



Big company benefits at small business prices

*Affordable benefits that retain top talent,
boost productivity, and increase your profits.*

Building better futures for SMEs and their teams

At Hug, we believe in building better futures by creating access to education, opportunities, and financial freedom—making the world a fairer place for everyone. We're passionate about supporting UK SMEs with affordable, impactful employee benefits and services that engage, retain, and empower their teams.

Our platform is designed to champion small businesses, helping them provide big-company benefits that attract top talent and drive productivity. As an independent provider, Hug partners with a wide range of suppliers, bringing you the most value-driven, affordable solutions on the market.

By bridging the gap between large corporations and small businesses, we're helping to eradicate social inequality, improve well-being, and empower people to take control of their lives.

Join Hug and build a better future for your team.

*1 in 4 ladies
and in 1 in
5 men will
suffer a critical
illness before
retirement.*



Why choose Hug

Traditional employee benefit providers often overlook small businesses, offering high-cost, one-size-fits-all solutions that don't meet your unique needs.

Hug changes the game by delivering 'big-company' benefits at prices SMEs can afford, while handling the heavy lifting so you can focus on your day job.

Here's what makes Hug stand out:



SME superpower

We level the playing field, helping you compete with the big players by offering benefits that attract and retain top talent.



Attract the best

Create a workplace that people want to join and stay with, thanks to benefits that show you genuinely care.



Keep your team happy

Our benefits go beyond checkboxes—they make your team feel valued and energised every day.



Easy-peasy setup

We handle the hard stuff, providing a concierge service that gets you up and running quickly with minimal hassle.



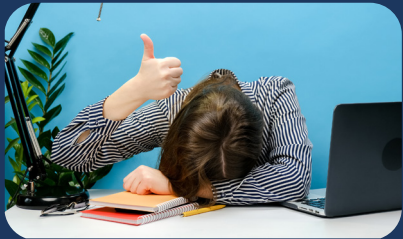
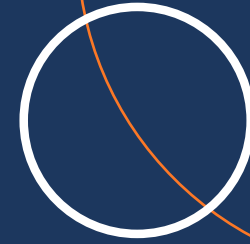
Tailor-made for you

A friendly Hug advisor meets with you to discuss your needs and designs a benefits package that fits your team perfectly.

Only 1/3 of the UK workforce (11 million UK employees) are covered by an employer group life scheme (1/3 of the workforce).



A holistic solution for **health,** **wealth and happiness**



Life event protection & insurance

Help your team feel secure with life insurance, critical illness cover, and income protection. These services provide peace of mind and support when it's needed most.



Financial wellness

Empower your employees with tuition and financial tools that promote financial literacy, savings, and debt management, helping them build a more secure future.



Lifestyle benefits

Make everyday life easier with perks like home and electronics, car benefit and cycle to work salary sacrifice schemes designed to bring flexibility and convenience to your employees.



People services

A bad hire can cost your business a fortune. Hug helps you attract and recruit star talent with industry-leading psychometrics. Plus, when you hire through us, we reinvest a portion of your hiring fee back into your business to spend on employee benefits—helping you retain your best people.



Health & wellbeing

Prioritise your employees health with options like private medical insurance, a health cash plan and mental health support through tailored employee assistance programs.



Benefits for **your business**

Hug's tailored benefits packages empower small businesses to build a loyal, engaged team that drives growth and boosts productivity.

With Hug, your business can experience:

- ✓ **Improved employee engagement**
Happy, supported employees are more invested in their work and committed to your business's success.
- ✓ **Reduced turnover**
Customised benefits show your team you value them, which helps retain top talent and minimises costly staff turnover.
- ✓ **Increased productivity**
When employees feel secure and valued, they're more focused and motivated, leading to higher productivity.
- ✓ **Reduced absenteeism**
Comprehensive wellness support helps your employees stay healthy and present, cutting down on sick days and unplanned absences.



*Average claim
£137k paid to a
family on death
of a member
covered by group
life in 2023.*



5 stars and beyond

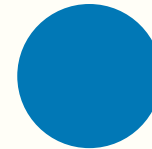


Hug reviewed the employee benefits for a mid-sized roofing company UK Gunite, the average age of the workforce was 40 with an average salary of £30,000. The results were as follows:

- Implementation of a new employer branded employee benefits platform for the staff including shopping discounts
- Introduction of a 24/7/365 Employee Assistance Program for mental and physical well being for the staff and their families
- Review of group pension plan which had not been looked at since auto enrolment was introduced over 10 years ago. 53% saving in pension charges to the member resulting in the average member's projected fund value being 7% higher than the old scheme
- Introduction of salary sacrifice for pension contributions resulting in an average increase in net pay of £120 per member and an annual saving in employer NICS of £207 per member
- Introduction of a group life assurance scheme for the benefit of the staff, covering each member for 4* gross salary at an employer cost of £180 per annum per member
- Introduction of a Cash Plan for the members to claim back routine health costs such as dental care for an employer cost of £52 per annum per member
- On site member days for staff to attend presentations and ask questions about their benefits
- A workforce feeling more valued and protected by their employer



34% of employers say their staff do not understand the employee benefits provided for them.





Time to protect your staff? Cancer is the primary cause of claims on employer group risk schemes.

Your next steps

Ready to see how Hug can transform your employee benefits? Let's chat!

Our friendly advisors are here to answer your questions, understand your needs, and help you explore options that fit your budget.

Get in touch today to start building a benefits package that keeps your team happy, productive, and engaged.

Contact Us:

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