THE 2026 BENEFITS BROCHURE

Personalised benefits. Preventative health. Better business.

The benefits platform that puts the right support in front of the right person at the right time, and shows you what your people actually need.

The UK's best health & wellbeing partners, on one platform.

Free neurodiversity consultations, GLP-1 support, AI courses, private health screening, gyms, premium wearables and much more.

HEKA

THE PROBLEM

Three quiet ways your benefits are failing your business.

Most benefits stacks do some of the job. They cover the basics. They tick the recruitment box. They show up in the employee handbook. But underneath the pension, the life insurance, and the private medical, three things are quietly going wrong.

1

They treat every employee the same

Same flex platform. Same catalogue. Same nudges. Same enrolment windows. Static benefits assume your workforce is one workforce. It isn't. A new parent, a graduate, a perimenopausal manager, and a colleague going through cancer treatment need different things, in different moments. None of them are getting them. Employees who feel their benefits meet their needs are 3X more likely to stay.

2

They only kick in when something has already gone wrong

Private medical pays for the back surgery, not the gym membership and physiotherapy that prevented it. The EAP catches the breakdown, not the stress that was building for months. Reactive cover is expensive cover. Prevention is the only mechanism that actually reduces lifetime cost. The average utilisation on employee benefits is just 13%.

3

They tell you nothing about what's happening underneath

You see what was bought. You don't see what was needed. You see who claimed. You don't see who couldn't, who didn't, or who left instead. Without behavioural data, your benefits strategy is a guess. A well-meaning, well-funded, well-marketed guess.

Each failure compounds. Together, they're why benefits spend keeps rising and engagement keeps falling.

THE ANSWER

Three things benefits should be doing. Heka does all three.

Heka was built around the three things traditional benefits miss. Together, they create the only mechanism that genuinely changes the trajectory of an employer's benefits spend, and the lived experience of every employee on the platform.

1

Personalisation

The right benefit, to the right person, at the right time. Heka learns from behavioural and demographic data what each employee actually needs, then surfaces the right support at the right moment. From a new parent to perimenopause. Financial stress to fitness goals. Every recommendation is personal. Every recommendation evolves.

2

Prevention

98.5% of bookings on Heka are for preventative health.
Heka's most booked categories: mental health, nutrition, movement and general health and lifestyle, target the exact conditions behind the most common private medical claims. Personalisation creates engagement. Engagement creates prevention. Prevention reduces claims.

3

Prediction

Anonymised behavioural data tells you what your workforce actually needs, before they have to ask. Mental health clusters. Financial pressure spikes. Fertility journey signals. The patterns flow back into your benefits strategy, your workforce planning, your DEI reporting. You see the picture. The individual is never identified.

Three pillars. One platform. The whole story.

> “The impact of Heka is absolutely pivotal”
>
> HEAD OF PEOPLE OPERATIONS | MAPP

THE COMMERCIAL CASE

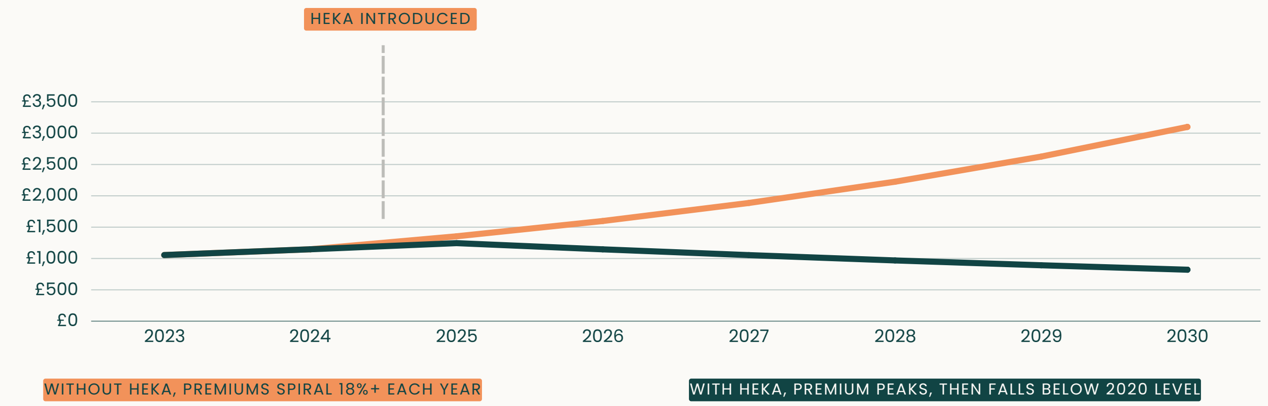
Your private medical premium is rising 18% every year.

Heka customers see it fall by 8%

Private medical premiums are climbing 18% per year on the open market. Some renewals are landing at 70%. That's not a budget problem you can fix at renewal. It's a claims problem.

Heka customers see private medical claims drop significantly year after year. The insurer reprices. The premium curve bends back below 2020 levels. **Same cover. Lower cost. No insurer change.**

£3,099	£2.3M	8%
Premium per head by 2030 without Heka, up from £1,598 today (18% rise per year)	Cumulative saving over five years for a 500-person company.	Reduction in claims, year after year, on Heka.



1. **Personalisation** - The right benefit, to the right person, at the right time. Based on demographics, activity, health goals, and life stage.
2. **Prevention** - 98.5% of bookings on Heka are preventative. Mental health and musculoskeletal lead, the same two issues that drive most private medical claims.
3. **Prediction** - Heka data flags risk before it shows up at the GP. People stay well instead of waiting until cover is the only option left.

The only way to reduce premiums is to reduce claims.

THE BUSINESS CASE

Better benefits. Better business. Across every metric that matters.

Private medical savings are the cleanest commercial proof. They're not the only proof.

When personalisation meets prevention, the gains show up across the business. The numbers your CFO already tracks. The numbers your CHRO already cares about. The numbers that sit behind retention, productivity, DEI reporting, and the next round of workforce planning.

Productivity

80% change a health behaviour within 6 months on Heka. From sleep to stress to movement. Healthier people perform better.

Retention

NPS 67 ("Outstanding") across the Heka user base. Benefits employees actually use are benefits employees stay for.

Mental health

4 in 5 employees report improved mental health on Heka, against a sector backdrop of declining engagement and rising burnout.

Absence

Preventative usage reduces the absence days that don't show up on a sickness form. Hidden absence is real absence, and it costs.

DEI and gender gaps

Fertility, menopause, and caring responsibilities show up in your gender gap. A personalised platform prevents derailed careers.

Succession planning

When behavioural data tells you where your workforce is under pressure, you can put measures in place before the gaps open.

Benefits designed to work harder.

Increased usage. Improved outcomes.
Higher productivity. Lower churn.
Every metric, moving in the same direction.

HEKA

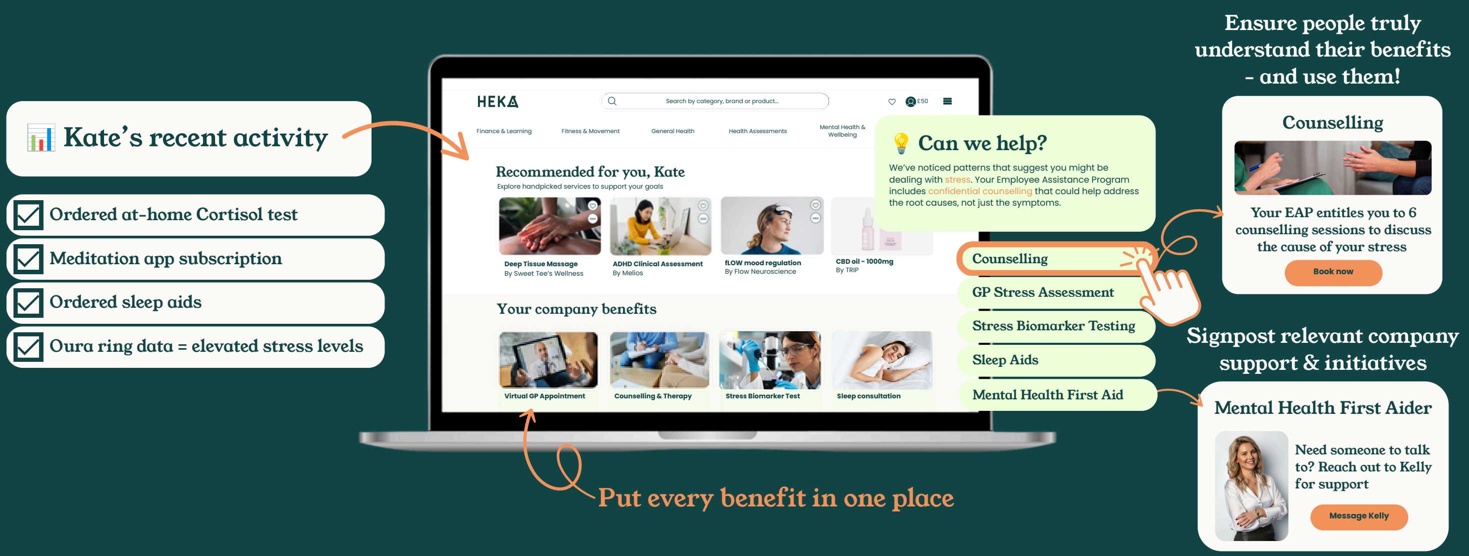
INTRODUCING HEKA

The best health and wellbeing providers, all in one place.

Every provider on Heka has been chosen. Vetted. Tested. Top-tier in their category, or they're not on the platform. From Hertility to Bupa, Flow Neuroscience to Nuffield Health, Phio to Therabody, MyOva to Randox Health.

Hundreds of partners, across every category of health and wellbeing, all in one place.

Every employee finds what they need. No category missing. No nudge generic. No one falling through the cracks.



Large UK energy supplier, 88% opt-in, 15 UK locations.

£20 per colleague per month.

A mixed blue-collar and white-collar workforce, all on the same platform.

8% reduction in PMI premium after year 1.

The Virtual GP effect.

When Virtual GP is delivered through Heka, usage climbs and sick days fall.

47% higher usage of Virtual GP.

46% of Heka usage prevents sick days.

THE CONSOLIDATION CASE

New formula, new benefits era. New technology.

Twenty-plus suppliers, twenty-plus contracts, twenty-plus DPIAs, and employees still cannot find what they need. The fix is not another benefit. It's a new formula for how benefits are delivered.

Your Existing Benefits
To get more value from vendors & drive returns

+

Heka Platform
To plug any gaps, now & ongoing

=

Every Benefit, In One Place
Powered by AI, to deliver smart personalisation to every employee

Same benefit, new delivery, significantly higher impact

Heka stays up-to-date with benefits 'trends', so you don't have to

Heka works with your current means of delivering benefits

20+ suppliers, 20+ contracts

One contract, hundreds of providers

HEKA

One platform. Hundreds of providers. One contract.

One DPA. One audit trail. The procurement, security, and risk burden of running fifteen to twenty-five separate benefit suppliers, replaced with one. Particularly powerful for regulated industries.

TRUSTED BY LEADING EMPLOYERS

MAPP · Ravelin · engie · veld capital · Balderton. · DEECON CONSULTING · HM3 Legal · goat · scan.com · Campaign Against Living Miserably · Ecologi · ROSTRUM · VAIMO · AMV BBDO · tumelo

HEKA

Personalised. Preventative. Powerful.

Personalised benefits. Preventative health. Better business outcomes. One platform. Hundreds of vetted UK providers. Anonymised behavioural data fed back into your strategy. Every employee supported as an individual. Every metric moving in the right direction.

OUTSTANDING!

100,000+ bookings tracked across 36 months. NPS 67.
The benefits platform employees actually rate.

See what Heka could save you in 60 seconds.
Try the PMI savings calculator at hekahappy.com

Calculate your savings

hekahappy.com