

HealthiFlex

What is HealthiFlex?

HealthiFlex is a salary deduction benefit that gives employees and their partners access to discounted health assessments, both at-home and in-clinic. It's designed to support proactive health management and improve wellbeing.

- ✓ **Health Checks:** Discounts on health MOTs, cancer risk and menopause screening.
- ✓ **Flexible Access:** At-home kits or 1,400+ UK clinics.
- ✓ **Easy Payment:** Spread costs via salary deduction; employer subsidy optional.
- ✓ **Exclusive Rates:** For employees and partners.
- ✓ **Trusted Providers:** Nuffield Health, Bupa, Bluecrest, Randox, YorkTest.
- ✓ **Impact:** Cut sickness absence, boost engagement, support long-term health.

Who is this guide for?

This guide is aimed at employers with admin access.

Who is the Partner?

Epassi is the partner behind HealthiFlex, providing access to discounted **at-home** and **in-clinic health assessments** through its UK network of over 1,400 locations and top providers like Nuffield Health, Bupa, and Bluecrest.

Employee Journey – Applying for HealthiFlex

- **Step 1: Log in** - Sign in to SmartHub using your usual details.
- **Step 2: Go to MyBenefits** - From your Homepage or the mega menu at the top, open MyBenefits.
- **Step 3: Select HealthiFlex** - Click on HealthiFlex from the list of available benefits.
- **Step 4: Start Your Application** - Click “Apply Now” – this will take you to the HealthiFlex site.
- **Step 5: Select a health assessment** - Choose the assessment you'd like.

- **Step 6: Review the Terms** - Read through the terms and conditions carefully before continuing.
- **Step 7: Complete the Application** - Submit your application before the deadline to ensure it's processed.
- **Step 8: Get Confirmation** - If approved, you'll receive a confirmation email from Epassi.



HealthiFlex – Approval Process

Who approves applications?

Epassi will send the application to the employer for approval. The employer must confirm the correct distribution list for these emails.

Is the process Manual or Automatic

This is a manual process only.

When are approvals done?

- Approvals are generally dispatched around the middle of the month. The exact deadline will always be prominently displayed on the Epassi website.
- During seasonal periods, the process may start earlier.
- The aim is to have applications approved and completed in time for the **start of the following month**.
- All employers on Crown Commercial Service (CCS) framework with a group account follow the same timeframe.

National Minimum Wage Checks

National Minimum Wage (NMW) checks are **not required for net deduction benefits** because these benefits work as **loan agreements**, not salary sacrifice. Here's why:

- **Net deduction benefits** (like HealthiFlex) take payments **after tax and NI**, from net pay.
- These deductions are treated as **repayment of a loan**, not a reduction in contractual pay.

- NMW rules only apply to **gross pay reductions** (salary sacrifice), because they affect the employee's contractual pay.

Notifications

The employer will receive an **email containing an attached document** that confirms the applications. This document is **password-protected** to ensure security. After reviewing, the employer will confirm which applications have been approved and will send that information directly to Epassi. Any **rejections** are handled by the employer. They may choose to notify employees directly.

If the employee wants to cancel

- **How to Cancel**

HealthiFlex health checks can't be cancelled or transferred. This is outlined in the [Terms and Conditions](#) you agree to when making your selection. If you have a valid reason to cancel, contact Epassi directly.

- Call 0345 300 6474
- Website <https://www.healthiflex.co.uk/contactus.php>

- **Cooling off period**

- You can cancel your HealthiFlex assessment within 14 days of application date. If you've **already booked an appointment**, a charge may still apply.

HealthiFlex – Invoicing Process

Who Invoices Who

Reward Gateway Edenred generates the invoice and sends it directly to the Employer. Employers will only ever receive invoices from Reward Gateway Edenred.

Frequency

Invoices are raised **monthly**, typically at the **end of the month**.

How Invoices Are Generated

Invoices are created by our finance system and sent to the employer by email with the invoice attached.

Client Payment

The employer is responsible for settling the invoice within the agreed payment terms.

Invoice Enquiries

Employers should direct **all invoice-related queries** to the Reward Gateway Edenred Finance team only.

- Accounts Receivable-RG <accounts.receivable@rewardgateway.com>

Reporting

Deduction Report

A deduction report provides the employer with the information needed to make HealthiFlex deductions to an employee's payroll on a case-by-case basis. Details include employee name, benefits used, total deduction amount, the current deduction, and how much is left to pay off.

Employers can also filter the deduction report to show only new, continuous or closing applications, or they can choose to show them all together. The report can be downloaded into a CSV format where it can be formatted to meet each client's needs.

There are two reports available for you to choose from based on your requirements:

- **Detailed Report:** This report offers deduction information for each order made by an employee.
- **Summary Report:** This report presents the overall deductions for each employee.

Downloading a report

Check out this article for guidance on how to download a Deduction Report.

<https://success.rewardgateway.com/hc/en-us/articles/18118097380765-SmartPay-Deduction-Reports-for-UK-only>

Partner Links

- [Epassi HealthiFlex information](#)
- Epassi HealthiFlex [Contact us](#)
- [Epassi HealthiFlex Terms and Conditions](#)