

Healthcare

Protection

Wellbeing

C&C.
EMPLOYEE BENEFITS

The wellbeing of
your people
covered.



Get in touch **0113 467 5500** **hello@cc-eb.com** **www.cc-eb.com**



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The wellbeing of your people covered.

C&C Employee Benefits is an independent healthcare & protection intermediary – supporting businesses with their **healthcare, protection, & wellbeing** requirements.

Our experienced team assist customers on a wide range of health & protection products – whilst providing independent and impartial advice. We will source affordable solutions with access to a vast product range in the UK market.

We also support individual customers who would like to protect their families with affordable and flexible private health insurance.

Our philosophy is simple – to maintain our personal touch.

We pride ourselves in adding value and endeavour to truly understand your needs, having clear and effective communication and developing valued relationships.

Our experts will provide independent advice to fit your needs.



Why choose us? For our values.

At C&C, our work is guided by a clear set of values that shape how we support clients, build trust, and deliver long-term protection and peace of mind.

Independent

Whole of market advice – the right policy for you.

Passionate

Providing high levels of service is the foundation of all we do to help our clients.

Integrity

Open, honest, genuine and ethical advice is in our DNA. we keep our overheads in check to give you the best possible rates.

Accountability

Our experienced team are committed to delivering a professional and efficient personal service with full admin support.

Simplicity

Our approach is clear and concise, to cover the requirements of our customers without complications.

“

We received excellent service from Andrew and the team at C&C.

Switching our Medical Insurance was handled efficiently with good communication throughout. Andrew was very accommodating and made a journey to the office to give a presentation on the new policy. This was done in a clear and professional manner. Great job!

Elaine, HR Manager



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⊕ **Healthcare**

Health insurance is at the heart of everything we do.

Whether you are looking for private medical insurance, cash plans, occupational health, assessments or dental insurance we will be able to advise you on the best policy to suit your needs.

Private Medical Insurance.

Your staff are your best assets. Their peace of mind can shape the culture of your business.

Offering Private Medical Insurance (PMI) gives your people confidence that their health and wellbeing are your priority. With us, you are in safe hands, ensuring the best advice and cost-effective solutions.

Many people, individuals and businesses alike, no longer see health insurance as a luxury. They see it as an essential investment in their health today and for the future.

The absence of key staff can have a huge impact on a business, no matter their size. PMI cannot eliminate absence, but by avoiding ever increasing NHS waiting lists, your employees are back to work quicker.

Following the COVID-19 pandemic, we have seen NHS wait times increase significantly, with more than 6.4 million people waiting for treatment.

Benefits

- Remote Private GP Service
- Your employees are fast tracked to expert diagnosis and treatment from experienced doctors and medical professionals – all in the comfortable surroundings of a private hospital
- Convenient locations, with appointments to fit around personal and work commitments with time to discuss with the consultant and benefit from the most appropriate treatment plan

Health Cash Plans.

Many businesses provide health cash plans, affordable plans designed purely to reduce your employee's out-of-pocket everyday health expenses.

Your employees, and often family members too, can typically get back up to 100% of the cost of routine healthcare appointments, up to a predefined limit. Employees pay for their treatment and arrange to claim back via the insurers online portal or via their own app (where applicable).

These plans are low cost and simple to put in place for the business. They are a valuable benefit for employees and can have a positive impact on staff absence.

Benefits

- Dental
- Optical
- Therapies (Chiropractic, Osteopathy, Physiotherapy, Acupuncture)
- Health screening
- Prescriptions
- Counselling services

Virtual Private GP Service.

Today, time is more valuable than ever, your policy can include video consultations to help save time, with no need to visit a GP, employees can usually have an appointment on the same day, 24/7 for free consultations and advice.

Some insurers provide an app for employees to access their history of the consultations and advice that they have received via this service. Children can also be included. All NHS england exemptions accepted, the service is available to residents of Great Britain.

Benefits

- GP video consultations
- 24/7 consultations
- Children included
- Choice of GP
- Repeat NHS prescriptions
- Post consultation advice

Dental Insurance.

Dental insurance policies can cover routine check-ups, as well as the costs of dental work, including dental injuries and emergencies.

You pay the dentist first, then claim back your money, however, some insurers will now pay for the cost of your treatment directly to the dentist. You can start to claim once your insurance is in place for different types of benefit, such as preventative treatments like routine exams, x-rays, and scale and polish by dentists or hygienists. Waiting periods may apply on the other benefits.

Benefits

- Check-ups
- Scale and polish
- X-rays
- Choice of GP
- Treatments such as fillings, root canals and crowns

International PMI.

International Health Insurance is designed to offer you a comprehensive level of cover when you're going to be living overseas for a prolonged period.

Many insurers provide health insurance packages to individuals, families and employees who are planning to or are already living overseas, whether they're working, studying, or have retired.

Healthcare policies may need to be valid in locations where you are legally required to have cover prior to acquiring a visa or moving abroad.

Regarding limitations and exclusions

For further details of any limitations and/or exclusions, please refer to each insurance company's own Terms & Conditions. These products are only available to residents of the UK.

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 Protection

We focus on protecting companies and their valued employees.

Group Life Assurance.

For many of your employees, the salary they receive is essential to the financial wellbeing of their families, therefore their death may have a devastating financial effect.

A group life policy can provide financial support by paying a cash lump sum to an employee's family. Whilst in the main it is tax-free there could be times when it is not due to the lifetime allowance.

In addition, families have access to free support services such as a probate helpline and bereavement counselling. Providing life cover can help you attract and retain quality employees by demonstrating your appreciation and showing you care about the welfare of their families.

Benefits

- Employees can be covered for a multiple of their salary or a fixed lump sum
- Wide variety of options available means the right plan can easily be constructed
- Easy to administer
- Full peace of mind for the employee
- Not a taxable paid benefit for employees

Group Income Protection.

Group income protection provides a proportion of an employee's salary if they are unable to work as a result of long-term illness or injury allowing you to support them financially through what can be an emotional and stressful time.

Up to 80% of an employee's salary can be paid for a limited number of years or up to the policy cease age.

As well as financial support, employees have free access to absence prevention tools and rehabilitation support from first day of absence.

We offer a range of options and levels of cover to suit your requirements.

Nothing is more critical to the health of a business than the protection of its people. Our protection services assist in absence management, improved productivity, and in engaging your workforce.

“
C&C have provided a great service, finding the best PMI provider, fitting our budget and providing a comprehensive review when renewal came round.

Anne, HR Manager

Group Critical Illness.

Group critical illness provides a tax-free lump sum, paid directly to the affected employee should they be diagnosed with a defined condition under a classified list of ailments, or procedures determined as a critical illness event.

As well as the financial support, employees have access to free support services such as second medical opinion.

Key Person Cover.

Safeguard your business against the death, terminal or critical illness of a key person by insuring the people and leaders who add most value to your business.

Taking out key person protection means, should the worst happen, your business has the time it needs to recover financially and operationally from the unexpected loss of contributions from a key team member.

You can insure key persons to an appropriate monetary value based on their salary, the profit they bring into

the business, or any other important and relevant company metric. The key person does not need to be a shareholder in the business e.g. – they can be a top-performing sales rep, a research and development team leader, a non-executive director, or anyone whose permanent absence would cause your business significant short/medium term harm.

We offer a range of options to assist in attracting and retaining your key people.

Regarding limitations and exclusions

For further details of any limitations and/or exclusions, please refer to each insurance company's own Terms & Conditions. These products are only available to residents of the UK.

♥ **Wellbeing**

Health insurance is at the heart of everything we do.

Our tailored wellbeing services provide great value for your employees and may help protect your business in relation to absence management.

Employee Assistance Programme.

An Employee Assistance Programme (EAP) is a 24/7 counselling and advice telephone service that gives employees and the families access to a team of qualified and experienced professionals.

Whatever the issue, employees have access to confidential guidance in relation to medical, domestic or legal issues. This service can include face-to-face counselling sessions for treatment such as cognitive behavioural therapy.

Ask for more information and how to get the right policy in place for your staff.

Mental Health Support.

Safeguarding your employee's mental health is socially responsible and demonstrates your commitment to their wellbeing.

It also means you're safeguarding your business, employees will feel in control of their own mental wellbeing and have access to a range of tools and services.

Our expert team can guide you to support that would help your staff improve their mental health.

Benefits

- Improved productivity
- Enhanced culture
- Success in attracting and retaining skills
- Increased engagement

“

As a growing successful company, we decided to embark on enhancing our employee benefit proposition, and C&C were recommended to us...

...The process has felt organised, measured and has been extremely efficient in every response. The communication has been clear and concise, and always delivered in a manner that makes it easy for quick reference. I'm really looking forward to many years of building on this great new connection. And thank you to C&C for helping a stand-alone HR Manager to execute a multi-selection of great new benefits to our employees.

Lisa, HR Manager

Occupational Health.

A full spectrum of occupational health services can be delivered nationwide, on-site or at local clinics for your business and employees.

We work with various partners who offer a solutions-based approach to occupational health and work closely with you to provide a programme of support, built to the unique requirements of your organisation.

Benefits

- Cost-effective and fit for purpose
- Sickness absence referrals
- Health surveillance programmes
- New-starter health screening
- Workplace assessments
- Mental health management

Health Assessments.

A health assessment is a series of tests providing heart, organ, and cancer checks for employees. Tests can be carried out either at business premises or at a local facility.

These comprehensive assessments identify which employees may have additional health risks or who may be in the early stages of a serious medical condition.

Regarding limitations and exclusions

For further details of any limitations and/or exclusions, please refer to each insurance company's own Terms & Conditions. These products are only available to residents of the UK.

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C&C Employee Benefits – founded in 2018.

Our parent company, **C&C Insurance Brokers**, are one of the largest independent intermediaries in the UK, providing market strength and support with a wide range of resources and expertise.

We are an Appointed Representative of C&C Insurance Brokers Limited who are authorised and regulated by the Financial Conduct Authority under firm reference number 309053 and are members of the Association of Medical Insurers and Intermediaries (AMII).

As award-winning insurance brokers with 50 years of providing specialist, competitive and tailored solutions, C&C Insurance Brokers understand the importance that their clients put on having peace of mind – helping businesses and private clients find the right protection suitable for their unique circumstances.

We source affordable solutions – with access to a vast product range in the UK market.



We offer professional guidance with a personal touch.

C&C Employee Benefits is a specialist in protecting the health and wellbeing of individuals looking for personal protection and businesses looking to protect valued employees.

In a marketplace full of consolidation and as the digital age continues to prosper, our philosophy is simple – to maintain the personal touch with a highly professional, personalised, efficient and friendly service. We pride ourselves on adding value and endeavour to truly understand clients' needs.

Our experienced team is here to assist and provides specialist comprehensive reviews. We will source affordable solutions with access to a vast product range in the UK market.

Choosing the right insurer is as important as choosing the right cover.

We work with a carefully selected panel of leading insurers, giving our clients access to trusted providers with proven expertise. This ensures you receive reliable cover, tailored to your needs, with confidence in the strength behind your policy.





**The wellbeing of
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covered.**

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