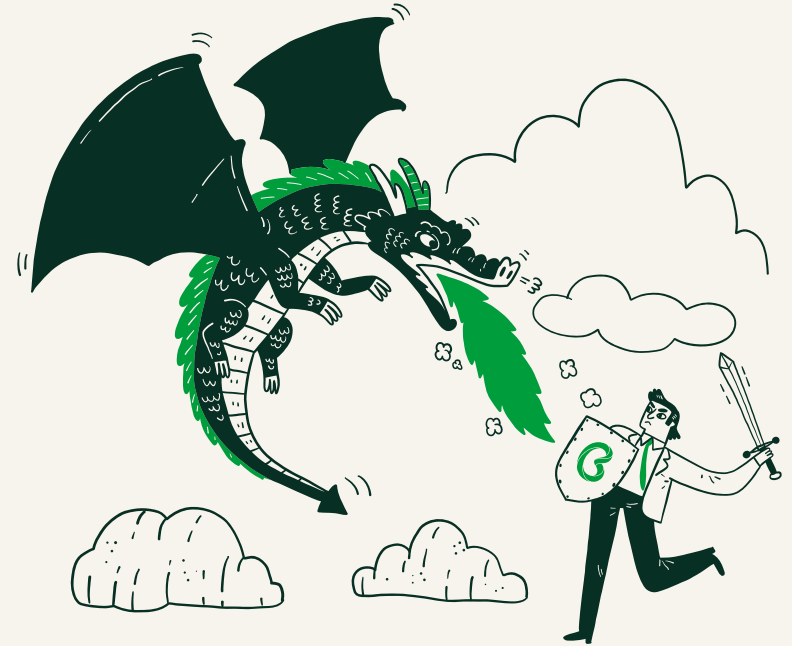


# Life assurance

“Life assurance is never going to be as exciting as the latest phone or electrical goods, but the peace of mind it brings to myself and my family is priceless. Their welfare and security are paramount to me, so by nominating them now, I can enjoy those special moments with them to the fullest.



I have taken the time to express my wishes on what should happen, on my terms, to support those that matter to me. Life can change in an instant, so don't put off what you can do today to support the people who are special to you for the future.” **Alex**



# Group income protection



“At the start of 2020, I got quite ill and couldn’t do my job. At first, no one could tell me what was wrong with me. I had difficulty breathing, aching limbs and had constant fatigue. The longer this went on, my mental health started to suffer.

Only some time later would this be diagnosed as Long COVID. Whilst my physical and mental health was a concern, I knew that if I couldn’t work long term, my company had group income protection in place for me, which meant I wouldn’t be financially impacted if I couldn’t work for more than six months. The group income protection provider ensured I was able to return to work before six months, working with my employer to offer me access to mental health services and other programmes to help me rebuild my strength. As a result, a claim wasn’t even needed. Without this benefit, my recovery would have taken a lot longer.” **Joel**





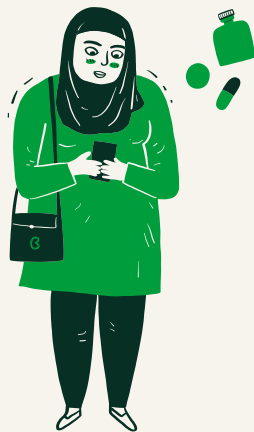
## Critical illness

“I was one of those people who reluctantly took out risk benefits 'just in case' – thinking I would probably never need to make a claim. However, in 2017, at the age of 47, I had a heart attack completely out of the blue. While I fully recovered physically, the impact on my mental wellbeing was really tough for a number of years. Thankfully, I had a critical illness policy, which allowed me to make a claim and receive a lump sum payment. This financial support helped me pay off most of my mortgage, alleviating my financial worries. I’m incredibly grateful that my employer made this available to me, as I probably wouldn’t have known it was something I could take out otherwise.” **Violet**

# Healthcare cash plan



“Having a life-limiting illness that is little understood, the healthcare cash plan has helped me try alternative therapies I might otherwise not spend on such as acupuncture and reflexology, as well as claim back on prescriptions and even beat the queue on getting a scan. The handy little app has not just made my health journey more affordable and accessible, but where the medical approach has failed, I feel supported and hopeful.” **Mary-Anne**



“The healthcare cash plan has saved me just under £350 so far. I love that it covers myself, my husband and daughter. I was also able to claim back my excess for using my PMI policy.” **Emily**



“Earlier this year, I noticed I was getting headaches quite frequently. I remembered that I had seen a benefit for Indian Head Massages in the healthcare cash plan, so got booked in straight away! The process was so simple, I just found an appointment at my local spa, went for the treatment and made sure I asked for an invoice that included the treatment date, treatment, cost and proof of payment, and submitted it through the app. Within 48 hours, the money was back in my account.”

**Kiera**



“I had a referral from my GP to get an ADHD assessment. With waiting lists on the NHS upwards of 18 months, it wasn’t looking too good. I remembered that on the healthcare cash plan, I had an allowance for specialist consultations, so I gave them a ring to find out whether it could be used for this. I remember from previous years with PMI providers that ADHD isn’t something that was covered, so I was delighted to hear that as long as I had a GP referral, it’s something they’d reimburse me for. It’s meant I’ve been able to get an appointment within 6 weeks, rather than the 18 months I previously feared. I’m so lucky that I’m able to make use of this plan. It’s well worth the small deductions in salary each month.” **Alice**

“I have made great use of my dental allowance in the healthcare cash plan. Knowing I’ve got the benefit available has meant I’ve been a bit more on top of those ‘chore’ appointments and check ups. Once I’ve been to my appointment and had any treatment done, I submit the invoice through the app, and that’s all there is to it! No need for additional forms and signed documents from the dentist. It’s almost silly not to make use of it as much as you can!”

**Fergus**



# Private medical insurance (PMI)

“Through being able to access private medical treatment at two hospitals, my rehabilitation from a life threatening illness last year has been massively improved and my medication enhanced such that I am back to working full time and feeling much better, on a timescale that would have been unlikely without this PMI scheme. I am very grateful and view this as a key employee benefit.” **Josie**



“My health insurance has been a great benefit to me this year. Following some recent issues I was informed by my GP I would be on a four year waiting list with the NHS, but because of the private medical insurance I was able to go private and was seen within three weeks of referral.”

**Tommy-Lee**



“I have been signed up to a private health package for a number of years. In that time, it has been a godsend, in that we’ve been able to access health care specialists without delay. I also received my free health check this year, which highlighted a few issues that would have probably remained undetected otherwise.” **Dharmesh**





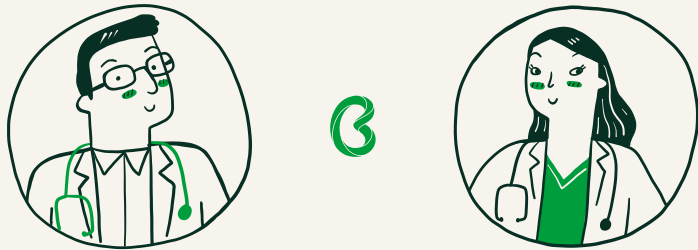
# PMI, group income protection and critical illness cover



“Diagnosed with Stage 2 Hodgkins Lymphoma at just 23, I faced one of life’s biggest challenges – but thanks to my employer’s private healthcare scheme, I wasn’t alone. I had access to top-class treatment, comfortable surroundings, and the reassurance I needed during an incredibly difficult time.

At the time I faced 12 tough months of treatment, hospital stays, and rehabilitation. I couldn't work, but thanks to my employer's group income protection scheme, I didn't have to worry about my finances.

This gave me the breathing space to focus on recovery, along with amazing return-to-work support when I was ready. It was more than a benefit – it was a lifeline during one of the hardest times of my life.



And thanks to the voluntary scheme offered by my employer, I also had critical illness insurance that provided vital financial reassurance and meant one less thing to worry about during treatment and recovery. These benefits gave me the space to focus on what mattered most: getting well.

Fast forward to today – I'm celebrating 21 years in remission! That support made all the difference, and I'll always be grateful for the peace of mind it provided when it really mattered." **Clare**



# Fertility support



“The perks of working here, the healthcare cover we have, have helped me not once but twice – without this I could have lost my job, but through the plan I got major surgery to fix the problem and currently have undergone the IVF pathway to parenthood plan. My working life and home life have a balance with the role I am in, and I know this is something I would struggle to find elsewhere.” **Reeta**



# Travel insurance



“I took out travel insurance through my benefits platform for the year. It comes out of my salary monthly and is such a small amount, I don’t even notice it. Being covered for a full year means I don’t have the stress of having to find suitable insurance before each holiday. It’s already ticked off the pre-holiday check list for the whole family.”

**Nikolai**



# Will writing benefit



“Myself and my husband used the will writing service that my employer offers because we wanted to take the pressure and stress off our families should anything happen to the two of us. I also fell pregnant with my daughter and we wanted to make sure that her future was secure and that she would be looked after; as well as making plans for the financial side of things, we needed to put guardians in place. It feels quite morbid talking through different scenarios and ironing everything out but it’s so important.

It’s good to know that our wishes will be carried out and everything is clear for our loved ones – removing additional stress for them during an already difficult time. The will writing service does all the hard work for you and it’s so quick and easy.” **Laura-Jo**

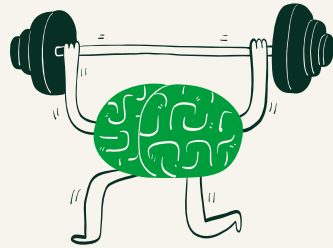


# Experience days



“I purchased over £200 worth of vouchers. My husband had always dreamed of trying skydiving but the cost in one lump sum always felt too much. By purchasing vouchers, I was able to spread the cost over 12 months and save money as there is a 21% voucher saving too! Really easy to use and with the money saved I even managed to treat myself to a little coffee, safe on the ground whilst he launched himself out of the plane!” **Martha**

# Gym benefits



“I've always been intimidated by gyms but, when I moved, I wanted to find one I really liked. I searched for my new local gym on the website and found one nearby. It was a smooth process, and it's coming up to a year that I've been going now! It has made an enormous difference, not just to my physical health, but my mental health too.



I've gained confidence to use all the equipment, to exercise properly without hurting myself and realised that I'm stronger than I thought I was. I've gained friends, motivation and a reason to get up early in the morning – even when the car is frosted over! I can't wait to sign up for another year and see what progress I will make.”

James



# Discounts



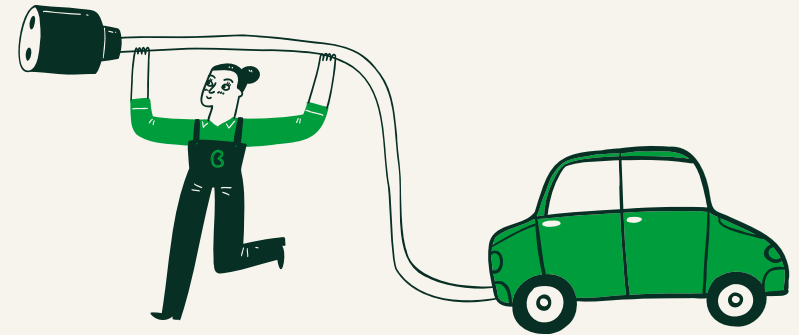
"I have used the discounts platform through my employer for several years for my weekly supermarket shop, using the digital gift cards to make savings. However, outside of the day-to-day spending, the most impactful purchase I made this past six months was on flights for my parents to go to Australia, after months of them being unwell. Being able to make such a significant saving, of over £100, to send them on a trip of a lifetime was a great help!" **Diago**



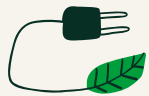
"During the stress of moving house, the discount benefit for van hire was such a welcome support. It helped ease some of the pressure by making the practical side of the move more affordable. At a time when costs quickly added up, having this kind of help meant we could save a little extra, making the whole experience feel that bit more manageable and less overwhelming. I was genuinely impressed by the wide range of retailers available on the discounts platform – and it was great to combine that with the allowance my employer provides." **Olivia**

# Electric vehicle

“I’ve always bought nearly new second-hand cars, but it would have been another couple of years before enough electric cars hit the second-hand market, so the EV salary sacrifice scheme is ideal.



The tax benefit brings the cost down to my budget, but for the first time I am driving a brand new car and one that is not pumping out carbon and is much cheaper to run. The online process was simple from ordering through to delivery of the car. I would recommend everyone has a look at the scheme to see if it works for them. The model I ordered was not initially on the stock list, but new models are being added all the time so it is worth looking regularly even if you have already looked before.” **Jessica**



“My new car is more convenient and more economical than my previous car, so I’m really happy that I made the switch. I’ve been telling everyone I know about driving an EV and how they have to try it. I had a chargepoint fitted which has meant the whole experience has been so simple, I’d encourage everyone who can to do the same.



I’ve saved loads of money so far, too. It used to really annoy me that I got 20 miles per gallon on my old car, and the insurance was high too, so I think I’m saving about £400 per month by having this car – made even easier by the fact it’s through my salary so I don’t have to worry about it.” **Doug**

# Cycle-to-work



“I wanted the bicycle of my choice, with a limited impact on my overall salary. Now I use it to commute to the office, which gives me further savings on my monthly expenditure and the healthy lifestyle is a plus.” **Rajesh**

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“The cycle-to-work scheme is a great benefit that has enabled me to spread the cost of a top of the range bike over the course of the year, deducted from my gross salary. It’s a great way to commute and has improved my overall fitness over the past few months.” **Dave**

# Give-as-you-earn

“I saved up my monthly give-as-you-earn charity donations, and with the tax benefit and gift aid, was able to give much more than I would have post payroll. The charity bought and fitted carpets for a number of care leavers and one of them sent me a personal thank you message which was so moving I still cry thinking about it! It’s not an overstatement to say that a good benefits scheme can change lives.” **Sophie**





# Salary loan

“Life’s a lot easier. Payments come straight out of my wages so there’s no way of me thinking I can skip this month and pay double next. Obviously other loans have been high in interest, payday loans are ridiculous – you’re paying them off, and then you’re skint again, so you’re taking them back out. It's good to get out of that cycle.” **Marwan**



“I would probably openly admit that my finances had an effect on my mental health. I think if I didn't take control of it when I did, I would have gone into a spiral where I would have got into a worse situation. My future now looks a lot brighter by being back in control of my finances.” **Tony**



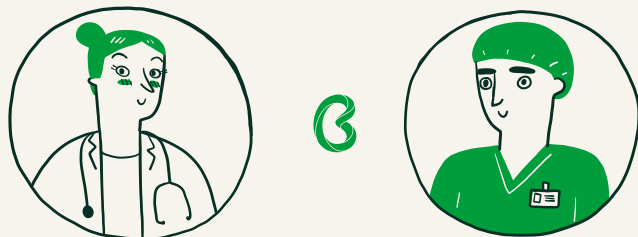
# Employee assistance programme

“An EAP is a benefit that a lot of us can take for granted given that they are now quite a standard benefit to have. My personal experience however in using my EAP has really changed my outlook and really brought home the importance of having this available.

Early in 2024, my anxiety and OCD were unfortunately triggered, and I was really struggling to cope with my normal daily tasks to the point where I had stopped driving my car due to my obsessive thoughts. I was also struggling with other regular tasks that may seem simple to anyone looking in.



I referred myself via the NHS but was told that unfortunately, I could be waiting months before I could be seen. We of course know how important it is for someone struggling with their mental health to be seen as soon as possible, especially as it can take so long to take the plunge and ask for help in the first instance.

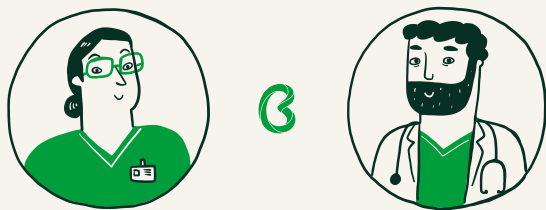


Luckily, I had access to our EAP service which meant I was able to be triaged and have my first therapy session within a week. These continued on a bi-weekly basis and bridged the gap before my NHS referral came through.

I truly believe that without having access to the EAP initially, I could have been in a very different position to where I am now. I believe I have the EAP, and of course my employer for providing it, to thank for my current positive mental wellbeing.” **Felicity**



“I’ve used my EAP on a couple of occasions. I’ve struggled with anxiety and depression in the past, and this service is vital to me as an early intervention tool to avoid falling back into those tricky places. When I’ve felt anxious and overwhelmed, I’ve taken a moment to step back, get back to basics and really explore why I’m having those feelings. It can be really tricky to see past the immediate flurry of thoughts and fog of low mood, but calling the EAP service to talk to an impartial counsellor can cut through all that noise and help to make it all stop for a moment. It’s a safe space to let it all out, and bouncing thoughts off of someone else can be an effective way of untangling the tangled ball of thoughts, restoring some sense of control and order.



Having this service is a lifeline for me. If I’m starting to feel those signs of anxiety or low mood creeping in, I know I can reach into my wellbeing toolkit and use that as a starting point. The people I have spoken to have always been so kind and understanding, and have really helped me to get my thoughts straight and build an action plan.” **Monica**

# Pension

“It’s easy to flex my pension up or down, depending on my circumstances. I’ve been particularly impressed with their online portal, which gives clear information about how much I am saving, and what kind of lifestyle I can expect based on my pension level.”

**Charlotte**

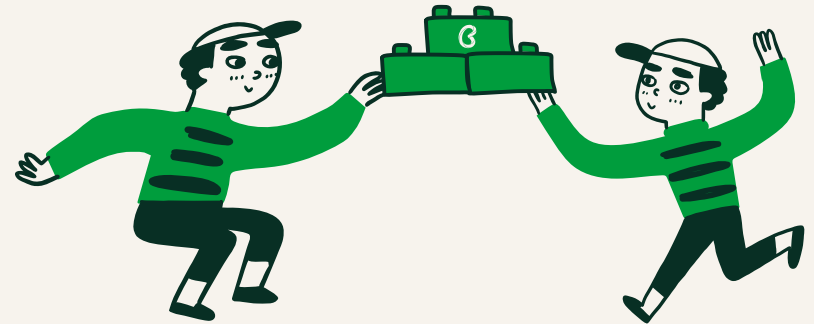


# Benefit allowance



“I’m a big fan of my allowance! The £50 a month that my employer puts onto my allowance card gets spent on a monthly meal out. Keeping in touch with old friends is so easily neglected and the benefit nudges me to reach out and set up that get together. I know it’s part of my package, but it feels like a free meal and gives me a little boost to my social life. All-in-all it gives me a nice little warm feeling towards my employer.” **Tommy**

“My employee benefits have made treating my family even more rewarding. Through my allowance card, I receive £50 each month, which I split evenly between my two boys – giving them £25 each to spend on whatever they like. It’s been a great way to let them choose their own treats (when they’ve behaved at least...) I also used the discounts platform to save around £30 on tickets for my Lego-obsessed son’s 6th birthday at Legoland; it’s amazing to have such a vast range of discounts available.” **Tom**





“I’m in the middle of renovating my house – which means every spare penny is accounted for. Between new electrics, plastering, plumbing, garden designs and picking paint samples, there’s not much room left in the budget for anything else.

That’s where my benefit allowance has been a little lifesaver. My £50 monthly allowance gives me the breathing room to treat myself – guilt-free. I’ve used it on things like beauty treatments I wouldn’t normally splurge on, spontaneous dinners out with friends, and a few high-energy workout classes to shake off the stress of building dust and budget spreadsheets.



It’s my monthly moment of joy – a reminder to look after myself while I’m busy building a home.” **Lauren**

# Menopause plan

“I was struggling with severe perimenopause symptoms and initially received tablet-based HRT through the NHS. After some research (and advice from friends), I realised this wasn’t the most effective option – but the NHS couldn’t offer alternatives.

Then I found the menopause plan and booked a consultation. They responded quickly, and I had a brilliant 45-minute video call with a specialist GP who recommended switching to HRT patches. The difference has been life-changing.



The support was outstanding. I felt heard, informed, and reassured. My symptoms improved significantly, and I was even able to move my ongoing HRT to the NHS. I had a helpful follow-up with the same GP to review everything.

I recommend the benefit to everyone – it’s had such a positive impact on my life.” **Imogen**

# Allergy and intolerance testing

“I had suspected for a long time that I was lactose intolerant. I noticed that I was bloated, had an upset tummy and routinely felt uncomfortable. When I joined the company, I was pleased to learn that there was an opportunity to take an official test to confirm suspicions and help me to manage these symptoms. The test did reveal a lactose intolerance, but also an intolerance to several other foods that I was eating. With support from their nutritionist, we made a plan together to cut these out and monitor the differences.

It felt really great to finally get some answers and learn what realistic changes I would be able to make. The test was super simple too. I received a pack in the post with clear instructions and everything I needed. I sent a sample of saliva back to them using their swabs, and within a few weeks I had a thorough report back with the results. Shortly after this, I had a call from their nutritionist, and a few subsequent follow up conversations too. With a minimal salary deduction each month, it's made the test much more accessible, and I'd recommend it to anyone who has suspicions of an intolerance or frequent symptoms like mine.” **Lorrie**



# Tree planting

“Having a tree planted for every benefit I select is more than just a little perk, it’s a reflection of a workplace culture that values sustainability – which absolutely aligns with my own personal values. It’s inspiring to know that my employer turns everyday decisions into positive environmental impact. Plus, I love that I can select the tree planting benefit myself and flex up or down throughout the year depending on my circumstances!” **Laura**





Thank you to all the  
remarkable employees who  
shared their stories about  
the benefits they love.





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