

Support your team through change and colder months ahead

A Season of Change

As the nights draw in and we head into the final quarter of the year, many businesses are refocusing on the wellbeing of their teams. Autumn brings an opportunity to pause, review benefits strategies, and ensure that the right support is in place for the months ahead — particularly around mental health, financial resilience, and proactive care.

At Corpad Employee Benefits, we continue to work closely with our provider partners to bring you the latest insights and ensure your employee benefits remain effective, relevant, and valued.

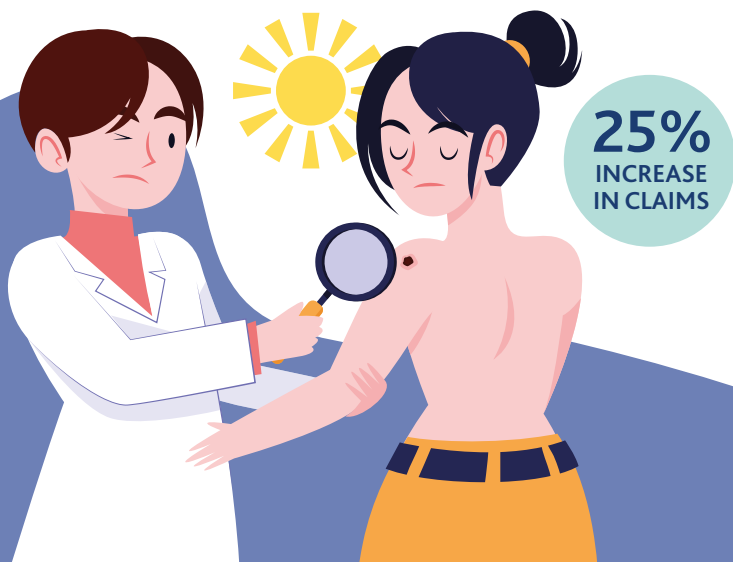


Market Updates & Industry Insights

Private Medical Insurance: Rise in Skin Cancer Claims

Recent data from Vitality highlights a **25% increase in skin cancer claims**, reminding us that prevention and regular screening remain vital. Encouraging employees to use annual health checks and awareness campaigns can have a significant impact - particularly as many spend less time outdoors during winter months.

These additional resources and checks are often already included as part of your overall benefits package. At Corpad we ensure communication is accessible and inclusive to encourage uptake without barriers.



Group Protection: Keeping Britain Working

Recent research highlights how early intervention and prevention can make a real difference in reducing long-term absence and improving employee wellbeing.

Key takeaways:

- Employers who actively support early return-to-work programmes see measurable productivity gains.
- Prevention-led health strategies such as mental health first aid, Employee Assistance Programmes, and routine wellbeing check-ins have become central to long-term workforce sustainability.
- Financial wellbeing is increasingly linked to overall health outcomes, reinforcing the need for holistic benefits planning.



At Corpad, we can help review your current benefits provision to ensure these proactive measures are built into your employee strategy.



Seasonal Insights & Takeaways



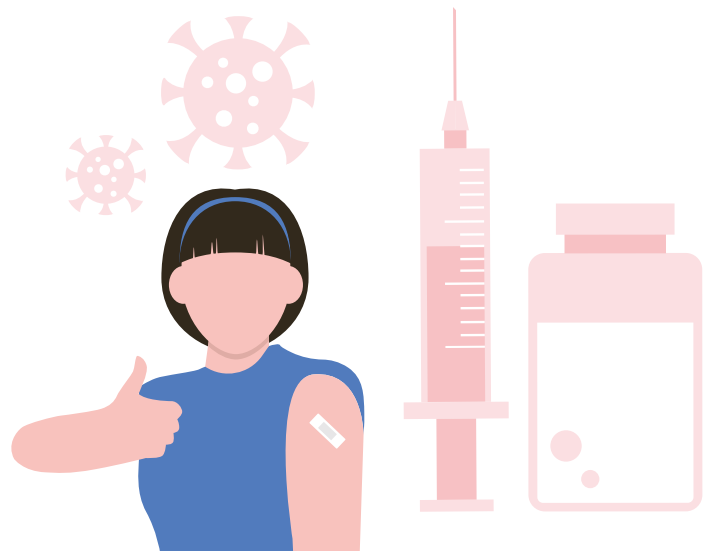
Focus on Prevention & Mental Health

As we move into shorter days and colder weather, the focus on mental wellbeing becomes even more critical. Seasonal affective disorder (SAD), financial stress, and lower energy levels can all affect performance and morale.

Ways employers can help:

- Promote access to Employee Assistance Programmes (EAPs) and mental health resources.
- Encourage flexible working and regular check-ins between managers and teams.
- Run wellbeing sessions on stress management, nutrition, and winter wellness.
- Offer early intervention support for employees struggling with stress or burnout before issues escalate.

Corpad works with a range of providers offering cost-effective solutions to strengthen prevention and wellbeing throughout your workforce.



Flu Jabs and Preventative Health

With colder weather setting in, we've seen increased interest from employers looking to offer flu vaccinations as part of their wellbeing support. Providing flu jabs can be a simple yet effective way to reduce winter illness and absenteeism - and it's an initiative employees really value.

Larger pharmacy chains such as Boots and Superdrug offer corporate flu voucher schemes, making it easy to roll out across your workforce. Alternatively, including flu jabs and other preventative health measures within a Health Cash plan can offer ongoing year-round value and flexibility for employees.

If you'd like to explore these options, our team can help you compare approaches and find the most cost-effective fit for your organisation.



Canada Life 100+ Year Report: Multi-Generational Workforce Insights



We recently tuned in to Canada Life's webinar discussing their 100+ Year Report, which explores how longer life expectancy is shaping the modern workforce. The findings provide valuable insights for employers managing multi-generational teams.

Key takeaways:

- Across all generations, salary, holiday allowance, flexible working, and pension contributions are consistently rated as the most important employee benefits.
- Older employees place greater value on health insurance and pension contributions, while younger employees tend to prioritise flexible working and holiday entitlement.
- Interestingly, younger employees are more likely to have health and life insurance through their employer - even though older workers often value these benefits more highly.



These insights highlight the importance of a balanced, flexible benefits strategy that caters to different life stages and priorities - helping to attract, retain, and support a diverse workforce.





Workplace Pension & Salary Sacrifice Update: Keeping Ahead of Change

Pension and salary sacrifice arrangements remain one of the most effective ways for employers and employees to make the most of contributions - but there have been some important updates and areas to watch as we move into 2026.



Already in Effect

National Insurance (NI) Changes

From April 2025, the employer Class 1 NI rate increased from 13.8% to 15%, and the threshold where contributions begin dropped to £5,000. This means overall employer NI costs are rising, making salary sacrifice for pensions even more valuable as a cost-saving and engagement tool.

Employment Allowance Increase

Smaller employers can now claim up to £10,500 off their NI bill. If you're eligible, this can help offset increased employment costs and fund wider wellbeing initiatives.

What Employers Should Be Doing Now

- ✓ **Review your salary sacrifice scheme** - ensure it's compliant, clearly communicated, and optimised for current NI and tax rates.
- ✓ **Check your payroll and employment contracts** - make sure salary sacrifice doesn't take employees below minimum wage thresholds.
- ✓ **Communicate the benefits clearly** - employees should understand how salary sacrifice affects their take-home pay, pensions, and other benefits.
- ✓ **Scenario-plan for 2026** - model how potential changes to tax or NI relief might affect your scheme.
- ✓ **Engage early with your benefits consultant** - we can help you model savings, update communications, and make sure your arrangements remain compliant and efficient.



Our Take

Salary sacrifice remains one of the most effective ways to manage benefit costs while helping employees save more for retirement. However, with NI rates shifting and reform discussions ongoing, now is a good time to review your scheme and ensure it's still working in your favour.

Looking Ahead

The coming months offer a valuable time to prepare for 2026 - reviewing benefits renewals, refreshing communication plans, and exploring new wellbeing initiatives.

Our consultants are here to help you identify the right mix of benefits for your team, balancing cost efficiency with meaningful employee impact.

Stay connected!

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Let's Keep Britain Working - Together

If you'd like to discuss your benefits strategy, wellbeing initiatives, or recent market changes, please reach out to your Corpad consultant or contact our team at ceb@corpad.co.uk

Together, we can help you build a healthier, happier, and more resilient workforce this winter.



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