

# Employee Benefits Start Here.



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Attract, retain and support the people who help your business succeed.

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# Employee expectations are changing

The introduction of secondary pensions has changed the employee benefits landscape in Guernsey.

As pensions become a standard workplace benefit, many employers are looking for new ways to attract talented people, retain valued employees and demonstrate their commitment to staff wellbeing.

A carefully designed employee benefits package can help your business stand out in an increasingly competitive employment market.

One of the most valued benefits you can offer is Group Private Medical Insurance (PMI). It provides employees with quicker access to medical treatment while giving employers a practical way to invest in the health and wellbeing of their workforce.

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## Why choose Group Private Medical Insurance?

Group Private Medical Insurance offers benefits for both your employees and your business.

- **Support employee wellbeing**

Help employees access diagnosis and treatment more quickly, giving them greater confidence in their healthcare options.

- **Strengthen recruitment**

A competitive employee benefits package can help make your business more attractive to prospective employees.

- **Improve employee retention**

Providing valued benefits demonstrates your commitment to your people and can encourage long-term loyalty.

- **Reduce workplace disruption**

Faster access to treatment may help reduce the length of employee absences and support an earlier return to work.\*

- **Enhance your reputation as an employer**

Show existing and prospective employees that you invest in their wellbeing, not just their salary.

\*The availability of treatment and any reduction in employee absence will depend on individual circumstances and policy terms.



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In today's employment market, a strong employee benefits package is no longer simply an added extra. For many businesses, it's becoming an important part of attracting and retaining great people.

## Is your current PMI scheme still competitive?

If your business already provides Group Private Medical Insurance, now could be the ideal time to review your arrangements.

Recent changes in the Guernsey PMI market have introduced more competitive pricing, creating an opportunity for some employers to reduce the cost of their existing scheme while continuing to provide a valuable employee benefit.

As independent advisers, we compare solutions from across the market and provide impartial recommendations based on your business, your employees and your budget.

**A review could help you:**

- **Reduce the cost of your existing PMI scheme**
- **Improve value for your employee benefits budget**
- **Ensure your cover remains appropriate for your workforce**
- **Gain confidence that your scheme remains competitive**

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## More than Private Medical Insurance

Group Private Medical Insurance is often the starting point, but it's only one part of a well-rounded employee benefits package. We can help you design a benefits strategy that supports your employees and your business objectives.

- **Corporate Pensions**  
Help your employees save for retirement with workplace pension solutions that support long-term financial wellbeing.
- **Group Life Insurance & Critical Illness Cover**  
Provide financial security for employees' families with a lump sum benefit in the event of death or diagnosis of a specified serious illness.
- **Group Income Protection**  
Support employees during long-term illness by providing an income while they're unable to work.
- **Business Protection**  
Protect your business against the financial impact of losing a key person or business owner.
- **Financial Wellbeing**  
Help employees make informed financial decisions through education, guidance and access to expert advice.



# Book your employee benefits review

Whether you're introducing employee benefits for the first time or reviewing an existing package, we're here to help.

Arrange a complimentary Employee Benefits Review and discover how your benefits package could better support your business and your employees.

## Our review includes:

- Current employee benefits assessment
- Group Insurance market review
- Recommendations tailored to your business



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