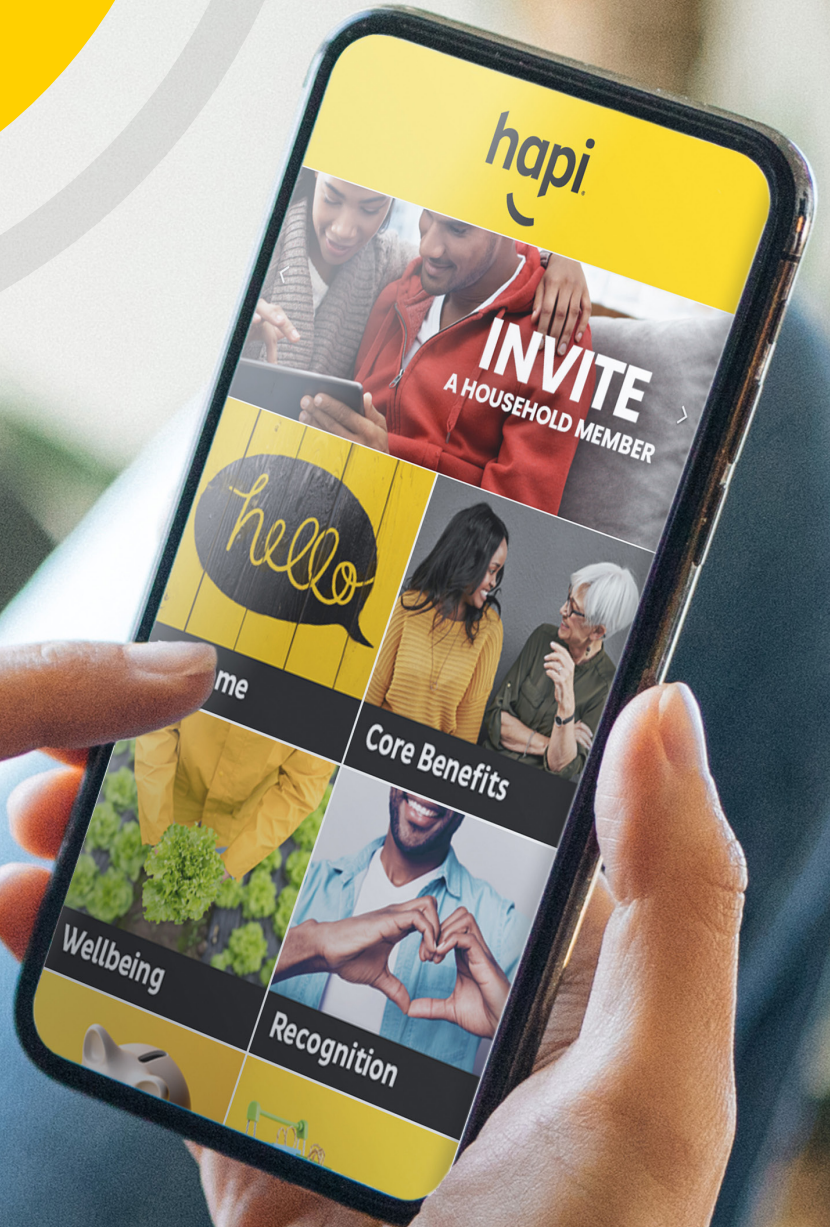


Hapi Product Guide





Contents

3 Welcome to the Hapi Product Guide

4 Be Well, Do Well
Employee Discounts

5 Our Partners
5 Financial Wellbeing
6 Mental and Physical Wellbeing
7 Social Wellbeing

8 Hapi Functionality

9 The PG Family

Welcome to the Hapi Product Guide

Our Hapi platform is a one-stop shop that connects benefits with wellbeing, communication and engagement.

It's a comprehensive employee wellbeing system that helps support the needs of any modern workforce. The platform has built-in functionality which means it can be fully tailored to your people and their needs, in and out of the workplace.

69%

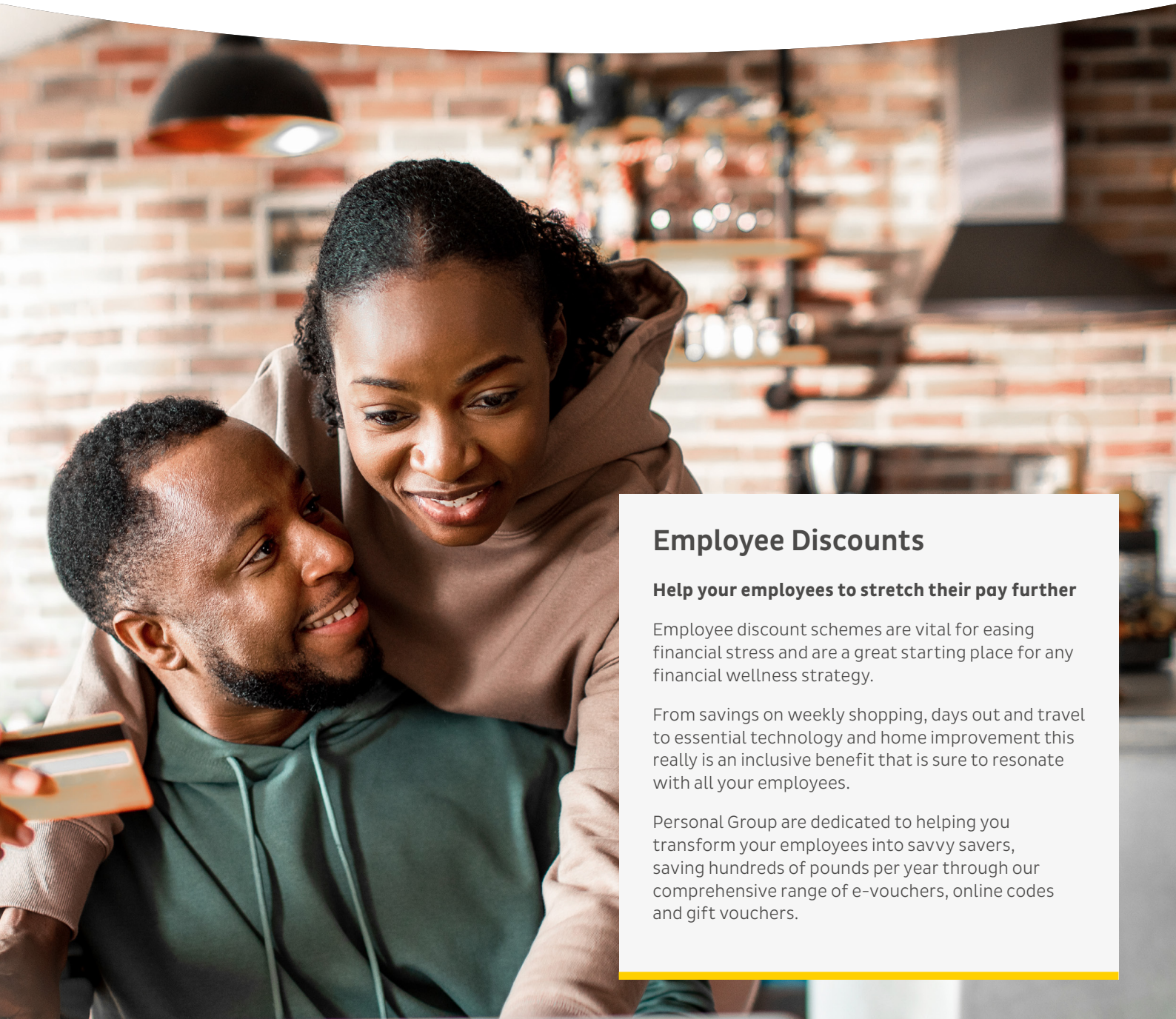
of employees say they would work harder if they felt their efforts were being better recognised ¹

Be Well, Do Well

Employers are offering wellbeing services because when people feel well, they perform better - and so does the business.

With the cost of replacing an employee estimated at anything from a fifth to a third of their salary, it's no wonder that employers want to keep staff in post and performing at their best for as long as possible.²

Improve productivity and reduce absence figures by putting wellbeing at your employees' fingertips, giving them the tools they need to be well and do well.



Employee Discounts

Help your employees to stretch their pay further

Employee discount schemes are vital for easing financial stress and are a great starting place for any financial wellness strategy.

From savings on weekly shopping, days out and travel to essential technology and home improvement this really is an inclusive benefit that is sure to resonate with all your employees.

Personal Group are dedicated to helping you transform your employees into savvy savers, saving hundreds of pounds per year through our comprehensive range of e-vouchers, online codes and gift vouchers.

Our Partners

You'll find a full range of services below to support your employees' financial, **mental**, **physical**, and **social** wellbeing.

Financial Wellbeing

Financial worries can impact productivity in several ways – whether through losing sleep, lack of focus, stress, depression or other mental health conditions. As a result, employers looking to reduce the number of absence days and improve performance are increasingly focused on the link between financial wellbeing and greater productivity.



SALARY DEDUCTED LOANS

Borrow responsibly with low interest loans

Affordable, low interest loans repaid straight from salary, meaning repayments are never missed.

SALARY ADVANCE

Salary on demand

Access up to 50% of earned pay when it's needed most.

DEBT CONSOLIDATION

Help to get finances back on track

Free, confidential debt advice and financial education to help ease money worries and provide tailored plans, support, and guidance.

GADGET INSURANCE

Protect your everyday devices

Cover includes worldwide loss, theft and accidental damage, mechanical breakdown, liquid damage and calls/data.

TAX CODE CHECKER

Tax refunds made easy

Delivers a tax code review over a four year period and provides rebate advice for a simple and efficient experience.

MORTGAGE CHECKER

Monitor and save on mortgage repayments

Monitor thousands of available mortgages 24/7, with notification of better deals.

TRAVEL DISCOUNTS

Travel more, for less

Access the best deals. Spread the cost of a holiday over the year and repay via salary with no financial checks.

CAR MAINTENANCE SCHEME

All your car needs under one benefit

Spread the cost of MOT, service, repairs, or tyre replacements costs over 12 months and repay via salary.

SALARY DEDUCTED CAR BENEFIT

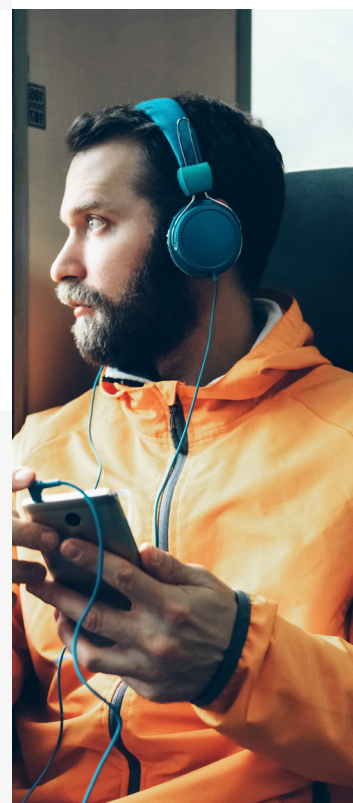
A new car for less

Exchange a portion of salary in return for a brand new, fully maintained, and insured car.

TECHNOLOGY SCHEME

Technology made accessible for everyone

Access the latest home technology like TVs, laptops, and smartphones, and spread the cost through salary deductions.



Mental and Physical Wellbeing

Employers have an important part to play in protecting their employees' health. Not only can they positively affect physical and mental wellbeing with medical advice and services, they can also support their employees to make healthier choices day to day.



GYM DISCOUNTS

Get fit and save money.

Access to discounted gym memberships at thousands of gyms, paid via salary or direct debit.

CYCLE TO WORK

Make commuting greener and healthier.

Spread the cost over 12 months and save NI and tax on the cost of a bike when used for commuting to work.

ONLINE GP

Access medical help on the go.

Book video or phone consultations at a convenient time 24/7. Covers all household members.

EMPLOYEE ASSISTANCE PROGRAMME

A safe space to manage mental wellbeing.

Confidential counselling and advice on a wide range of work and personal issues.

HEALTHY LIVING DISCOUNTS

Customised online healthy living programme.

Access to a huge variety of recipes, audio workouts, weight and sleep tracking, and meditation with Headspace.

CASH PLANS

Cash back on everyday healthcare.

Reclaim the cost of routine healthcare, including dental, optical, physiotherapy and health screenings.

HEALTH SCREENING

Identify early signs of illness

Range of tests and examinations designed to highlight possible health concerns in the early stages.

CANCER SCREENING AND DIAGNOSTICS

Affordable and fast access to cancer tests

Supplying a range of tests and screenings to detect cancer early and provide better treatment options.

CORPORATE AND DISCOUNTED EYECARE

Straightforward, flexible eyecare options

Employer funded eye scheme for DSE users and option for discounted tests and glasses for additional employees and their family.

WELLNESS APPS

Reduce and manage anxiety and stress

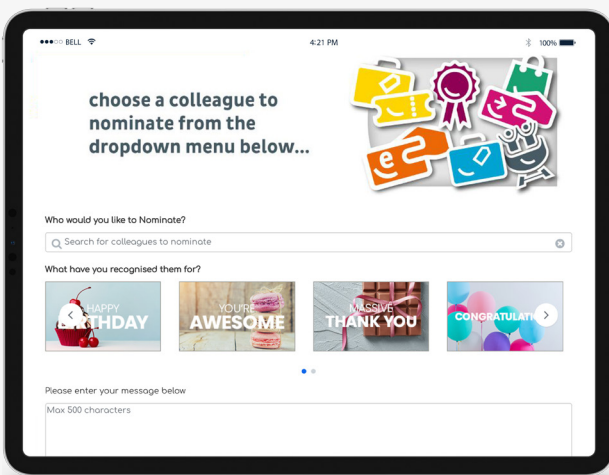
Providing simple exercises, tools and techniques that match individual mental fitness needs.

Social Wellbeing

In the workplace, social wellbeing generally refers to the extent to which an employee feels a sense of belonging at work. From relationships with colleagues, to alignment with company values, social wellbeing is about feeling valued as a person, colleague and employee.



REWARD AND RECOGNITION



Reward and Recognition is a simple yet valuable way to reward employees who live by your company values, or go that extra mile.

What's more, with our peer-to-peer recognition tool, colleagues can say a personalised 'thank you' which is shown to increase morale, job satisfaction and promote positive feedback within your workplace.

Customise e-cards to fit in with your company values, goals, and brand, ensuring a truly personalised experience for your employees.

Hapi allows users to redeem their awards quickly and easily at a choice of high-street retailers or days out.

Our integrated HR Hub allows you to monitor, analyse and report on what drives employee engagement so you can see the positive impact within your company.



HOLIDAY TRADING

The flexibility provided when offering employees the option to buy or sell some of their annual leave has led to this becoming a must-have employee benefit.

It's a great way for employees to increase their holiday allowance if needed or put money in their pocket if not, giving employees greater choice on their time away from work.

There are benefits for employers too, from less stressed employees, to reduced absenteeism and National Insurance savings when employees purchase additional holiday.

Run selection windows throughout the year via Hapi and align all communication to your brand.

Lastly, this is the only benefit that affords true flexibility for employees' work/life balance.

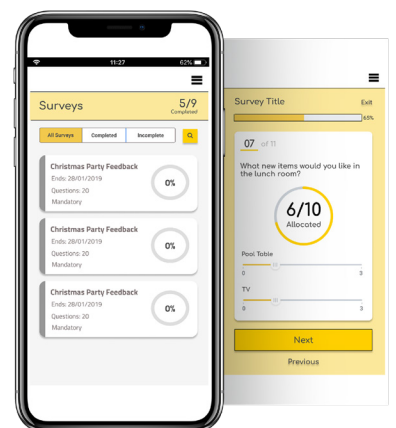
SURVEY FUNCTIONALITY

Employee surveys are a key tool in understanding your employees' needs, gaining important insights into benefit value, and receiving feedback on company decisions, allowing you to drive positive action.

Create quick, simple surveys for small decisions and more in-depth versions for influencing company decisions, initiatives, and transformation.

Our survey functionality allows you to create surveys for your employees that they can access and respond to directly through the Hapi platform. You can create questions and responses to suit your own specifications and monitor all responses via the Hapi Hub.

Use the notification capability to alert employees to new surveys to ensure prompt responses, meaning you receive the data required to truly measure your company objectives.



Hapi Functionality

We work with our clients to curate a winning benefits offer from best-in-class products and providers. What's more, Hapi is fully customisable so we can design the perfect platform for your needs.

The table below shows what functionality is included in Hapi as standard and additional features we can add if required.



What's Included	Standard	Bespoke
Hapi website and mobile app	✓	
Retail discounts	✓	
Personalised company branding	✓	
Hapi communication tools <i>(inc. push notifications, content/product management, news and announcements & promotional banners)</i> <i>Bespoke versions available at a charge</i>	✓	✓
Access to a range of promotional material and real time management information via the HR Hub	✓	
Useful information <i>(incl. Contacts & Address books, local offers, job vacancies & training calendar)</i>	✓	
Employee management <i>(allows the employee to review and cleanse data - remove employees but not add new starters)</i>	✓	
Annual engagement analytics	✓	
Survey functionality		✓
Electronic forms		✓
Employee suggestions		✓
Unique face-to-face roll out capability		✓
Wellness survey <i>(These are light touch quarterly survey with pre-imputed questions to review employee wellness focuses)</i>		✓
Online payslips		✓
Long service awards		✓
Reward and recognition		✓
Customised benefit wording		✓
Full employee wellbeing analysis <i>(This is a larger survey, benchmarking, analysis and recommendation process)</i>		✓
Connectivity to other systems such as LMS/HR systems		✓
Holiday trading		✓

Three Companies, One Vision:

To create a brighter future for the UK workforce.

Personal Group, Let's Connect and Innecto, the family share one mission – to share one goal – to deliver the very best solutions in Employee Engagement, Reward, and Recognition.



A leading provider of employee benefits, engagement and wellbeing solutions and people-centred protection products, Personal Group enables businesses to increase engagement, boost productivity and demonstrate their commitment to employee wellbeing.

[Find out more](#)



Founded in 2002, Innecto is the largest independent pay and reward consultancy in the UK, providing creative and commercially focused talent and reward solutions, to help clients unlock the power of reward. Innecto became part of the Group in 2019.

[Find out more](#)



Specialists in providing technology employee benefits, offering staff the latest consumer technology, allowing them to spread the cost through their salary via salary sacrifice or net pay arrangement. Founded in 2009, Let's Connect joined the Group in 2014.

[Find out more](#)

Our unique solution

Personal Group provides access to the full-service solution you need to stand out as an employer of choice.

Protect, connect, and engage your people with Personal Group's range of communication tools, employee benefits, and *healthcare cash plans. We deliver engagement levels of 70%+ via our unique face-to-face approach, and Hapi, the platform and app that's tailored to your business.

Our Group companies of Innecto and Let's Connect offer specialist pay and reward consultancy and market-leading employee benefits to create a winning employee deal that keeps staff performing at their best, day after day.

*Provided by our carefully selected partners

Next Steps

Our Account Management team are on hand to support or answer any questions you may have. Get in touch below.

[Let's chat](#)

Personal Management Solutions Ltd

John Ormond House,
899 Silbury Boulevard,
Central Milton Keynes,
MK9 3XL

01908 605 000

www.personalgroup.com



Personal Management Solutions Ltd, registered office: John Ormond House, 899 Silbury Boulevard, Milton Keynes, MK9 3XL. Incorporated in England & Wales. Company registration number: 04232995. Personal Management Solutions Ltd is authorised and regulated by the Financial Conduct Authority for secondary credit broking (firm reference number: 783957).