

WORKPLACE SAVINGS AND BENEFITS

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Autumn 2021

# WSB

## WSB AWARDS 2021

**The winners of this year's accolades for excellence  
among employers and providers**





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## Celebrating excellence



Jonathan Stapleton, editor

The ninth annual Workplace Savings & Benefits Awards – presented at London's Sheraton Grand Park Lane on 6 October – celebrated employee benefit excellence among employers, providers and consultants.

There has been a lot to celebrate. While the world of workplace benefits has always been a hectic and varied one, the challenges of the last 18 months have been exceptional – with employers having to cope with the impact of Covid-19, a pandemic which has posed huge challenges, not least around staff health and wellbeing, areas that are central to many employee benefit strategies.

Yet, while dealing with the pandemic has been hugely challenging, there is no doubt that those working in employee benefits have adapted their offerings to meet the challenges and to help their staff during the time of crisis.

It is this flexibility and excellence we have set out to recognise in this year's awards.

Presenting awards for excellence in any area of business is never an easy task but it is particularly difficult when it comes to the workplace savings and benefits world, where there is so much outstanding work. It is even more difficult during what has been such a tough year.

My thanks go out to all the employers and providers who took part in our awards and worked so hard to put forward so many high-quality submissions.

Compiling the list of the winners for this year's awards required a huge amount of hard work from our distinguished panel of judges. My thanks go out to each and every one of them, without whom this event would not be possible.

I would also like to thank all the firms who have supported this year's event, either by buying tables at the presentation dinner or sponsoring our awards.

This supplement shares some of the stories of success from this year's awards – I hope you enjoy reading about them and wish you all the best of success for the year ahead.

An Incisive Business Media publication

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Distributed by: Incisive Business Media Ltd  
Tel: +44 (0) 20 7484 9000  
© Incisive Business Media (IP) Ltd  
ISSN 2059-7843



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# WSB Awards: Roll of honour

Here it is – the full list of winners for the Workplace Savings & Benefits Awards 2021. The awards were presented at a gala dinner at the Sheraton Grand Park Lane in London by comedian Naomi Cooper

### EMPLOYER AWARDS

#### Best Benefits Strategy/ Innovation of the Year

- Winner: BT Group

#### Best Communications/Engagement Initiative of the Year

- Winner: Lloyd's Register

#### Best Financial Education Strategy

- Winner: Heineken

#### Best Mental Health Wellbeing Strategy

- Winner: Santander UK

### CONSULTANT AND PROVIDER AWARDS

#### Employee Benefit Consultant of the Year

- Winner: Aon

#### Pension Consultant of the Year

- Winner: Hymans Robertson

#### Benefits Innovation of the Year

- Winner: Unum UK

#### Group Risk Consultant of the Year

- Winner: Aon

#### Healthcare and Wellbeing Consultant of the Year

- Winner: Aon
- Highly Commended: Let's Get Healthy

#### Benefit Communication Initiative of the Year

- Winner: DrumRoll (Barnett Waddingham)

#### Best Use of Technology for Benefits Award

- Winner: Healthy Performance
- Highly Commended: Zest Technology

#### Car Scheme Provider of the Year

- Winner: Tusker

#### Financial Education Provider of the Year

- Winner: Second Sight, part of Foster Denovo
- Highly Commended: Pengage

#### Group Risk Provider of the Year

- Winner: Unum UK

#### Health Cash Plan Provider of the Year

- Winner: Mediacash

#### Health and Wellbeing Provider of the Year

- Winner: Bluecrest Wellness
- Highly Commended: ToHealth, part of the PAM Group

#### Pension Provider of the Year

- Winner: Standard Life
- Highly Commended: PensionBee

#### Wellbeing Initiative of the Year

- Winner: Racing Welfare

#### Mental Health Initiative Provider of the Year

- Winner: Let's Get Healthy

#### International Benefits Provider of the Year

- Winner: Aetna International

#### Workplace Savings and Benefits Initiative of the Year

- Winner: Healthy Performance

#### Diversity and Inclusion Excellence Award

- Winner: Aviva

#### Best Benefits to Support Employees during the Pandemic

- Winner: Bank of America
- Highly Commended: Howden





# RECOGNISING EMPLOYER EXCELLENCE

WSB looks at how **BT Group**, **Lloyd's Register**, **Heineken** and **Santander UK** won their accolades at the WSB Awards 2021

## BT

BT won the **Best Benefits Strategy/Innovation of the Year** award for the way it introduced a new hybrid pension scheme for non-management employees.

Having reached agreement to introduce the new scheme, BT challenged advisers to deliver a cost-effective, technology-led solution.

Working with trusted partners, a new optional defined benefit/defined contribution hybrid scheme, based on the innovative Deloitte Pensions Master Plan, was developed in just nine months. This hybrid scheme – the BT Hybrid Scheme – saw its first full year of operation in 2020.

The scheme's 2020 performance demonstrated that the innovation inherent in its design is now delivering strong outcomes for members.

The innovation included investment cost efficiency – with the new scheme able to access the efficiencies of a multi-billion pound scheme despite starting from a zero base. There were also innovations on member engagement through a bespoke portal accessible via the BT platform and on high quality services, via automated benefit calculations and data flows.

BT's new scheme proved itself during the unique circumstances of 2020 – and the automated and online nature of many of the key operational interactions in the scheme meant that service to members continued uninterrupted across the year. It also proved resilient in the face of the market volatility observed in the first half of 2020.

## Lloyd's Register

Lloyd's Register won the **Best Communications/Engagement Initiative of the Year** award for the way it has transformed member engagement in its pension scheme.

Prior to Lloyd's Register choosing Standard Life as its new pension provider back in 2018, the firm had poor engagement with its pension scheme members. As a result, it worked

with Standard Life to boost engagement and encourage members to make active, informed decisions. To achieve these objectives, Standard Life conducted a survey to discover what members needed – finding that a majority wanted to hear more about investment considerations and their retirement options. The research also discovered that email was members' preferred communications method, with quarterly being the favoured frequency.

In response it introduced a quarterly member engagement email, addressed personally to each member, focusing on key topics, including tax, beneficiaries and investment options. These emails also encouraged members to download Standard Life's mobile app to use its interactive tools.

It also introduced webinars for members to help them understand their pension better.

In addition to above-average email engagement, Lloyd's Register has seen a sharp increase in usage of its app and some 84% of webinar participants rated the sessions as either good or very good overall.

## Heineken

Heineken won the **Best Financial Education Strategy** accolade for the way in which it built on its employee financial education and financial resilience offering.

During the year, Heineken introduced a new workplace savings employee benefit, Cushon. In addition, it led a financial wellbeing campaign to share with colleagues, with the support of its benefit providers, providing thoughtful financial education content covering topics such as financial planning and investments, estate planning, mortgages and financial protection.

With its existing benefits and the launch of Cushon workplace savings, Heineken's employees were well-positioned to make use

of its financial benefits.

Access to benefits education and information is all online, under the umbrella of its 'Benefits Bar', ensuring continued access on any device wherever its colleagues were located during the pandemic.

In addition, benefit and wellbeing communications and updates were wrapped into regular all-employee communications, which became a key point of reference for Heineken's employees. Greater flexibility was

also afforded in changing benefits to allow voluntary options to be adapted and help prevent financial hardship.

## Santander UK

Santander UK won the **Best Mental Health Wellbeing Strategy** award for the way it has created an internal wellbeing hub to make it as easy as possible for colleagues to find out what's on offer. It builds on this hub regularly by creating new content to support colleagues understanding of different aspects of wellbeing and keeping high engagement levels – it had over 94,400 hits to the hub in 2020, accounting for 22% of its internal HR sites overall traffic and an average of 4 visits per colleague.

Santander has a strong culture of wellbeing. Last year it increased its key wellbeing engagement metric by 13 points to 79% for its commitment to ensuring that its colleagues feel their wellbeing is valued.

Through its mental wellbeing app Santander has supported 147 colleagues to recover from a mental health challenge, and provided live coaching through trained psychologists to over 1000 colleagues in the last year with 5,000 total downloads and over 4,300 sessions with a psychologist.

A culmination of this has seen more than an 11% decrease in absence linked to mental health over the second half of 2020.







# CAR SCHEME PROVIDER OF THE YEAR

WSB talks to [Tusker CEO Paul Gilshan](#) about winning the award

### What does it mean to win this award?

Tusker is delighted to have won the Car Scheme of the Year award in recognition of our strong achievements in customer care, staff engagement and ability to achieve our clients' objectives over the last 12 months. As a provider of car schemes designed to make our customers' lives simpler since the year 2000, we pride ourselves on excellent service and our award-winning salary sacrifice schemes, but to be presented with this award is a further recognition of our efforts.

### What do you believe sets you apart from your peers?

As the UK's leading car benefit scheme provider, our core aim is help drivers drive a better, less polluting car with no hassle. Our provision of affordable, new, safe and green vehicles ensures that our driver's needs are met, while employers can rest assured that their staff are both safer and better-off at the wheel of a Tusker vehicle.

As a carbon neutral company for more than a decade, Tusker has been proud to become a net positive contributor to the environment in the last 12 months. Not only do we encourage drivers into zero-emissions vehicles via a program of driver education both within companies and to the wider public, but also for drivers for whom an EV is not an option, Tusker offsets vehicle emissions over the life of the agreement using annual mileages to ensure an accurate figure is reached. Tusker has proactively offset more than 132 tonnes of carbon in the last year, enjoying a carbon-neutral fleet as a result.

### What are the key challenges facing your clients and how are you helping them address them?

We know that the switch to electric motoring can be confusing to many, so Tusker employs a team of in-house expert advisors who are on hand to offer independent advice to all drivers on which vehicle might best suit their needs.



Tusker chief executive officer Paul Gilshan collects the accolade from Naomi Cooper

### Judges' comments

Judges commended Tusker for the way in which it is delivering on its pledge to make its entire fleet electric and zero emission by 2030.

Alongside help with vehicle selection, Tusker is able to advise on vehicle charging, and how to drive an electric car to make the most of a vehicle's available technology. For many of our customers, reducing their overall fleet emissions, and in particular those of grey-fleet vehicles is a key concern, and one which Tusker is proudly able to address for companies across the UK

through the implementation of its car schemes. With the introduction of carbon-neutral vehicles onto companies' fleets, emissions drop while levels of employee care rise. In one instance, for a major energy supplier, Tusker was able to remove more than 500 older, polluting vehicles from the company, to the benefit of everyone.

Alongside this, to promote our company ethos of sustainability and to celebrate our status as a net-positive contributor to the environment, Tusker will be implementing a tree-planting campaign across schools in its local area, to engage the future generations in environmental responsibility.



# BENEFIT COMMUNICATION INITIATIVE OF THE YEAR

WSB talks to Barnett Waddingham's lead Drumroll consultant, Steph Gold

## What does it mean to win this award?

Winning the Benefit Communication Initiative of the Year award crystallises our vision that a 'refreshingly straightforward' inclusive approach is right for communicating with people. It also recognises the amazing work every member of the DrumRoll team has contributed and the work they do supporting our clients and their people.

## What do you believe sets you apart from your peers?

Whether a communication is to 'tell' people about a change in legislation, to 'teach' them about ESG or 'involve' them in making educated decisions for their retirement savings for example, we take time to truly understand the people we're communicating with.

And where we don't have access to the detail, as a minimum, we make sure our communications are as accessible as they can be for the majority of people.

We believe it's vital to bring our audience 'back in the room' by using tone and language that is open and inclusive – no matter how complex the subject might be.

## What are the key challenges facing your clients and how are you helping them address them?

George Bernard Shaw said: "The single biggest problem in communication is the illusion that it has taken place," which perfectly encapsulates the communication challenge. Engagement and accessibility are two of the biggest challenges both employers and trustees have to overcome.

Engagement in pensions has a chequered past. With the overuse of jargon, technical language and one-dimensional design in communications telling members about what is probably their second biggest asset, it's hardly surprising engagement is low.

Accessibility can be an unknown challenge for both employers and trustees. They might know they're trying to reach manual workers or those on the road who don't have easy access to a computer,



DrumRoll's Damian Stancombe and Steph Gold collecting the award from Naomi Cooper

## Judges' comments

DrumRoll was praised for the way in which it truly involves employees in its communications as well as its interactive, open and inclusive approach.

but are they aware of the wide range of other challenges their members might be facing? They could be one of the over five million people in the UK who are living with some form of visual impairment or one of the 18 million people with poor or low levels of numeracy, for example. We're helping our clients by understanding their members and delivering communications using straightforward language in a way that engages people right from the start. One message does not fit all so our tailored approach is essential for capturing members' attention and ensuring our communications meet their needs. Individuals are on a journey to eventually stopping work, and we know every journey is different, with many

pit stops on the way. For most clients they only join their members' journey part of the way, so we help them split their people into different cohorts and tailor messages to suit wherever they are on their journey.

## How will you continue to improve your services to clients over the coming 12 months?

We'll focus on working in partnership with our clients to understand their and their members' ever-changing needs. Our key strength is our flexibility: we don't have fixed ideas or processes so we can be agile when responding to those needs. We bring communication and design excellence as standard to our clients but we're also creatives at heart and love getting stuck into something new. For example, as the world becomes more focused on digital we're enhancing our team with digital experts from the retail environment who really understand the online user experience so we can help members on their journey.



# PENSION PROVIDER OF THE YEAR

WSB talks to [Standard Life workplace managing director Gail Izat](#) about winning the award

## What does it mean to win this award?

We're delighted to have won Pension Provider of the Year at the WSB awards against some tough competition. This award is a true testament to all of the fantastic enhancements we have delivered over the past year.

From our scheme analytics tool to our personalised videos, we're helping members secure a life of possibilities.

## What do you believe sets you apart from your peers?

We have continued to invest in our proposition to help improve the experience for employers, trustees, advisers and members.

Some of our recent developments include:

- The launch of our new Sustainable Multi-Asset Default fund which comprises 64% ESG componentry, increasing to over 80% in the first half of 2022. Our goal is simple; avoid the bad, do more good, and drive change for the better.
- Our scheme analytics tool – a unique, interactive, web-based digital dashboard giving employers, trustees and advisers a single, real-time view of member data including engagement and benchmarking.
- Creating confidence tiles, unique within our sector, which allows members to tell us how confident they are about planning their retirement and are then taken on a relevant, guided journey.

## What are the key challenges facing your clients and how are you helping them address them?

The past 19 months have been challenging for us all and we have continued to adapt our client and member support as the world changed, while continuing to provide the excellent service that Standard Life is known for.

Supporting clients with member engagement remains a key challenge. We believe that to increase member engagement you have to be relevant and to be relevant you have to truly understand member needs. That is why we created our needs-based



Standard Life's Alana Brown and Michael Reed-Smith with Naomi Cooper

member segmentation model which is based on a huge amount of data and insights. We use this to design our communications to make sure that our messages truly resonate with members.

We also work with our psychology behavioural partners, Cowry Consulting, to make sure the messages, tone of voice and call to action are optimised again to truly resonate with members and support them on their savings journey. And, of course, we have to help clients measure engagement and take action. This is one of the strengths of our scheme analytics portal. This contains a wealth of data, insights, benchmarking and trends such as pot sizes, contribution levels, dashboard and app usage, nomination of beneficiary information which can be filtered based on factors such as age, gender, and for our trust schemes, actives and deferred.

## How will you continue to improve your services to clients over the coming 12 months?

Our improvements are all designed with the goal of helping members secure a life of possibilities. Member research is vital to this and we recently shared our new study 'Bringing Retirement into Focus'. This explores what influences people's ability to save for their future, their attitudes and behaviours.

## Judges' comments

Standard Life was commended for its innovative engagement tools and technology that help support both members and employers.

Spanning five generations, this research is already helping us better understand how factors such as age, gender, location and cultural background influence how people think and feel about retirement and will shape our developments with diversity and inclusion a key part of our sustainability agenda. With the PLSA Retirement Living Standards now a design principle at Standard Life we will be evolving our new retirement income tool based on member feedback, incorporating onto more member touchpoints as well as including in our scheme analytics tool next month to give clients, trustees and advisers a view of the proportion of their members on track for each of the standards.

We will also be broadening out our financial wellness proposition building on the success of Money Mindset, our open finance platform, and Homebuyer Hub, our online coaching app helping people to save for their first home."





# INTERNATIONAL BENEFITS PROVIDER OF THE YEAR

WSB talks to [Aetna International executive director for Europe Damian Lenihan](#)

## What does it mean to win this award?

It was great to attend an awards evening after such a long time and it's wonderful to be meeting in person again. It's a positive step in the right direction for the industry as a whole and I'm looking forward to getting back to normal as soon as possible. I'm absolutely delighted that Aetna International has won the International Benefits Provider of the Year award for the fourth year running. It's special to win every single time because every year brings its unique challenges. A huge thank you to the whole Aetna team for their dedication, this is a superb achievement in what was an especially challenging year.

## What do you believe sets you apart from your peers?

We're a people business at heart at Aetna International. We're always striving to improve in everything we do. We're constantly looking for better ways to look after our members and we're continuing to transfer the focus from their 'sick care' to their 'well care', wherever they live and work and wherever they are on their health care journey. We trust and support our team members 100% because we know they go the extra mile to serve our members as individuals around the clock, every day of the year. While we're dedicated to providing state-of-the-art services and relentlessly innovating our products, our partnerships with our clients and broker partners are our top priority.

## What are the key challenges facing your clients and how are you helping them address them?

The pandemic has amplified the importance of physical, mental and emotional health for employees. Our research reveals that employees now have greater expectations – they want comprehensive mental health and well-being services as standard. Our clients need to carefully choose the best plans for



Aetna International's Damian Lenihan collects the award from Naomi Cooper

## Judges' comments

The judges praised Aetna International for "going the extra mile" to help its clients, brokers and employees and for its proposition revamp.

their valued workforce – plans that cover everything from health support, advice and guidance through to telemedicine and digital tools.

We understand that our clients want to control their costs and are less likely to switch insurers at the moment.

They want to stay with a health insurer they can trust that has strong financial security and can guarantee to be there for them for the long-term.

We listen to them and feel their pain points. In the past 18 months we've significantly strengthened our mental health and well-being services and invested in all the services our members expect.

With 165 years' experience, our clients

trust us to be there with them every step of the way.

## How will you continue to improve your services to clients over the coming 12 months?

We're committed to continuous improvement, be it tweaking our products or adding to our arsenal of self-help resources. We listen to our brokers, clients and members and focus on making it as easy as possible for our clients to take care of their employees and empowering our members to look after themselves. We call this a well-care model and our members – whom we treat as individuals – have access to an excellent set of resources, from telemedicine through to tools to support their physical, mental and emotional well-being. We'll continue with our 'Voice of the customer' to validate our priorities over the next 12 months and provide innovative solutions to support our members on their path to their best health.

# WSB+

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AWARDS

