



Modern Slavery And Human Trafficking Statement



Modern Slavery And Human Trafficking Statement

Purpose

This statement is made pursuant to Section 54 of the Modern Slavery Act 2015 and Home Office Explanatory Memorandum No. 1833 (2015). It sets out the steps taken by the Medicash Group, 'Medicash', to ensure that modern slavery neither occurs nor is tolerated within our business, supply chain or relevant third parties. Medicash is committed to acting ethically and with transparency in all its business relationships.

Due consideration is given to all aspects of slavery and human trafficking, including servitude, forced labour and compulsory labour.

Whilst we consider the risk of the existence of slavery and human trafficking within our business or supply chains to be very low, we are committed to combatting modern slavery in all its forms. We take a zero-tolerance approach to modern slavery.

Medicash

Medicash is the oldest and largest provider of corporate health cash plans in the UK today. Our award-winning policies help over 700,000 people take a positive approach to their health, both at work and at home.

The Medicash Health & Wellbeing Group is comprised of Medicash, Health@Work and the Medicash Foundation, meaning that our dedication to providing top-quality health benefits goes much further than just health cash plans.

Policies

Medicash has policies and processes in place to mitigate the risk of slavery and human trafficking issues arising within its business and supply chains, including:

Recruitment: Medicash operates a robust recruitment policy with new recruits required to provide their passport, birth certificate and, as appropriate, proof of eligibility to work within the UK. Employment is also subject to a satisfactory DBS check.

Hours of work, overtime and pay: The standard working week for Medicash staff is 35.75 hours. Any overtime worked is always voluntary and overtime hours paid at enhanced rates. Medicash adheres to all UK employment laws and pays all staff above the National Living Wage. Wages are paid to staff on the 20th of each month.

Holidays: Employees are entitled to 34 days annual holiday (including bank holidays), increasing with length of service up to 39 days.

Pension scheme: Medicash employees are auto-enrolled in a pension scheme which exceeds the requirements set down in UK law.

Company policies: The company operates a number of policies which demonstrate Medicash's commitment to the highest standards of ethical conduct. These include: Anti-Bribery and Corruption Policy, Dignity at Work/Harassment Policy, Equal Opportunities Policy, and a Whistleblowing Policy. The Whistleblowing Policy includes a confidential mechanism for reporting concerns, including those related to modern slavery or unethical labour practice. All reports are investigated thoroughly and without prejudice or retaliation. There is also a staff handbook in place which is issued to all staff and provides guidance around expected standards of ethical conduct.

Our Third Party Management/Outsourcing Policy reflects our approach to both onboarding and ongoing management of our Third Party Suppliers.

We conduct all business with integrity and are committed to acting professionally and fairly in all our business dealings and relationships.

Our procurement activities predominantly take place in the UK (a small number are based in the EU). Some of our suppliers subcontract work or rely on recruitment agencies to supply permanent or temporary staff. Whilst we consider that the risk is very low, we recognise that no supply chain can be considered entirely risk free

Training

Annual training regarding Modern Slavery is mandatory for all staff. The training ensures colleagues understand what modern slavery is, how it may manifest, and the role each employee plays in preventing it. It covers key forms of exploitation, along with the legal framework established under the Modern Slavery Act 2015.

Employees are trained to recognise indicators of potential modern slavery, particularly within supply chains and third-party relationships, and are reminded of Medicash's responsibilities regarding due diligence, ethical procurement, and supplier oversight. The training also provides clear guidance on how to raise concerns through various company processes.

Our supply chain

We source goods and services from a variety of suppliers including:

- Information & Communication Technologies
- Office supplies
- Professional services such as marketing, legal etc.
- Cleaning

As part of our risk management approach, we conduct due diligence on potential suppliers, impose obligations on those suppliers in relation to (among other things) compliance with law, and take reasonable steps to monitor their compliance with those obligations. We also perform periodic checks on existing Third Parties as part of our supplier performance review process which is a risk -ed approach. This approach is outlined in our Third-Party Management/Outsourcing Policy.

Governance & Responsibility

Responsibility for ensuring compliance with this statement and the wider Modern Slavery Act rests with Medicash's Executive Team, with oversight by the Risk & Compliance Team. An annual update is provided to the Board and published on the Medicash website in accordance with the requirements of the Modern Slavery Act 2015.

Andrew Healy
Chief Executive.
26 February 2026