



New health benefits that save lives – and money





## How Mazars is working with Check4Cancer UK to fight cancer in the workplace

Mazars – the global audit, accounting and consulting group – has expanded its 2014/15 flex-plan by teaming up with Check4Cancer to provide cancer specific screening for its 1,400 UK employees – and so impressed were they with the Check4Cancer product that they are now also offering it to their own clients.

Richard Stewart, Head of Flexible Benefits and Platform Services at Mazars, said: "We are always on the lookout for innovative benefits – benefits that offer value for both the employer and the employee – and Check4Cancer offers a great product. What Check4Cancer does is related to a very specific illness that can be very expensive to treat, and yet everyone knows that if you screen for cancer and detect it early you can prevent or delay its development significantly."

"It's not difficult to become passionate about this. This is a real way of helping fight cancer."

For Mazars, there was a graphic demonstration of the value of Check4Cancer's screenings in the very first stages of their involvement. "We met with the company several times," says Richard, "then agreed to trial it internally, so had several people go and have tests done and get the results back. One of those did pick up something, which was quite an eye-opener."

## Introducing screenings into the workplace

From there, Mazars made cancer screenings available to their own employees under the flexible benefits scheme, before moving on to offer it to the client market. "Our clients are always interested in ways to help their employees' proposition and the relationships they have with them as well as looking at ways of managing medical insurance costs, and if those companies have suffered or are suffering from large cancer-related claims, then this can help and also has the potential to save the employee from a later stage diagnosis."

Beneficial though this service clearly is to the employee, Richard is keen to point out that it doesn't simply fall into the category of CSR – it's about saving lives and saving money. "From our perspective, there's no point in doing this unless, from a value proposition point of view, it works. There are three elements to the value proposition for the health screening: first the employer subsidises it, second it is tax exempt, and third there's is a corporate discount, which Check4Cancer provide us with compared to their retail-based product, so that makes it super-valuable to an employee interested in looking after their health."



When weighed against the potential costs of alternative schemes, the savings for the employer can also be considerable. "One of the most expensive benefits an employer can offer is full private medical insurance. Typically, that costs upwards of £600-£700 per employee per annum, and the thing that drives the inflation associated with that is the claims – and claims for cancer are by far the biggest. If you look at a typical organisation, they'll have claims in the £100,000 category per individual. And once you've had the treatment, then you may have a period of months or years on some form of preventative drug – some of which are not available on the NHS and so have an additional expense – and then it may return, which means going through the cycle of treatment again. So, anything that can raise awareness and detect early will, in the real world, save the NHS money, but in the corporate world it also helps with the very simple commercial reality of a loss ratio on a medical insurance scheme claims account."

"One of the most expensive benefits an employer can offer is full private medical insurance."

Of course, screening services are not new. For many years now employees have had WellMan and WellWoman clinics offered as health benefits – but Richard remains unconvinced by their value. "We didn't have a lot of faith in the traditional screening market, because the feedback we got from people was that they'd spent half a day at a clinic and then got a report that told them things they could find out from their GP or what they knew already – that they could do to lose a bit of weight, get more exercise, reduce their cholesterol and so on. But when someone addresses these issues in a different way, that's of interest to us.

"If you look at traditional corporate health screening over the last 10-15 years, they typically provide a much more generic approach covering general health, and very few offer specific cancer screening procedures. The challenge for a company is that if WellMan and WellWoman checks cost £300-£400 per year per employee, they typically find they can't afford to do it for the whole population, and if the employee population are offered those as an opt-in, elective arrangement then the take up rates are typically very low. We have seen a significant increase in the take up of this benefit through our flex plan, so it proves it works in practice."

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"This is why we like the product." All the pricing and tax boxes get ticked, but at the end of the day it's also a really important thing. We've already seen it in our trials; if something gets an early indication that something is not right, that is life-changing for that person, so it's not difficult to become passionate about this. This is a real way of helping fight cancer."

Richard Stewart, Head of Flexible Benefits and Platform Services at Mazars

## World-class cancer screening

Key to Check4Cancer's success is the solid foundation of clinical expertise that underpins it. The Cambridge-based company was founded by some of the world's leading cancer clinicians and allows employees to access cutting edge tests, specifically designed to detect cancers or potential cancers at the earliest possible stages. Consultations take place in the workplace itself wherever possible, offering minimum inconvenience and maximum flexibility for the employee. "The structure of the Check4Cancer offering was very attractive to us," says Richard. "It's delivered at a much lower price than a traditional screen, and not duplicating what they could get at their GP's surgery for free. But it is also broken down into different areas so you could opt to have a screen for prostate cancer one year, then move on to another one the next."

Some of these tests are not available on the NHS, and none come as part of a standard health screen. Yet they can, and do, save lives. At Hewlett Packard, where Check4Cancer ran a series of four major screening campaigns, over 50 cancers were detected at an early stage – cancers that otherwise may have gone undetected, and which now can be treated.

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