

# Summer 2026 Newsletter



June 2026



## Helping Employers Build Healthier, Wealthier and More Resilient Workforces

As we move into Summer 2026, employers continue to face growing challenges in supporting employees through the rising healthcare demands, financial pressures and increasing expectations around workplace wellbeing.

With ongoing pressures on public services and growing awareness of the importance of employee wellbeing, workplace benefits have never played a more important role in attracting, retaining and supporting employees.

This edition highlights some of the key developments shaping the employee benefits landscape and explores how employers can maximise the value of their existing benefits programmes.

### In this newsletter you can expect:

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Health & Wellbeing: Employers Stepping In Where Support is Needed

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Unlocking the Hidden Value of Group Risk Benefits

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## Health & Wellbeing: Employers Stepping In Where Support Is Needed

Recent research by industry body GRiD highlights growing concern among employers regarding the level of support available to employees through public services. Around seven in ten employers believe there are gaps in state provision for workforce health and wellbeing, with concerns increasing over the past year.

Mental health support remains the area where employers feel the greatest pressure, alongside concerns around access to financial support

during periods of sickness absence, preventative healthcare services and physical health support

At the same time, employees are increasingly looking to their employers for support as NHS waiting times and healthcare accessibility continue to present challenges.

For many organisations, employee benefits are becoming an essential tool in helping staff access support more quickly and maintain their overall wellbeing.

### Why This Matters

Organisations that invest in preventative health and wellbeing support can benefit from:

- **Reduced sickness absence**
- **Improved employee engagement**
- **Faster access to treatment and support**
- **Support improved return-to-work outcomes**
- **Increased productivity**
- **Enhanced recruitment and retention**



### Unlocking the Hidden Value of Group Risk Benefits

Many employers are unaware that their Group Life Assurance, Group Income Protection and Group Critical Illness arrangements often include a range of valuable wellbeing support services at no additional cost.

### More Than Just Financial Protection

These services are designed to support employees throughout their wellbeing journey, not just at the point of claim.

Common support services available through many providers include:

- ✓ **Virtual GP appointments**
- ✓ **Mental health support and counselling**
- ✓ **Second medical opinions**
- ✓ **Physiotherapy services**
- ✓ **Nurse helplines**
- ✓ **Nutrition and lifestyle coaching**
- ✓ **Bereavement support**
- ✓ **Legal and practical guidance**
- ✓ **Carer support services**

Industry data continues to demonstrate the positive impact these services can have on employee wellbeing, workplace productivity and absence management. Employees who access support early often receive treatment more quickly, helping to reduce the impact of health issues on both the individual and the business.

## Communication Is Key

Many employers are already funding these valuable services through their Group Risk arrangements but employee awareness remains surprisingly low.

Regular promotion of available support can significantly increase utilisation and improve employee appreciation of the overall benefits package.



## Cost of Living Pressures Continue to Impact Employee Health

Although inflationary pressures have eased compared to previous years, many households continue to feel the impact of increased living costs.

As a result, employees are increasingly making difficult decisions about spending on routine healthcare, including:

- **Dental appointments**
- **Eye tests**
- **Physiotherapy treatment**
- **Preventative health checks**

Unfortunately, delaying treatment can often lead to minor health concerns becoming more serious issues over time, potentially resulting in increased sickness absence and longer recovery periods









## Spotlight on Health Cash Plans

Employers are increasingly recognising the connection between financial wellbeing, physical health and workplace productivity.

## Affordable Everyday Healthcare Support

Health Cash Plans continue to be one of the most cost-effective ways for employers to support employee wellbeing.

Designed to help employees manage the cost of routine healthcare, Health Cash Plans typically provide cashback towards everyday health expenses such as:

-  **Optical care and glasses**
-  **Dental treatment**
-  **Physiotherapy**
-  **Hearing assessments**
-  **Prescription charges**
-  **Diagnostic consultations**



Many modern Health Cash plans also include access to:

- **Virtual GP services**
- **Employee Assistance Programmes (EAPs)**
- **Mental health support**
- **Health and wellbeing apps**
- **Lifestyle and retail discounts**

## Why Employers Are Choosing Health Cash Plans

- **Affordable for employers and employees**
- **Encourages preventative healthcare**
- **Supports employees during ongoing cost-of-living pressures**
- **Helps improve access to healthcare services**
- **Suitable for businesses of all sizes**

Health Cash Plans are increasingly becoming a valuable component of a wider wellbeing strategy, helping employees access care sooner whilst easing some of the financial burden associated with maintaining good health.



## Emerging Trends

### Menopause Support Continues to Evolve

Awareness of menopause and its impact within the workplace continues to grow, with many healthcare providers expanding the support available through employee benefits programmes.

Enhanced support now commonly includes:

- **Access to specialist consultations**
- **Hormonal health guidance**
- **Educational resources**
- **Workplace support tools**
- **Manager awareness training**

As organisations continue to focus on inclusion, retention and employee wellbeing, menopause support is becoming an increasingly important part of a comprehensive benefits strategy.

### Neurodiversity Support Becoming More Accessible

One of the emerging developments within workplace healthcare is increased access to neurodevelopment assessment pathways. Several benefit providers now offer discounted or supported routes to assessments for conditions such as:

- **ADHD**
- **Autism Spectrum Disorder (ASD)**

With NHS waiting lists for assessments often extending over lengthy periods, these services can provide employees and their families with quicker access to professional support and guidance.

This is an area that continues to develop and is expected to become an increasingly important component of employee wellbeing programmes over the coming years.

# Workplace Pensions Update

## Pensions Dashboards – A Major Step Forward

One of the most significant developments within pensions continues to be the rollout of Pensions Dashboards.

The initiative aims to allow individuals to view all of their pension savings in one place, helping improve engagement and retirement planning.

As dashboard implementation progresses across the industry, employees are expected to become increasingly aware of their pension savings and retirement readiness.

## What This Means for Employers

As pension visibility improves, employers may experience greater demand for:

- **Pension education**
- **Financial wellbeing support**
- **Retirement planning guidance**
- **Workplace pension engagement initiatives**

Providing employees with access to clear information and education will become increasingly important as pensions move higher up the workplace agenda.

## 5 Signs Your Workplace Pension May Need Reviewing

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**1. Your Pension Provider hasn't been reviewed in the last 3 years.**

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**2. Employees are asking for better digital tools.**

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**3. You don't know how your default fund has performed.**

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**4. Salary Sacrifice isn't currently available.**

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**5. You're unsure what retirement support your provider offers.**

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## Pension Boost: When Was Your Workplace Pension Last Reviewed?

As employees become more engaged with their retirement savings, employers have an opportunity to ensure their workplace pension continues to deliver the best possible outcomes.

Many workplace pension schemes have been in place for a number of years and may not have been reviewed recently. While schemes often continue to meet compliance requirements, they may no longer offer the strongest value, member experience or retirement support available in today's market.

A regular pension review can help ensure employees are receiving maximum value from one of the most important benefits an employer provides.

### Key Areas Worth Reviewing

#### Charges Matter

Even small differences in pension charges can have a significant impact on retirement savings over the long term.

A review can help determine whether your scheme remains competitively priced and continues to offer good value for members.

### Governance and Oversight

Good governance plays a crucial role in delivering positive member outcomes.

Employers should be confident that their pension provider regularly reviews investment performance, member engagement, service standards and regulatory compliance.

### Default Fund Performance

The majority of employees remain invested in their pension scheme's default investment strategy throughout their working lives.

As a result, the performance and design of the default fund can be one of the most important factors influencing retirement outcomes.

Questions employers should consider include:

- **Is the default fund performing competitively?**
- **Does the investment strategy remain appropriate for today's workforce?**
- **Is the fund aligned with modern retirement patterns and member needs?**

### Member Experience and Engagement

Employees increasingly expect a modern digital experience when managing their finances.

Many providers now offer:

- **Mobile apps**
- **Online pension dashboards**
- **Retirement planning tools**
- **Pension calculators**
- **Educational content and webinars**

Improving engagement can help employees make more informed decisions about their retirement planning.

## The Journey into Retirement

Retirement planning has changed significantly in recent years.

With greater flexibility available at retirement, it is important to understand what support and guidance employees receive as they approach retirement age.

Employers should consider:

- **How easy is it for members to access their retirement options?**
- **What guidance is available?**
- **Does the provider offer flexible retirement pathways?**

A positive retirement experience is becoming an increasingly important part of pension scheme value.



## Why Review Now?

The introduction of Pensions Dashboards is expected to encourage employees to take a much closer interest in their pension savings.

A pension review can help ensure your scheme remains competitive, well-governed and capable of delivering strong long-term outcomes for employees.

## How Corpad Can Help

Corpad Employee Benefits can undertake a workplace pension review covering:

- ✓ **Scheme charges and value for money**
- ✓ **Governance and provider oversight**
- ✓ **Default investment fund performance**
- ✓ **Member engagement tools**
- ✓ **Retirement support and flexibility**
- ✓ **Salary Sacrifice opportunities**

In many cases, improvements can be identified without increasing employer pension contributions, helping employers maximise the value of their existing pension investment.

## Pension Spotlight: Salary Sacrifice Changes on the Horizon

Salary Sacrifice remains one of the most effective and tax-efficient ways for employees to save for retirement, whilst also generating National Insurance savings for employers.

Many employers use these savings to enhance pension contributions, reinvest in employee benefits or offset rising employment costs.

### Proposed Changes from April 2029

The Government has announced plans for changes to the National Insurance treatment of Salary Sacrifice pension contributions from **6 April 2029**.

Under the proposed rules, National Insurance relief available through Salary Sacrifice will be limited to the first **£2,000 of pension contributions each year**. Contributions above this level are expected to become subject to National Insurance charges.

While the changes may reduce some of the advantages currently enjoyed by higher pension contributors, the impact will vary depending on individual contribution levels.

## Why Salary Sacrifice Will Still Be Valuable

Even after the proposed changes:

- ✓ **Pension contributions will continue to benefit from tax relief.**
- ✓ **Pension saving remains one of the most tax-efficient ways to build retirement wealth.**
- ✓ **Many employees contributing below the proposed threshold may see little or no impact.**
- ✓ **Employers can continue to use Salary Sacrifice as an effective financial wellbeing tool.**
- ✓ **National Insurance savings are expected to remain available on qualifying contributions.**

### Did You Know?

Many employers choose to reinvest Employer National Insurance savings generated through Salary Sacrifice directly into employees' pension pots, helping employees build larger retirement funds at no additional cost to themselves.

## What Should Employers Do Now?

The proposed changes remain several years away and further detail is expected before implementation.

For now, Salary Sacrifice continues to deliver significant value and remains one of the most effective pension engagement tools available to employers.

Corpad Employee Benefits can help employers review existing arrangements, assess the potential impact of future legislative changes and ensure workplace pension schemes continue to deliver value for both employees and the business.



## Financial Wellbeing Remains a Key Priority

Financial concerns continue to be one of the most significant contributors to employee stress. Common areas of concern include:

- Household bills
- Mortgage and rental costs
- Debt management
- Emergency savings
- Retirement planning

Forward-thinking employers are increasingly incorporating financial wellbeing into their employee benefits strategy through:

- **Workplace pension education**
- **Salary Sacrifice arrangements**
- **Financial wellbeing workshops**
- **Health Cash Plans**
- **Employee Assistance Programmes**
- **Access to financial guidance and support**

Supporting employees financially can have a positive impact on engagement, productivity and overall wellbeing.

## Looking Ahead

As employers continue to navigate rising healthcare demands, workforce expectations and economic pressures, employee benefits remain a critical component of a successful people strategy.

Organisations that achieve the greatest return on their investment are typically those that:

- ✓ **Communicate benefits effectively**
- ✓ **Encourage early intervention and preventative care**
- ✓ **Support both health and financial wellbeing**
- ✓ **Regularly review benefit offerings**
- ✓ **Maximise the value of additional services already included within existing arrangements**

The workplace benefits landscape continues to evolve, creating new opportunities for employers to support their people whilst strengthening organisational resilience.



## How Corpad Employee Benefits Can Help

We work with employers to design, review and communicate employee benefit solutions including:

- **Workplace Pensions**
- **Salary Sacrifice Arrangements**
- **Auto-Enrolment Compliance**
- **Group Life Assurance**
- **Group Income Protection**
- **Group Critical Illness**
- **Private Medical Insurance**
- **Health Cash Plans**
- **Group Travel Insurance**
- **Employee Assistance Programmes**
- **Financial Wellbeing Programmes**
- **Employee Benefit Communication Strategies**

If you would like to review your current arrangements or explore ways to enhance your employee benefits offering, please contact the Corpad Employee Benefits team.

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*Thank you for reading!*



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