

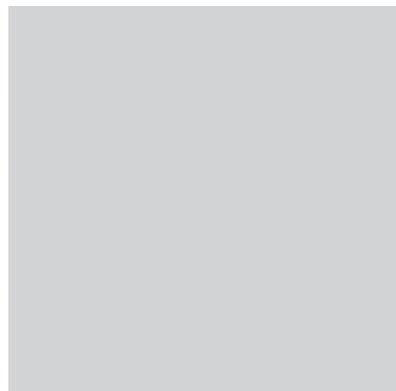
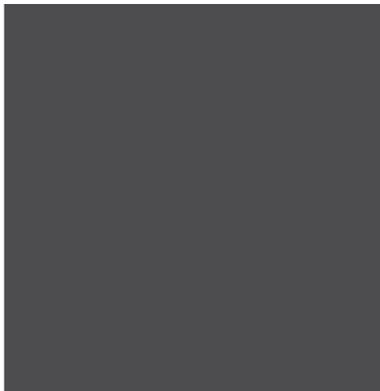
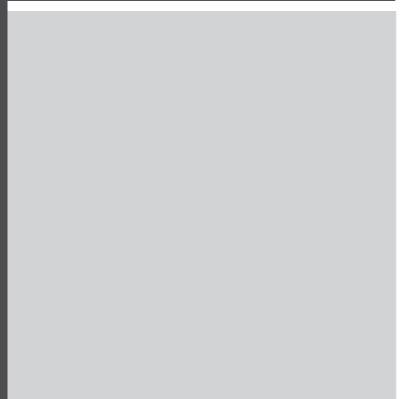


Flexsme Flexible Benefits System

For further information about **Flexsme** or any other product included within this booklet call BHSF today on **0121 629 1266** or visit **www.bhsf.co.uk**

Flexsme Flexible Benefits System

A low-cost online employee benefits system that serves the needs of your HR and payroll departments as well as all of your employees



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Flexible Benefits System (Flexsme)

Employer challenges

The pressure on recruiting, retaining and motivating good staff is immense. It's not just about salary but the whole value of an employee's package and how to enhance it.

Help from BHSF

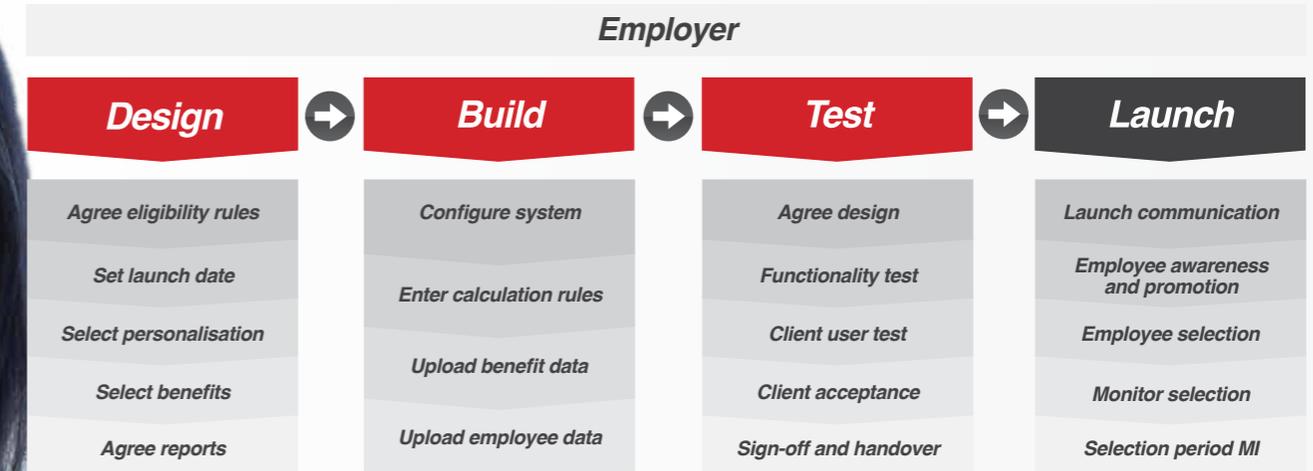
Flexsme has been designed by BHSF to enhance the communication of employee benefits, provide employees with choice and headline the benefits on offer by delivering benefits to employees online in the most cost-efficient way. It can assist employers in demonstrating to their employees the true value of their benefits package.

A cost-effective approach

People costs are important in any business, and cost containment and reduction is never far from the minds of decision-makers, especially relating to staff. Flexible benefits are growing in popularity and are being seen as the most cost-effective way to maximise benefit impact at the same time as easing the burden on HR and payroll departments.

How Flexsme works

In just a few easy steps Flexsme is ready to launch as soon as you are



How can Flexsme help your business?

BHSF's approach is to provide a low-cost online employee benefits system that best serves the needs of an organisation's HR and payroll departments, and that delivers a comprehensive package of benefits and information to employees.

Benefits:

- Provides information to employees as to the value and importance of their benefits
- Provides employee choice
- Communicates benefit details
- Explains procedural points
- Communicates HR and benefit contact details
- Communicates the specific tax advantages available to employees utilising salary sacrifice schemes
- Available to all employees or just certain groups
- Awareness and understanding can be supported by on-site roadshows
- Helps the employee's pay packet go that little bit further
- Provides access to the Network Benefits voluntary discounts and offers
- Client customisation available
- Provides a comprehensive system that is low cost, quick and easy to implement and use

BHSF recognises the importance of establishing and developing a partnership approach with its clients. From implementation to launch, BHSF provides a wide range of high-quality launch materials, ensuring the most effective start to your service. BHSF's dedicated team of account managers offers a single point of contact, providing proactive management and expert consultancy throughout the duration of your programme.

Core benefits

Explain to employees the core benefits provided to them, enabling them to understand and appreciate their true value and importance to the business.

Flex benefits

Make your benefits budget as cost-effective as possible and at the same time acknowledge the value of your employees by recognising their different lifestyles and different needs. Giving employees a choice empowers them to customise their benefits package.

Salary sacrifice

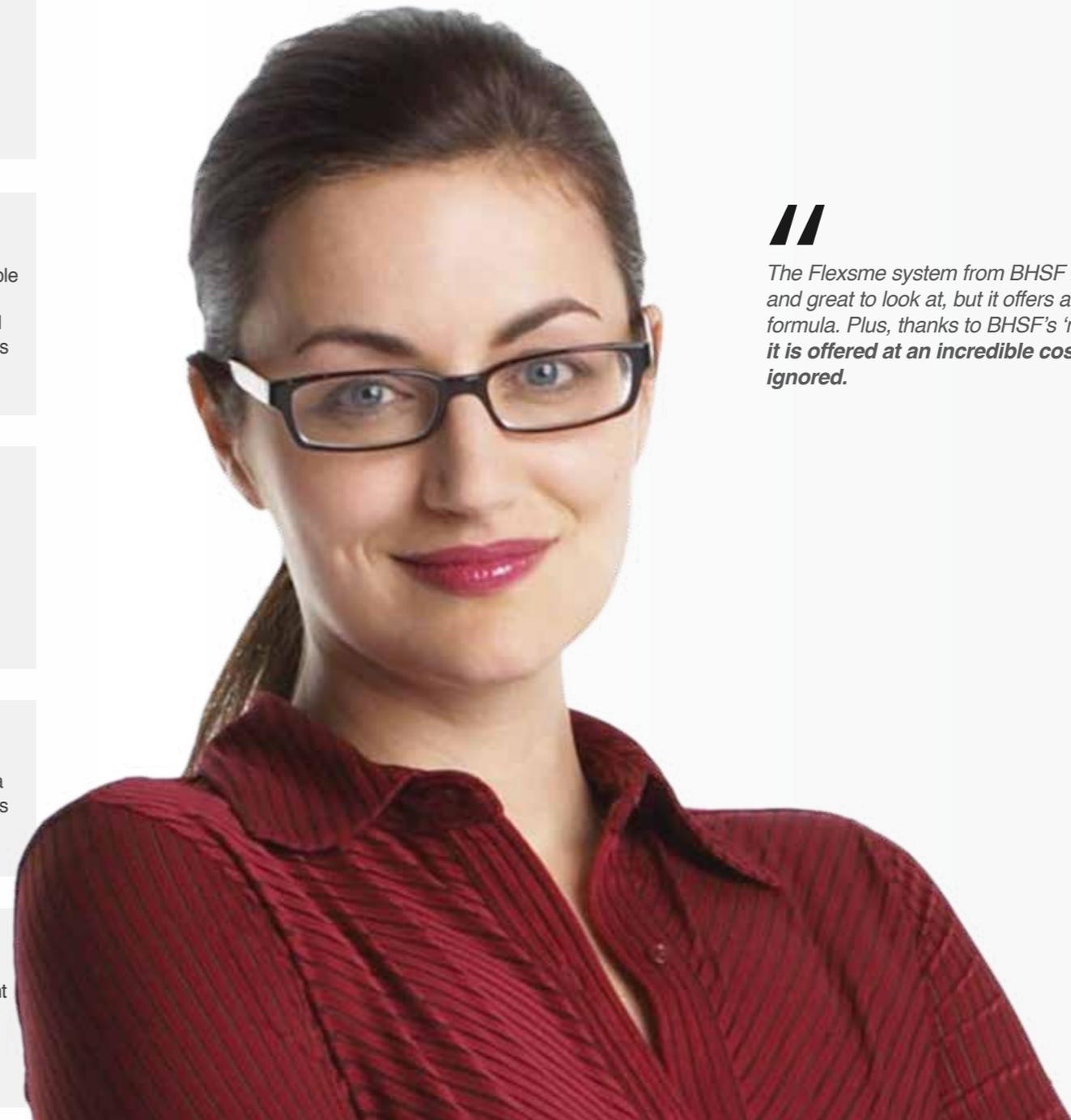
Enable your employees to take advantage of significant savings in tax and National Insurance contributions (NIC) by paying for specified benefits through salary sacrifice. Employers can also benefit from reduced NIC.

Voluntary benefits

Help your employees' take-home pay go further with a comprehensive range of discounted products, services and promotional offers.

Total Reward Statement

Provide your employees with a personalised statement informing them of the full value of their salary and benefits package, enabling them to understand and appreciate their value to the business.



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The Flexsme system from BHSF is not only easy to use and great to look at, but it offers a kind of 'one size fits all' formula. Plus, thanks to BHSF's 'not-for-profit' standing, it is offered at an incredible cost that simply can't be ignored.

Client HR Manager

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Why choose BHSF?

Established in 1873, BHSF is a forward-thinking provider of health insurance and employee benefit solutions. As a not-for-profit organisation, BHSF has no one to serve but its customers and is therefore able to plough value back into its products. Responsible and dedicated, BHSF has a strong CSR ethos and is committed to providing excellent customer service. BHSF is accredited by IIP and ISO 9001:2008.

BHSF continually strives to better its offering, and through a wealth of experience and constant innovation, can offer clients the latest products and tailor-made solutions.

Working with over 3,000 corporate clients nationwide and with over 400,000 people insured through 230,000 policies, BHSF prides itself on providing affordable products and services that help both individuals and companies manage their health and wellbeing needs.

Our Vision:

To excel as a provider of healthcare insurance, HR support, occupational health services, and employee benefits.

Our Mission as a not-for-profit business:

- To maximise customer satisfaction, value and quality
- To encourage every team member to realise their full potential
- To achieve excellence in operations and business development
- To secure competitive advantage by innovation

Our Values:

- We provide excellent value, consistent with prudence, and serve customers to an outstanding level
- We treat others properly in accordance with our Code of Business Ethics
- We recognise our obligations to all our stakeholders and we share our success through community action and support

By choosing BHSF, you will be choosing a long-term benefits provider who will work with you every step of the way to achieve what ultimately contributes to the ongoing success of your organisation.



How else can BHSF help you?

Benefits Booklets

BHSF's Benefits Booklets contain a range of BHSF products, additional schemes and benefit packages. Benefits Booklets can be produced with a branded cover or be totally bespoke, depending on your requirements.

Group Life Assurance

A community-rated approach to death in service benefit providing a no-fuss administration process and real value for money for the employer.

Flexsme

Flexsme is BHSF's low-cost online employee benefits system designed within a secure framework to serve the needs of the HR department, payroll department and most of all the employees themselves.

Salary sacrifice

BHSF is able to help with setting up salary sacrifice schemes such as childcare vouchers, cycle-to-work programmes and other initiatives.

Employee Assistance Programme

Employee Assistance Programmes (EAPs) provide an early source of practical and emotional support for employees facing issues in their home or work life, assisting employers with their duty of care.

Health cash plans

The health cash plan enables employees to receive cash payments towards everyday healthcare costs, from 'off-the-shelf' voluntary or employer-funded cash plans to tailored corporate cash plans that reflect your company's needs.

Occupational health services

BHSF provides contract and stand-alone occupational health services. Through instant access to its occupational health telephone helpline, BHSF can support HR and line-managers, giving them instant advice and access to a range of 'menu' services.

Health screening

BHSF can supply a range of on-site health screening options, which give an in-depth analysis of employee health and wellbeing. BHSF can support on-site programmes for any size organisation.

Network Benefits

Network Benefits is an online service offering retail discounts, entertainment offers, family days out and much more. In these days where giving extra salary can prove difficult, helping the employee's pay packet go further is the next best thing.

Insurance services

BHSF also offers Plan4Life Cancer Cover, Care4 life insurance, travel insurance, personal accident insurance and pet insurance. For further information about any of these services please call BHSF today.