

PES

Case study
M+W Group



Benefits with a £100K bonus for M+W Group

M+W Group is a global leader in the design, engineering and construction of high tech facilities and major complex projects. Operating in 30 countries worldwide, the company's UK headquarters is based in Chippenham, Wiltshire.

Benefits administration was a serious challenge for UK head of HR Jacquie Burgess and her HR adviser Lizzie Donald – until they chose PES to deliver an online solution. What they didn't know is that we would also save them £100,000 in insurance renewal fees.

“ Previously I'd been put off the idea of flexible benefits because it seemed complex and expensive, but PES offered us a totally scalable option which we could grow with. ”

- Jacquie



M + W GROUP

What were the challenges?

Too much administration

Before introducing happypeople, Jacquie and Lizzie administered offline benefits, which was a time-consuming, complicated task. With over 260 employed staff, they struggled to establish which benefits applied to which employees and to access contact details and passwords for all the different providers.

Increase awareness and benefit take-up

In the construction industry, people need to be more aware of health and wellbeing, especially around stress – otherwise it can be fatal. Employees didn't know what benefits were available to them. In fact, some didn't even know they had Private Medical Insurance (PMI) or life assurance.

Improve the pension offering

The business had two existing pension schemes which weren't delivering the best return. Some employees had complained about the administration from the providers. The HR team also wanted to introduce salary exchange (or sacrifice) for pension provision.

“ PES really listened to us. They are personable, approachable and creative. They don't have a fixed way of doing things – they adjusted their suggestions as they learned more about our needs, rather than trying to sell us an off-the-shelf solution. ”

- Jacquie

How did PES respond?

Move benefits online with **happypeople**

M+W Group were already considering moving their benefit scheme online. They had recently introduced electronic payslips and were changing to an online culture, so happypeople seemed like a natural fit. Its simple, intuitive interface was easy for staff to engage with, and the system slashed the administrative burden for HR.

“ We’ve taken on around 400 new recruits in the last two years – under the old system that would have been around 400 hours of administrative time for an HR team of two. We’ve cut that by at least half thanks to happypeople.

The system also helps us reward and recognise achievements, especially around health and safety which is so important to our industry. ”

- Jacque

With back office processes managed entirely by PES, benefits are now easy to see, access and deliver. Timely management information and a dedicated employee helpdesk make the job even easier.

“ The ongoing technical support from PES is fantastic. They literally take employee concerns from out of our hands through the helpdesk. With bigger companies it feels ‘corporate’, but with PES, it’s a very personal service. ”

- Lizzie

Review pensions and other benefits

As an expert benefits broker with fully authorised subsidiaries, PES was perfectly placed to review existing regulated and non-regulated benefits. Following a market review of pension providers, a new salary exchange pension scheme was introduced and integrated into happypeople.

The other existing benefits (cycle to work scheme and childcare vouchers) were moved online, with childcare vouchers included as part of the happypeople package. In addition, M+W employees now enjoy a fantastic online discounted shopping benefit which also comes at no extra cost to the business.

Make some healthy savings

Not only that, our subsidiary PES Health reviewed PMI and life assurance products and made some outstanding savings.

PMI renewal savings for M+W over three years



Over a three-year period, we saved M+W over £100,000 in PMI renewals. These fantastic economies led the company to invest in a health cash plan in year two, another great way to keep staff fit and well. By offering access to low-cost health and wellbeing treatments, M+W encouraged healthier behaviours among employees.

This justified the introduction of an excess on the PMI policy, increasing PMI savings to over £59,000 in year two. Further savings the following year brought the total PMI premium savings to £101,000.

The health cash plan itself cost just over £24,000 – but this was less than the reduction in the PMI premium through the excess, so a great investment, which also contributed to additional PMI savings in year three.

“ The savings you have found after all the hard work put into bringing this whole flexible benefits platform together has been outstanding. Thank you. We’ve also had some great positive feedback, especially on our health cash plan. People can have wellbeing assessments and all kinds of specialist treatments, as well as saving money on regular things like dental and optical care. ”

- Jacquie

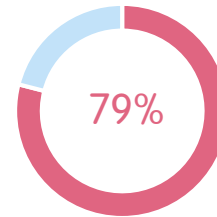
And the savings don’t stop there! A review of M+W’s life assurance allowed us to increase the multiple of salary covered for all employees. Our streamlined administration meant that we also reduced the life assurance premium by £63,000.

PES aligned all the regulated policies to begin from April each year, making budgeting much simpler for M+W.

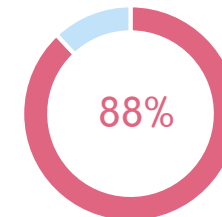
Develop the benefits and reward brand

Employees now really remember the happypeople logo and brand. Just having a memorable benefits interface is a step in the right direction. On top of that, PES:

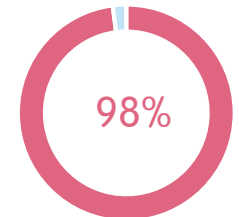
- held a focus group prior to launch to nominate internal benefit 'champions'
- launched happypeople with a colourful, branded desk drop
- led a webinar to introduce employees to the platform
- provided user guides for each benefit and a happypeople handbook
- ran communications workshops to demonstrate the benefits on offer and give a personal introduction to the providers
- continues to send regular communications updates.



of employees registered with **happypeople** when it launched



of employees had registered by the end of the year thanks to great communications



of employees registered for online discounted shopping

“ The communications workshops worked really well, especially with all the providers present. We’ve found that the benefit handbook is brilliant for new starters.

Even some people who were slow at first to appreciate what PES offers are now real converts – one senior manager received a cheque reimbursing his costs through the health cash plan within five days and was delighted.

- Lizzie

Happy customers

“Having visited PES in their offices, I feel the creativity we experienced is really part of their company culture. I’m very happy with what they’ve done for us.”

- Jacquie

The screenshot shows the 'Choose benefits' page on the happypeople website. At the top, there's a navigation bar with 'Log out', 'Good afternoon HR', and the 'happypeople' logo. Below this is a menu with 'Employer dashboard', 'My benefits', 'Choose benefits' (highlighted), 'Manage childcare vouchers', 'My profile', and 'Contact us'. The main heading is 'Choose benefits'. On the right, there's a cartoon character holding a sign that says 'Need help?'. The 'Available benefits' section lists four options: 'Childcare vouchers', 'Cycle to Work', 'Pension', and 'Private medical insurance', each with a dropdown arrow. To the right, a 'Hello, HR' section displays 'My total benefits' as £103.20, with a 'View details' button. Below that is a 'Contact us' section with contact information and availability hours: 'We're available from 08:30 to 17:30 Monday to Thursday and 08:30 to 16:30 on Friday.'

The screenshot shows an email notification from happypeople. It starts with the 'happypeople' logo and 'M+W GROUP'. The text says: 'M+W Group have provided you with a fantastic range of employee benefits, accessible via your own happypeople account. You can access your account through Career Compass, under the My Benefits tab. You can also log in at www.mwgroup.happypeople.co.uk'. Below this is a section titled 'Your happypeople benefits' with icons for 'Childcare vouchers', 'Cycle to Work', 'Pension', and 'Private medical insurance'. Each icon has a brief description: 'Childcare vouchers are a helping hand for working parents against the cost of child care. You can apply for a maximum of £200 per month as a basic rate tax payer, £224 as a higher rate tax payer, or £300 as an additional rate taxpayer. The grant means these vouchers can be used for after school clubs, summer clubs and private tutoring, as long as the provider is Ofsted regulated.' 'Cycle to Work lets you choose a bike and/or accessories online and pay through salary sacrifice over 12 months. You don't have to use this scheme to purchase a bike for work purposes, so if you want to get active, get involved! To apply, click Cycle to Work under the Choose benefits tab on happypeople. Create your order on the Cycle Solutions website and then enter the order amount on happypeople.' 'Your Health cash plan allows you to claim back the cost of a wide variety of healthcare costs. From eye tests to massage, alternative therapies, dental and prescription charges. The best thing is, unlike Private Medical Insurance, you don't have to be sick to claim. It's simple, just download a claim form from the My benefits tab on happypeople and submit your receipts.'

The screenshot shows an email notification from happypeople. It starts with the 'happypeople' logo and 'M+W GROUP'. The text says: 'Hello, We're delighted to confirm your refreshed employee benefits package from M+W Group!'. Below this is a section titled 'M+W Group employee benefits' with icons for 'Childcare vouchers', 'Cycle to Work', 'Health cash plan', 'Life Assurance', 'Online shopping', 'Pension', and 'Private Medical Insurance'. Below the icons, the text says: 'Moving your benefits online enables you to manage them wherever you are, via any computer or tablet with an internet connection. It's simple. Any employee benefits that you currently receive will continue as normal. You'll be able to access and manage them via your happypeople account.' 'Keep an eye on your inbox on November 24th as we'll be sending you your happypeople log in details.'

Contact us

We'd love to hear from you. You can reach us by telephone on 01454 808658, or by emailing us at: hello@pesconsulting.co.uk.