





## ABOUT THIS DOCUMENT

This 'menu' details streamlined services available through our Workplace Health and Wealth practice. These comprise:

- **Workplace Health** – administration and procurement services to support health, protection and wellbeing risks in the workplace
- **Workplace Wealth** – governance, investment and consultancy services to support defined contribution (DC) pensions and wider workplace savings
- **Workplace Engagement** – engagement services across workplace health and wealth benefit provision to support the corporate objectives, return on benefit spend and better outcomes

We recognise that employers differ in relation to the employment markets in which they operate, their objectives, their budgets and the needs of their workforces. With this in mind, we have created this menu to give employers a wide choice of services to choose from.

## FURTHER INFORMATION

For further information and indicative fees on services, please contact:

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WORKPLACE HEALTH
Consultancy
Implementation
<ul style="list-style-type: none"> <li>Gather information from the existing provider</li> <li>Benefit implementation advice and support</li> </ul>
General consultancy
<ul style="list-style-type: none"> <li>Consultancy advice in relation to the benefit, e.g. design</li> <li>Guidance on legislative changes affecting the benefit</li> <li>Assistance with ad-hoc and day-to-day queries</li> </ul>
Benchmarking
<ul style="list-style-type: none"> <li>Benchmarking of benefits strategy</li> <li>Report highlighting key findings and recommendations</li> </ul>

WORKPLACE HEALTH
Procurement
Due diligence
<ul style="list-style-type: none"> <li>Market due-diligence to ensure provider panel remains fit for purpose</li> <li>Assessment of financial strength, service levels, product design and key terms and conditions</li> </ul>
Market review
<ul style="list-style-type: none"> <li>Obtain updated information, including latest claims and underwriting data</li> <li>Issue agreed specification to market based upon pre-renewal preparation</li> <li>Co-ordinate, and collate the results of the market review</li> <li>Assess the value of the holding provider's terms and those of competitors</li> <li>Produce report detailing the results of the market review and providing final recommendations</li> <li>Arrange meeting to agree final recommendation and next actions</li> <li>Place or confirm benefit</li> </ul>

WORKPLACE HEALTH
Administration
Renewals
<ul style="list-style-type: none"> <li>• Source renewal data and issue to provider</li> <li>• Arrange provision of deposit premium invoices where relevant</li> <li>• Checking and provision of scheme accounts</li> </ul>
Claims management
<ul style="list-style-type: none"> <li>• Manage all claims from commencement to completion</li> <li>• Provide guidance and assistance with the claim process</li> <li>• Coordinate the issue and return of all claim documentation and certificates</li> <li>• Calculate claim benefits</li> <li>• Update and maintain a claims log</li> <li>• Assist with claim reviews and appeals</li> </ul>
Medical underwriting
<ul style="list-style-type: none"> <li>• Identify employees that require medical underwriting</li> <li>• Provide guidance and assistance with the medical underwriting process</li> <li>• Manage issue and return of all medical evidence/documentation and certificates</li> <li>• Update and maintain a medical underwriting log</li> <li>• Provide commentary around provider's decisions</li> <li>• Ensure decisions are made by the provider within the temporary cover period</li> </ul>



WORKPLACE WEALTH
Governance
Streamlined annual governance review and maintaining governance throughout the year
<ul style="list-style-type: none"> <li>• Analysis of membership, contributions and investments</li> <li>• Design / performance of default investment arrangement</li> <li>• Review of provider</li> <li>• Legislation</li> <li>• Watch on relevant pension legislation</li> <li>• Watch on developments with the provider</li> <li>• Client engagement compliance, including provider agency</li> </ul>
Governance meeting
<ul style="list-style-type: none"> <li>• Meeting to present annual review and discuss governance strategy</li> </ul>
Liaison with Employer / Provider
<ul style="list-style-type: none"> <li>• Day-to-day support</li> <li>• Troubleshooting on issues arising</li> </ul>
Workforce segmentation (uses our GEM tool)
<ul style="list-style-type: none"> <li>• Deep analysis of the workforce data to aid governance and targeted engagement. Usually undertaken with the annual governance review.</li> </ul>
Auto-enrolment audit
<ul style="list-style-type: none"> <li>• High level duties and processes</li> <li>• In depth, e.g. assessment and enrolment</li> <li>• Contributions, e.g. rate, amount, tax treatment and timing</li> </ul>
Supporting Pensions Management / Governance Committees
<ul style="list-style-type: none"> <li>• Preparation / maintenance of documents: terms of reference, risk register</li> </ul>
Quality / Value for money
<ul style="list-style-type: none"> <li>• Assessment of services and features, benchmarking of charges</li> </ul>



WORKPLACE WEALTH
Investment
Streamlined review of default investment arrangement
<ul style="list-style-type: none"> <li>• Default, assumed default</li> </ul>
Review of investment strategy
<ul style="list-style-type: none"> <li>• Default, core options, restricted fund range</li> </ul>
Asset transition
<ul style="list-style-type: none"> <li>• Analysis of options to preserve value and mitigate out of market risk</li> <li>• Communications to support transition</li> <li>• Liaison with investment managers / administrators</li> </ul>



WORKPLACE WEALTH
Consultancy
Meetings / Conference calls
<ul style="list-style-type: none"> <li>Preparation, attendance, action point summary / minutes</li> </ul>
Auto-enrolment
<ul style="list-style-type: none"> <li>Duties / Preparation approaching staging date</li> <li>Support in relation to certification / declaration of compliance</li> <li>Cyclical automatic re-enrolment</li> </ul>
Benefit strategy
<ul style="list-style-type: none"> <li>Guidance on scheme type</li> <li>Contribution / cost modelling</li> <li>Scheme merger / transition / consolidation / corporate activity, incl. TUP</li> <li>Provider selection review</li> </ul>
Salary sacrifice
<ul style="list-style-type: none"> <li>Impact and feasibility report, including process overview, implications and cost savings</li> <li>Implementation services, including communications</li> </ul>
NAPF's Pension Quality Mark
<ul style="list-style-type: none"> <li>Consideration of eligibility, application, renewal</li> </ul>
Wider workplace savings
<ul style="list-style-type: none"> <li>Guidance and implementation of facilitating wider savings within the workplace, i.e. corporate ISA and general investment accounts</li> </ul>



WORKPLACE WEALTH
Project Work
Market Review
<ul style="list-style-type: none"> <li>• Full market review</li> <li>• Benchmark current scheme against two leading providers</li> <li>• Recommend default investment arrangement</li> </ul>
Additional Voluntary Contribution (AVC) Review
<ul style="list-style-type: none"> <li>• Full review against DC Code</li> <li>• Light review</li> <li>• Feasibility paper to discharge AVC benefits</li> </ul>
Pension Protection Fund (PPF)/ Financial Assistance Scheme (FAS) – Discharge of funds
<ul style="list-style-type: none"> <li>• Identification and discharge of DC benefits</li> <li>• Market review/provider selection</li> <li>• Recommendation of default investment option</li> <li>• Draft member communication</li> <li>• Project management</li> </ul>
Defined Contribution (DC) Wind Ups
<ul style="list-style-type: none"> <li>• Market review/provider selection</li> <li>• Recommendation of default option</li> <li>• Draft members communications</li> <li>• Handle member queries</li> <li>• Project management</li> </ul>
DC Scheme Consolidation Exercise
<ul style="list-style-type: none"> <li>• Benchmark current arrangements</li> <li>• Market review/provider selection</li> <li>• Recommendation of default investment option</li> <li>• Member communications</li> <li>• Project management</li> </ul>





WORKPLACE ENGAGEMENT
Workplace Engagement services (excludes online)
Wealth - Pearl Package
<ul style="list-style-type: none"> <li>• Member guide with scheme specific rules – simplified design</li> <li>• Admin forms for ease, consistency and record keeping</li> </ul>
Wealth - Bespoke Package
<ul style="list-style-type: none"> <li>• Bespoke member guide with scheme specific rules – design choice</li> <li>• Admin forms for ease, consistency and record keeping</li> </ul>
Wealth - Further employee communications
<ul style="list-style-type: none"> <li>• Announcements (scheme specific)</li> <li>• Additional newsletters (streamlined – Pensions Express or bespoke)</li> <li>• Promotional materials</li> <li>• One-off materials (scheme launches, changes, legislation updates etc.)</li> </ul>
Health - Employee communications
<ul style="list-style-type: none"> <li>• Benefit guide with scheme specific rules - design choice or vanilla</li> </ul>
Health and Wealth – Other services
<ul style="list-style-type: none"> <li>• Employee surveys - design, delivery and reporting to suit strategy need</li> <li>• Employee presentations - can target specific groups / messages</li> <li>• One-to-one sessions (non-advised) - generic surgeries or to aid strategy</li> <li>• Digital engagement - videos, podcasts, WebEx, etc. intranet sites</li> </ul>



WORKPLACE ENGAGEMENT
Me2 online engagement portal
Health – choice / total reward / flex
<ul style="list-style-type: none"> <li>• Platform implementation</li> <li>• On-going monthly administration</li> <li>• Annual renewal / enrolment</li> <li>• Employee engagement (online)</li> <li>• Employee helpline</li> </ul>
<ul style="list-style-type: none"> <li>• General consultancy</li> <li>• Additional reporting</li> <li>• Additional engagement (online)</li> <li>• Employee engagement (offline)</li> <li>• Absence management / leave tracker</li> </ul>
Wealth – pension
<ul style="list-style-type: none"> <li>• Implementation</li> <li>• Ongoing monthly administration</li> <li>• Employee engagement (online)</li> <li>• Employee helpline</li> </ul>
<ul style="list-style-type: none"> <li>• General consultancy</li> </ul>