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Medical costs for employees and their families are a major financial concern; eye care, x-rays, dental work and specialised therapies are expensive. There are many good reasons for introducing a company health insurance scheme into a business.

By offering health insurance as a benefit, employee retention can improve, thus cutting down on administration, recruitment and recurring training costs. Furthermore, when staff members have to contend with queues in doctors'™ waiting-rooms, it translates into more time spent away from the workplace. In addition to being bad for morale, lost productivity is the end result of ill or unhealthy employees. However, private healthcare diagnoses are generally made quickly, with fewer delays for consultants, and the best treatments are made available in order to hasten the healing process.

To complement the health insurance benefit, business owners can also help ensure their employees are kept fit and healthy whilst at their work-stations. They can also take measures to make sure employees aren't taking on too many extra hours or feeling too stressed about work.

Several options are available through various business health insurance schemes. Contributions can be paid in total by the employer, split between employee and company or paid in full by the employer. Companies can also achieve tax efficiencies through paying staff health insurance premiums. Companies can also apply the business health scheme as a negotiating tool when discussing salaries.

Back pain is one of the leading causes of staff having to take sick leave. If you're a business owner, encourage your office workers to adopt the correct posture when deskbound and provide them with ergonomic seating and equipment.

Stress-induced illness can be minimised by ensuring regular breaks are observed. Bosses can ensure that correct lighting and rehydration points with distilled, bottled water are installed throughout the office. They can also consider turning an under-utilised room into a calm area where staff can relax and recharge. Also, by implementing work-from-home possibilities for employees, you can help improve their work/life balance. With so much of business being done online these days, the idea of working from home part-time is far more reasonable. So, with relatively little output, staff morale can greatly improve and 'duvet'™ days will be a rare occurrence.

Healthcare costs are rising all the time; a globally aging population, expanding middle-class sector, and reduced government support are just a few of the reasons for this increase. Competition in the work-place where private medical care is a benefit- shared or otherwise- will increase accordingly; affording the employer a higher calibre staff.

The author of this article is a part of a digital marketing agency that works with brands like Bupa. The views and opinions expressed within this article belong to the writer and any reference or summary of Bupa Health Information Factsheets is that of the writers and does not represent Bupa or the information contained within the Bupa website. The contents of this article are of a general nature only and do not constitute specific advice. This article does not take into account your circumstances or needs and must not be relied upon in place of appropriate professional advice.

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