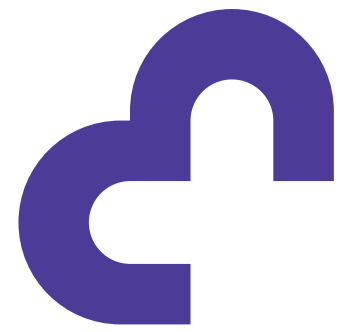




At the heart of recovery

Empowering your workforce with tailored health & wellbeing solutions

Support for healthier, happier and more productive employees



Welcome to a healthier future

Your people are your greatest asset – and the foundation of your organisation’s success. But absenteeism, stress, and unaddressed health issues can erode productivity and morale.

At HCML, we believe that the success of your organisation is rooted in the wellbeing of your people. That’s why we’ve developed a comprehensive suite of smart, measurable, and integrated health and wellbeing services designed to support your employees throughout every stage of their health journey.

From advanced healthcare trust models to real-time wellbeing platforms, our solutions incorporate wellbeing, health benefits and health and safety, and are designed to reduce absenteeism, improve performance, and foster a resilient workforce. With a strong clinical foundation at the core, our data-driven approach delivers proactive, personalised support that makes a measurable difference to the business and its people.

Whether you’re shaping a new wellbeing strategy or enhancing an existing one, our services are designed to complement your business objectives – boosting engagement, supporting retention, and demonstrating clear ROI.

Let us help you move from reactive healthcare to proactive wellbeing.



Bespoke health and wellbeing solutions for the whole-of-workforce, designed for the individual

Assessing and treating symptoms of ill-health amongst the workforce is an important part of our approach.

Using a reframed version of the stepped and matched care model, underpinned by the Biopsychosocial Model, we assess the clinical considerations and underlying causation.

This provides a very personalised approach to each individual, reducing risk of ill-health, absence and claims. In addition, it enables everyone to understand their unique risk factors and to take control of their own health and wellbeing to improve their quality of life.

The Biopsychosocial Model

Our modified model considers the biomechanical, biological and biomedical aspects of physical health. It then considers an array of psychological and psychological factors that impact how we think and feel about work, health problems, our relationships and much more.

Incorporating social aspects means we consider how work, hobbies and relationships with family and friends can impact our health positively and negatively. When combined with attitudes, beliefs and fears, it can provide valuable insight into why we are not at our best and where these factors need to be addressed if we are to improve our health and wellbeing.

These factors are often not addressed by practitioners when assessing and treating ill-health but are recognised maintenance factors and obstacles to recovery.



Smarter funding with healthcare trusts

At HCML, we understand that every business is different – from the workforce demographics to the specific health challenges faced by employees. That’s why we’ve developed two flexible, cost-effective healthcare trust solutions that put businesses in control of their healthcare strategy – while unlocking valuable benefits like 12.5% tax savings, greater flexibility, and enhanced long-term value.

Sole Trust or Master Trust

Master Trust (500+ employees)

- ☒ Uses the HCML Trust Deed and Trust Board
- ☒ Both plan levels available
- ☒ Flexibility in the benefit design within menu of options which include wellbeing
- ☒ Revision of benefits and rules as per HCML analysis
- ☒ Claims management includes support for underlying risk factors
- ☒ Aggregate and Specific via Lloyds syndicate

Sole Trust (or Captive)

- ☒ Can use existing Trust Deed OR HCML Sole Trust Deed with Client's own Trust Board with HCML
- ☒ Both plan levels available with flexibility in benefits and rules to meet client's needs
- ☒ Complete flexibility in the benefit design to include wellbeing options
- ☒ Claims management options - standard or more proactive
- ☒ Aggregate and Specific Stop Loss via Lloyds syndicate or use client's own or captive

Benefits of medical trust administered by HCML



- ☒ Ability to navigate NHS waiting times to reduce absence, improve presenteeism and enhance wellbeing



- ☒ Attractive to smaller corporates when compared with traditional PMI



- ☒ Allow provision of Wellbeing benefits to suit your workforce especially around absence and presenteeism



- ☒ Occupational health or integration with sickness absence can be included



- ☒ Benefits and rules tailored to your business needs and your employees



- ☒ Benefits can include cover for a broader range of interventions



- ☒ Benefits coordinated to reduce overlap eg. psychological treatments and EAP provision



- ☒ Administrator and Trustee role to manage benefits and costs to meet your expectations



Mental Health Support

Confidential care that empowers recovery and resilience

With mental health consistently ranking among the top workforce challenges, Your Halo ensures that employees receive timely, professional support – all while protecting privacy and minimising stigma. Our mental health services are built around compassion, accessibility, and clinical expertise.

Key Features:

- Clinical triage and psychological assessments to determine the most appropriate pathway for support
- Access to therapy and counselling with qualified mental health professionals
- 24/7 crisis support for urgent mental health needs
- Manager signposting and training resources to empower leaders to spot warning signs and guide team members appropriately
- UK-wide coverage including the Channel Islands

From early intervention to sustained recovery, YourHalo helps employees feel supported – and ensures organisations have the right tools to respond.



Physiotherapy and MSK Support

Accelerated recovery from musculoskeletal issues

Musculoskeletal (MSK) problems are one of the most common causes of long-term absence. With YourHalo's dedicated MSK pathway, employees benefit from rapid-access physiotherapy and tailored support plans, helping them return to work safely and confidently.

What you can expect:

- Virtual or in-person physiotherapy sessions, designed for convenience and effectiveness
- MSK triage and personalised exercise plans to target pain, mobility, and functional challenges
- Workplan ergonomic support to prevent injury and improve day-to-day comfort
- Return-to-work fitness assessments to ensure employees are ready to re-engage with their roles
- UK-wide coverage including the Channel Islands

Our MSK support not only accelerates physical recovery but also contributes to improved morale, better long-term health outcomes, and fewer lost workdays.











YourHalo – a wellbeing package tailored to the needs of your workforce

YourHalo is a confidential health and wellbeing platform that brings together a range of clinical and therapeutic services that provide advice, support and personalised treatment plans for employees.

85% of ill-health has an underlying cause or contributory risk factors. By taking time to identify and address these factors, the symptoms of a primary health concern such as musculoskeletal, mental health, digestive and skin conditions, can often be improved without the need for expensive clinical intervention.

YourHalo offers a personalised, data-driven approach to employee health and wellbeing – assessing all the risk factors that impact individuals and the wider workforce. It takes a preventative approach by tackling underlying causes and contributory risk factors, making a sustainable and measurable difference to workforce health and enabling employees to understand their personal health risks and empowers them to take control of their wellbeing.

YourHalo covers a wide range of support services, tailored to the needs of your employees, including:

-  Mental health support
-  Physiotherapy
-  Nutrition advice
-  Sleep management
-  Male and female wellbeing
-  Exercise and weight management
-  Occupational Health (additional add-on)
-  Virtual GP (additional add-on)

YourHalo benefits

-  Support for whole-of-workforce
-  Access to expert health specialists
-  Preventative health and wellbeing
-  Affordable and flexible
-  Matched-care model
-  Demonstrable outcome



Sickness absence and management referrals

Unplanned absences can be costly and disruptive. Our end-to-end sickness absence management service empowers organisations to respond quickly, compassionately, and effectively.

What we offer:

- Referral management and clinical triage
- Fit-for-work assessments
- Occupational health consultations
- Return-to-work planning and phased reintegration
- Line manager support and training

Management referrals and case management

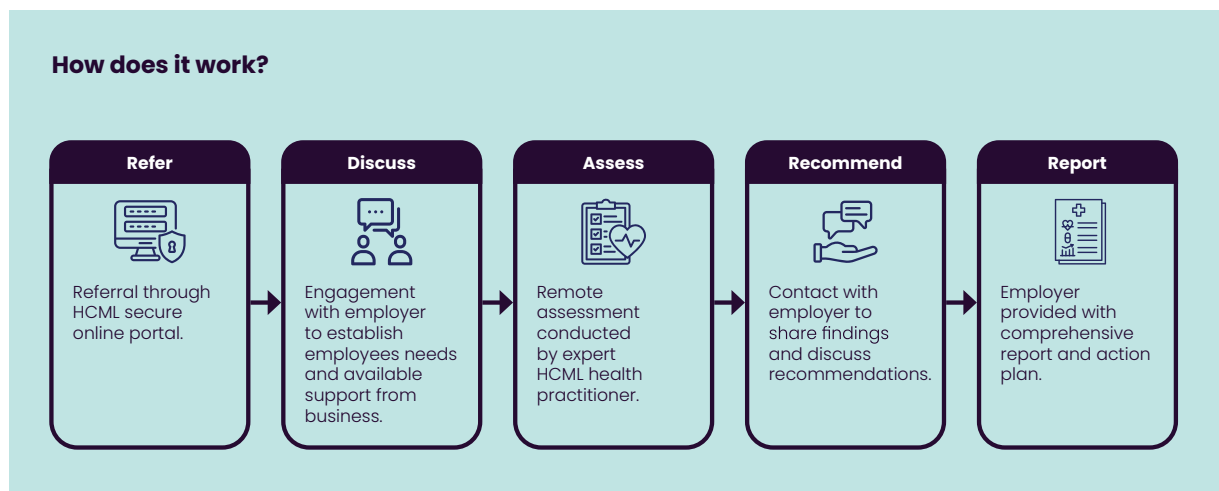
Personalised plans for a sustainable return to work

Our management referral service provides you with practical recommendations and guidance on how you can assist your employees with their return to work, along with practical advice to manage the impact of an employee's health on their work and the impact of work on their health.

Engagement with the employer throughout the process is integral to our management referral service. Prior to any employee assessment we get in touch with you to discuss the nature of the referral and what measures your business can offer to support a return to work. This ensures we fully understand the employee's workplan situation and business needs.

Our approach to assessment considers all the factors that may impact on an employee's health and wellbeing, resulting in their absence or presenteeism. This enable us to understand the underlying cause or contributory risk factors that need to be addressed to support a fast, safe, and sustainable return to work.

Following the assessment, we discuss our recommendations with you to ensure these are feasible for the business. You then receive a comprehensive report and detailed action plan to support the employee and business needs.



Sickness absence management

We work with employers to implement a bespoke process of triggers that signal when intervention is needed with an employee or, where appropriate, a manager. Our service assesses clinical symptoms and addresses any underlying case or contributory risk to reduce the length of current absence and the risk of future absences for the same or different conditions.

Where a condition appears to work-related, we assess the perception against reality and then work with the individual and business to identify and address any relevant issues.

Onsite employee health and wellbeing Services

Bring wellbeing directly to your workforce with our onsite health services, designed to foster a culture of engagement and prevention.

Our team of experts are specialists in all aspects of wellbeing and consider a wide range of factors that can influence and affect overall physical and mental wellbeing.

Our onsite solutions include:

- **Workshops and webinars**
 - Our wide-ranging programme offers engaging sessions designed to support everyday wellbeing. Covering topics from stress, sleep and nutrition to habit-building, energy and life transitions
- **Leadership series**
 - Supportive leadership is one of the most powerful drivers of a healthy, high-performing workplan. This flexible training series is designed to equip leaders with the insight, confidence, and practical tools needed to champion wellbeing across three key areas: organisational wellbeing, mental health, and physical health.
- **Mental Health First Aider Training & Network Support**
 - Our award-winning MHFA programme offers a comprehensive wraparound service to build and sustain a mentally healthy workplan.
- **Employee health checks**
 - Our Employee Health Checks offer a range of options designed to support physical, mental, and emotional health at every level. Whether you're looking for a quick snapshot or a complete wellbeing picture, we've got you covered.

Customised for your workplan, these services help embed a proactive approach to health that's visible, accessible, and effective.

For employees where, as part of their role they are exposed to occupational hazards we can provide a range of health and safety monitoring.

Health surveillance

- On employment and night worker assessments
- Driver medicals including Forklift truck and HGV
- HAVs, confined spaces and working at height
- Audiometry, spirometry, eyesight and skin
- DSE

Manual handling

- Standard training – lifting, pulling and pushing
- Additional strength and conditioning training
- Personal risk assessment: age, gender, health, fitness etc

Psychological risk assessment

We conduct assessments for occupational hazards, identify who can be harmed and how, and put in place a programme to address both the occupational and personal risk factors. This assessment process ensures that the most appropriate controls are put in place to mitigate risk.



A data-driven approach to workforce health and wellbeing

We aim to equip businesses with the means to establish a culture of health and wellbeing that supports every employee.

Our unique approach to assessment and intervention provides access to a unique data set unlike any other and is captured in a single system. This enables us to provide insights to your business on what benefits are required to address your business needs and the needs of your people.

These powerful data insights enable us to provide a more bespoke and targeted health and wellbeing strategy and provide recommendations on what benefits are needed to address health risks while improving the wellbeing of your people.

Our management information provides both quantitative and qualitative insights and clearly demonstrates the areas of health and wellbeing that each business needs to focus on and, with our help, provides insight into

Our approach actively encourages risk-based strategies that drive and achieve behavioural changes throughout the workforce.

Ready to transform your wellbeing strategy?

With 25 years of experience in clinical case management and employee wellbeing, we understand what it takes to support modern workforces.

Our commitment:

- Evidence-based and outcome-driven care pathways
- Seamless digital and in-person service integration
- National clinical network and rapid service delivery
- Proven impact on reducing absenteeism and claims
- Dedicated account management and reporting

Whether you're a small business or a large enterprise, we're here to help you build a healthier, stronger, more sustainable workforce.

Get in touch today to discover how our services can support your wellbeing objectives.

Contact us:

HCML

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