

Press release
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Use employee benefits to ensure apprentices are treated equally, or risk flouting the law, says GRiD

Employee benefits, including group risk products, can be a valuable tool in ensuring that staff are treated equally, with access to the same entitlements, says Group Risk Development (GRiD), the trade body representing the group risk industry.

This is particularly important where apprentices are concerned, as employers may not realise that apprentices have to receive fair treatment and equality in terms of paid holiday, sick pay and benefits. Employers must offer apprentices the same conditions as other employees working at similar grades or in similar roles, and this includes any benefits offered*.

GRiD points out that, even if an organisation limits who is covered by the financial aspect of group risk products (employer-sponsored life assurance, income protection and critical illness benefits), for example, to a particular level of management . it is often the case that all employees, including apprentices - can access any added-value support services, which can support wellbeing across the entire organisation.

Types of support available via group risk products

Employee assistance programmes (EAPs) are often attached to group risk products and can offer employees access to professional counselling and practical advice and support, on issues such as debt management, relationship problems or health matters. Other extra support available can include fast-track access to mental health first aid and other help in the event of trauma or bereavement.

Katharine Moxham, spokesperson for GRiD, said: %Understandably, an employer may feel like they want to wait until an apprentice qualifies before committing to the expense of benefits, but that is simply not an option under UK law. Organisations would do well to assess what provisions they've already made for existing staff that can be easily extended to apprentices at very little or no additional cost, and group risk products can fit the bill perfectly, as they can be some of the most affordable.+

University tuition fees which may stop some from going to university, and a growing understanding among employers about how apprenticeships can really be tailored to benefit an organisation, mean that this type of appointment is only likely to gain in popularity among both potential apprentices and employers. However, for many apprentices, this will be their first real experience of the workplace,

and so they need to have benefits communicated to them, as they are less likely to ask the right questions or have the know-how to seek support, should they need it.

Katharine Moxham concluded: GRiD research** shows that only a quarter (26 per cent) of organisations make a point of issuing regular communications on their benefits package, National Apprenticeship Week on 5-9 March is a perfect opportunity to open up a dialogue with apprentices about the benefits and support they could be missing out on because they might not know about them. And it makes good business sense: today's supported apprentices, are tomorrow's engaged and productive employees.+

- Ends .

*For information on employer responsibilities re pay and conditions for apprentices:
<https://www.gov.uk/take-on-an-apprentice/pay-and-conditions-for-apprentices>

**Group Risk Development (GRiD) research undertaken by Opinium, amongst 500 HR decision makers in 500 UK businesses, including 100 in companies with more than 250 employees, during November 2017.

- 21% of organisations see group risk as a major selling point at interview and review stages
- 26% make a point of issuing regular communications on their benefits package

The GRiD Research was sponsored by Aviva, Canada Life, The Chartered Insurance Institute, Ellipse, Generali Global, Gen Re, JLT, Kerr Henderson, Legal & General, Medical Expenses Consulting (UK) Ltd, Munich Re, Punter Southall Health & Protection, Quantum Advisory, SCOR, Self-Assured Ltd, Swiss Re, Unum, Wingate Benefit Solutions, Xafinity Consulting and Zurich Corporate Risk.

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Notes for editors

About GRiD

Group Risk Development (GRiD) is the industry body for the group risk protection sector, promoting the value to UK businesses of providing financial protection for their staff, enhancing their wellbeing and improving employee engagement. Our membership includes insurers, reinsurers and intermediaries who have a collective wealth of experience built over years of operating in the group risk protection market. Under the chairmanship of Steve Bridger (MD Group Protection, Corporate,



Aviva UK Life) GRiD aims to promote group risk through a collective voice to Government, policymakers, stakeholders and employers.

GRiD works with government departments and regulators involved in legislation and regulation affecting group risk benefits, and with other organisations involved in the benefits and financial protection arenas. GRiD also seeks to enhance the industry's standing by encouraging best practice and by participating in industry-wide initiatives such as the professional qualification in group risk managed jointly with the Chartered Insurance Institute.

GRiD's media activity aims to generate a wider awareness and understanding of group risk products and their benefits for employers and employees.

GRiD's dedicated spokesperson, Katharine Moxham, provides expert media comment on a full range of group risk issues.

www.grouprisk.org.uk

Follow Katharine Moxham on Twitter @KMoxham