

Northwind Healthcare and Wellbeing

Healthcare and wellbeing

Private medical, dental, mental health, and the everyday wellbeing benefits available to you and your household.

Version 3.1 · Last updated March 2026 · For prospective and current colleagues

What is covered, at a glance

- Private medical insurance through Vitality, with single, partner, and family options.
- Dental insurance through Unum, preventative and restorative, with an orthodontic uplift.
- Mental health support through Spectrum.Life — twenty-four hour Employee Assistance Programme plus structured CBT pathways.
- Free annual health checks at any Bupa centre, from your first month.
- Free access to the on-site gym at our Liverpool office and a discounted national gym network (PureGym, The Gym, Nuffield Health).
- Eye care: free annual eye tests and a contribution toward prescription lenses or VDU glasses.

Private medical insurance

What is covered

Private medical insurance is provided through Vitality and includes outpatient consultations, diagnostics, day-case surgery, and inpatient treatment at the Vitality network of hospitals. Mental health treatment is included up to a generous annual cap and physiotherapy is available without GP referral.

What is not covered

Routine pregnancy and childbirth, cosmetic treatment, fertility treatment beyond initial investigations, chronic-condition long-term management, and treatment outside the UK without prior authorisation. Pre-existing conditions are covered on a moratorium basis: any condition you have not had symptoms, treatment, or medication for in the previous five years is covered from day one.

How to make a claim

All non-emergency claims start on the Vitality member app or member line. Pre-authorisation is required for any treatment beyond an initial consultation. Northwind has no role in your claim and we do not see your medical history or treatment details at any point.

Mental health support

Our Employee Assistance Programme through Spectrum.Life is available to you and any adult member of your household, around the clock, in over forty languages. It covers short-term counselling, structured CBT pathways for anxiety and low mood, financial and legal advice, and twenty-four hour crisis support.

- Up to eight sessions of structured therapy per topic, per year, at no cost to you.
- Self-referral — you do not need to ask a manager or HR for access.
- Confidential — Northwind never sees who has used the service or for what.
- Northwind also offers up to ten paid mental health days a year, separate from your sick leave allowance.

Dental and eye care

Dental insurance through Unum reimburses up to a published annual cap on preventative and restorative treatment. Orthodontic cover is available as an opt-in uplift for dependent children up to the age of eighteen. Eye care is reimbursed for the annual eye test in full, and up to seventy-five pounds towards lenses or VDU glasses if prescribed for screen use.

Wellbeing and everyday support

- Free on-site gym at Liverpool, with secure bike storage and shower facilities.
- Corporate-rate national gym membership through Gympass.
- Free flu jab in October at any Boots or Lloyds Pharmacy via the wellness portal.
- Wellbeing budget of one hundred and twenty pounds per year, spent through the platform of your choice — sleep, nutrition, meditation apps, or in-person classes.
- Annual health check covering blood pressure, cholesterol, BMI, and lifestyle review.

If you are unwell

Sick leave is paid in full for the first twelve weeks of absence in any rolling year, then at fifty percent for up to a further twelve weeks. Beyond that, our group income protection scheme covers up to seventy-five percent of salary until you can return or, where appropriate, retirement age. Long-term absence support is handled discreetly through our occupational health partner.

Where to ask questions

Coverage and claims: through the Vitality, Unum, and Spectrum.Life apps. Employer-side questions: people@northwind.example. If you are unsure who to ask, your hiring contact or line manager can route you to the right place.