

# **Black Mountain Employee Benefits**

# **Quarterly Newsletter**

# **2025**

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# Taking care of **business.**

Black Mountain offer a range of outsourced solutions, including People & HR, Payroll, Integrated Technology, Employee Benefits, Global Benefits, Insurances, and Corporate Services.

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# Message from Adam

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Welcome to our latest Employee Benefits Quarterly Newsletter, and what a way to kick-start 2025.

A lot has been going on at Black Mountain over the past few months. As a specialist Employee Health & Benefits business, we work with many employers, in the UK, regionally across EMEA, APAC and the Americas, and globally supporting domestic and international businesses.

We recently released our UK Employee Benefits Research Report, looking at the benefits landscape, challenges being faced by employers, with some very interesting results. If you missed your copy, please get in touch at [peopleandreward@blackmountainhr.com](mailto:peopleandreward@blackmountainhr.com) and we will send you one.

It is clear from discussions with employers, uncertainty remains about whether their Employee Benefits programme is fit-for-purpose, meets employees' requirements and achieves the business objectives. In a constantly evolving marketplace, we are already seeing employers going back to basics, ripping up the "one-size-fits-all approach" and rebuilding their employee benefits package in order for it to evolve and remain appropriate for employees of today, and tomorrow.

In this issue, we'll be exploring key updates that impact workplace health and wellbeing, share best practices around ESG and DEIB and look at challenges around international benefits.

All our clients are important to us, and we thank you for your continued partnership and support. If you have any questions or would like to discuss how we can further assist you, please don't hesitate to get in touch with us.

All the best, Adam



**Adam Riley**  
**Employee Benefits Director, FCIM | CertPFS**  
Black Mountain Employee Benefits





# Group Critical Illness

We are now seeing this become a staple part of the core benefits offering, and for good reason. Arguably, Group Critical Illness firmly sits between the Protection and Health family of benefits and is there to provide support for when the unexpected happens.

Group Critical Illness is a Benefit-in-Kind and pays a tax-free lump sum to an individual on the diagnosis of one of a defined list of serious conditions or on undergoing one of a defined list of surgical procedures. The benefit is paid once the individual has survived for a specified period, typically 14/28 days, since the diagnosis.

When this is offered as part of the wider employer sponsored insurances its key value is to support employees in the event they are diagnosed with a defined critical illness, and to boost the wider Employee Health & Benefits and wider Wellbeing offering. The benefit will often include some extra support services designed to help employers and employees alike daily – even if a claim is never made.

Group Critical Illness is the fastest growing “group risk” benefit in the UK market. Globally, market growth is chiefly driven by increasing awareness about the importance of financial wellbeing and protection, an increasing middle-class population, generational diversity, and robust demand for health insurance solutions in emerging markets.

## Why it matters...

Provides essential financial support to employees during challenging health crises, helping them manage medical costs, rehabilitation expenses, or other financial pressures.

Adds depth and security to the Employee Benefits and Wellbeing package.

Many policies also include daily support services such as second medical opinions, counselling, and helplines, available even without making a claim.

## Why employers should consider it...

Demonstrates care and commitment to employees’ overall wellbeing, fostering loyalty and trust.

Enhances the company’s attractiveness as an employer, supporting retention and recruitment efforts.

Addresses the increasing focus on financial wellbeing and security within the workplace.



# Sustainability & ESG

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Globally, ESG is significantly influencing the design and delivery of employee benefits. As compliance requirements, workforce trends, and legislation like the UK Environment Act 2021 and Net Zero commitments evolve, ESG has become a top priority for many businesses.

ESG is also central to attracting talent, as more candidates seek employers with strong, proactive policies. In the workplace, ESG reflects a company's commitment to reducing pollution, promoting diversity, and ensuring ethical leadership. Aligning ESG initiatives benefits both employees and businesses alike.

ESG is also reshaping health and wellbeing programmes by incorporating initiatives such as gym memberships, mindfulness training, and sustainable food options. These programmes not only promote physical and mental wellness but also support sustainability and community engagement.

In addition, companies that embrace ESG tend to offer more inclusive benefits, such as parental leave, childcare support, eldercare assistance, fertility treatments, and mental health services. By fostering such inclusivity, businesses can better meet the diverse needs of their workforce.

To achieve their ESG goals, employers must build strong foundations, consider key aspects such as Diversity, Equity, Inclusivity, and Belonging, organisational design, and a well-aligned Employee Value Proposition.

As a multinational business, Black Mountain Group is dedicated to ensuring its operations positively impact employees, clients, vendors, partners, and the environment. We recognise that people, with their knowledge and skills, are an organisation's greatest asset, regardless of size.

With this commitment in mind, we continually adapt practices to meet the evolving needs of stakeholders and demonstrate the positive impact Black Mountain Group have on society and workforce. As a result, Black Mountain have created a unique ESG Strategic Consultancy service for clients where we work with employers to become ESG-ready. We will review existing policies and processes, prepare the draft ESG strategy, wider templates, training and communication for key areas to embed the three ESG Principles.





# International Benefits

As organisations expand globally, scaling people infrastructure – especially benefits and wellbeing – becomes a key challenge. Localised packages that align with the company’s reward philosophy are essential for keeping teams engaged and seizing opportunities.

For globally mobile employees, such as expatriates and frequent business travellers, safeguarding health, safety, mental wellbeing, and financial security is critical. Without adequate support, both employees and employers face risks during emergencies abroad.

A strong global benefits strategy enhances employee satisfaction, boosts assignment success, and reduces business risks. With the rise of multinational employers, more focus has been put on the use of alternative funding mechanisms, such as Multinational Pooling, Global Pricing, and Captives. These solutions offer further benefits administration efficiencies, cost savings, data transparency, and flexibility not normally available through traditional insurances.

From managing regulatory compliance, to ensuring market competitiveness, whilst handling numerous third-party providers, getting it right can be challenging. We have helped clients establish benefits in over 60 markets, and regardless of the size of local entities we guide employers on the best route to take.

As expert consultants we partner with businesses to assess where they can build in support for their employees and at corporate level. Whether it is for their globally mobile workforce or local teams, we work with employers to enhance the employee experience, put in steps to improve chances of a successful assignment or trip, and advise businesses on how they can embed practices which mitigate the People and Business risks.

# Workplace Wellbeing

Wellbeing remains a hot topic, and it’s fair to say that a lot more needs to be done to continually raise awareness, but importantly ensure the right approach is being taken to support your employees.

Recognising the need to address mental wellness on a global scale, the United Nations included “mental health and wellbeing” in their Sustainable Development Goals, with the aim of reducing deaths from mental health issues by one third by 2030.

Mental wellness is not just a health issue. Mental health and wellbeing affect many other aspects of the 2030 Agenda for Sustainable Development, such as poverty, inequality, unemployment, stigmatisation and discrimination.

Mental health is only one aspect of Wellbeing. It is for this reason that many businesses are taking steps or considering implementing some form of a Wellbeing Strategy, but barriers remain globally. Gaps remain for employers to have a formal strategy in place around their corporate processes, and how they can proactively support their employees with locally and culturally appropriate solutions.

There is no “perfect” Wellbeing Strategy, but it must be locally and culturally appropriate. We would never suggest doing everything at once; a slow introduction of initiatives is best. Once the framework is in place, it is very easy to build from there, slowly – it also helps promote to employees what the business has done, and importantly is going to do.



# Workplace Health Screening

Health screening is an invaluable addition to any UK Wellbeing offering and can be seamlessly integrated into your onboarding process, management benefits, or as a universal benefit for all employees. This proactive approach to health incorporates a variety of checks and tests designed to identify potential risks early, empower employees to take control of their health, and foster a culture of wellbeing within the workplace.

The benefits of incorporating workplace health screening are twofold, positively impacting both employees and the business:

- **Proactive health management:** Many individuals have concerns about their health, and a Health Screen can provide clarity on existing issues or uncover early indicators of potential conditions. By addressing these concerns sooner, employees may be able to make lifestyle changes or seek treatment at a stage when interventions are more effective and less invasive.
- **Lifestyle improvements with professional guidance:** Health screenings often come with tailored advice and recommendations, helping employees adopt healthier habits that deliver long-term, life-enhancing benefits. From dietary adjustments to fitness plans, small changes can yield significant results.
- **Boosting business productivity:** Investing in employee health reduces absenteeism and mitigates the financial and operational impact of sickness on the organisation. Healthier employees are more engaged, energised, and productive, contributing positively to overall business performance.

There are several different Health Screening options available – but unless employers require employees to undergo a medical or similar due to the duties required, employers can't force / require an employee to undergo tests etc, but they can offer access to pre-employment testing, health surveillance and general health screening as part of the wider offering.

- **Pre-employment testing:** This can be offered to new employees to identify and health issues that may require the employer to provide support or modifications to the office, way of working etc.
- **Ongoing health surveillance:** Ongoing health checks that may be required by law for employees exposed to substances or hazards in the workplace or in undertaking their job, such as on-site client meetings where known hazards may exist.
- **Health Screening:** General Health Screening which is part of the Employee Benefits package offered to employees as part of the wider Wellbeing strategy.

By embedding a Health Screening benefit, provided annually or every two / three-years, employees will be able to have these necessary tests carried out, and ensure their longer-term health is monitored. The World Health Organisation (WHO) has identified eight risk factors to health, all of which could be addressed in a Health Screen:

- High blood pressure.
- High cholesterol.
- Poor diet.
- Lack of exercise.
- Smoking.
- High blood glucose.
- Drinking alcohol.
- Obesity.

Employees are the greatest asset to any business – therefore the more we can do to protect (and support) them from wider health issues, by establishing preventative measures and ensuring they have access to embedded supportive health and Wellbeing benefits, the better.





# Diversity – Equity – Inclusivity – Belonging

Diversity, Equity, Inclusion, and Belonging—principles that impact all aspects of society, including the workplace.

DEIB (Diversity, Equity, Inclusion, and Belonging) impacts all aspects of society, including the workplace. But what about the differences between Equity and Equality. A key point often overlooked is the distinction between Equity and Equality.

- Equity provides individuals with the specific support they need to succeed, recognising that everyone starts from different places.

- Equality ensures everyone is treated the same providing fair access to opportunities by addressing systemic barriers.

This distinction is essential when designing inclusive workplace policies and benefits and is often overlooked.

DEIB is critical in shaping benefits for a diverse workforce. Younger generations, particularly Gen Z and millennial, prioritise flexibility, work / life harmony, and personal wellbeing, which differs from the traditional values of older generations. This trend will intensify as Gen Alpha enters the workforce by 2029, bringing new expectations shaped by a more digitally and socially conscious world.

Employers must adapt by offering flexible and evolving benefits that address the diverse needs of all generations. While older workers may prioritise healthcare and retirement, younger employees often value mental health support, financial wellbeing, and learning opportunities.

By focusing on both Equity and Inclusion, businesses can create a benefits strategy that caters to a broad range of needs and helps attract, retain, and motivate talent.

To truly embrace DEIB, organisations must move beyond traditional frameworks and consider how benefits contribute to an inclusive culture. A strong DEIB approach to benefits ensures employees not only feel supported but also recognised as unique individuals with distinct needs.



## Embedding DEIB into Benefits

- **Cultural Sensitivity:** Benefits should reflect the diverse cultural backgrounds within a workforce, offering options that respect and celebrate these difference.

- **Accessibility:** It's essential to design benefits that are easily accessible to all employees, regardless of their location, job role, or personal circumstances.

- **Belonging through Personalisation:** Benefits should reflect the diverse cultural backgrounds within a workforce, offering options that respect and celebrate these difference.



# Family-Forming Benefits

Family planning affects both the individual and the workplace. With employees facing major life decisions, such as prioritising their career or starting a family, it's crucial for employers to offer supportive benefits and policies.

For employees with families, making career changes to spend more time with loved ones is another key decision. Modern, inclusive family-forming benefits must extend beyond traditional parental leave, accounting for the diverse needs of today's workforce, including single parents and same-sex couples.

Comprehensive HR policies should address all family scenarios, including miscarriage or baby loss, demonstrating a genuine commitment to employee wellbeing—beyond superficial “Wellbeing-Washing.” True inclusivity requires equal rights for all family types.

With national healthcare systems under strain and inequities in fertility treatment, employers could also provide financial support for private treatment, infertility diagnostics, egg freezing, adoption, surrogacy, and enhanced parental leave policies.

Mental health benefits—such as counselling, mindfulness, and time-off—can significantly support employees and their families. As more companies adopt family-forming benefits, challenges around implementation remain, but creating a transparent, proactive, and inclusive approach is key to retaining talent.

A robust and evolving wellbeing strategy is essential to support family-forming benefits. Offering these benefits may seem simple, but starting a family often presents complex physical, emotional, and mental challenges that affect employees in the short and long term.

# About Us

We are a market leading Employee Benefits consultancy, providing specialist solutions to employers. Through seamless integration with Black Mountain's outsourced Payroll, HR, Employer of Record, Corporate Insurances and Health & Safety services, we deliver comprehensive support across the UK and internationally.

In today's rapidly changing environment, employers increasingly require sophisticated support and expert professional advice to ensure they have the right Employee Health, Benefits, and Wellbeing strategy in place. These must be adaptable to meet the evolving needs of their employees and business.

Black Mountain partners with employers to understand their unique challenges, creating tailored, evolving, sustainable, and forward-looking services, addressing current and future needs. Our comprehensive approach ensures that we not only meet today's requirements but also anticipate and prepare for tomorrow's challenges.







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