



# Shire Health & Wellbeing

## Cash Plan Schemes

Health Cash Plan Schemes help your employees spread the cost of everyday healthcare.

“ Employees place more value on health cash plans than on life insurance. These schemes are a simple, low-cost benefit that can add real value.”



# What is a Cash Plan Scheme?



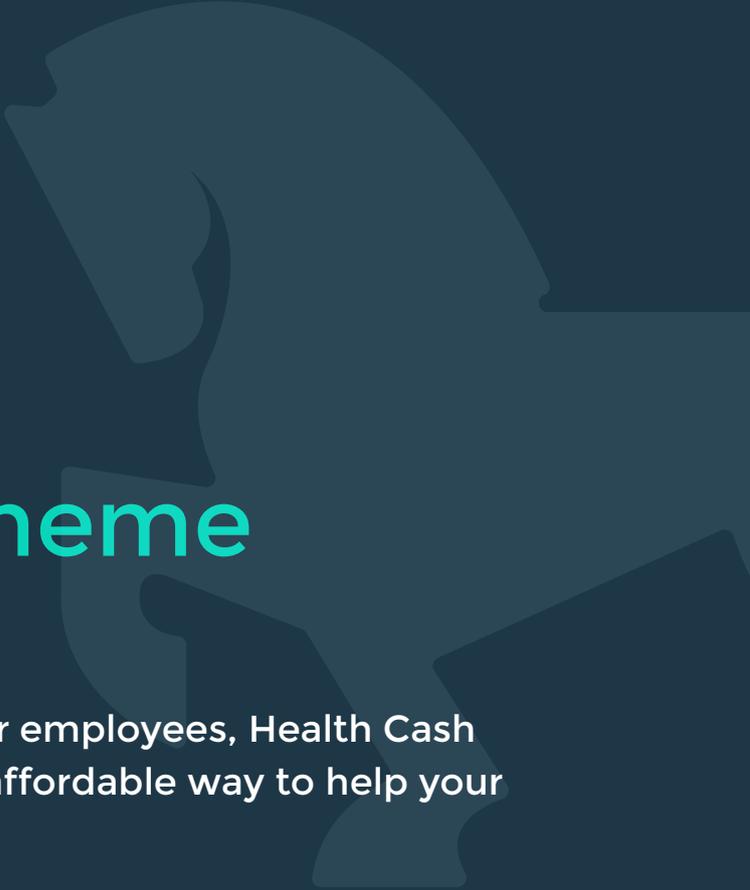
**A Cash Plan Scheme is a policy that can help your staff better budget for everyday healthcare expenses.**

The cost of prescriptions, visits to the dentist and optician fees can soon add up. A Cash Plan Scheme helps your employees claim back money on these everyday healthcare costs, up to a fixed limit per year.

Cash Plan Schemes are an affordable employee benefit that helps employees manage healthcare costs and feel more valued.

At Shire Health & Wellbeing, we can work with you to provide a tailored scheme that benefits both you and your staff. A Cash Plan Scheme helps increase productivity, retention and motivation and can cost from £1 per employee, per week.

**Cash Plans encourage staff to take control of their health.**



# Benefits of a Cash Plan Scheme

An increasingly popular benefit for employees, Health Cash Plan Schemes offer a simple and affordable way to help your staff feel more valued.

Health Cash Plans provide people with the financial support they need to manage their health more proactively. That means not only are you providing a benefit that's designed to be used regularly, you are also helping create a healthier and happier workforce.

The relatively low cost of a Cash Plan Scheme means that it is a benefit that you can offer to all employees. This levels the playing field for staff healthcare benefits and helps engage employees with your wider health and wellbeing programme.

As the UK workforce gets older, the challenge is to keep employees as healthy as possible. Cash Plan Schemes can help you meet your duty of care responsibilities and make your workforce your priority.

# Benefits to Your Employees



Cash Plans make it easier for employees to **stay fit and healthy.**

As well as covering the cost of prescriptions, opticians' fees and dental care, employees can also claim money back for alternative therapies (such as acupuncture and homeopathy) and sports injury treatment such as physiotherapy, osteopathy and sports massage.

Other benefits include access to counsellors through employee assistance programmes (EAPs),

GP helpline, health screening and maternity benefits as well as a range of retail discounts.

Cash Plan Schemes are designed to help employees address underlying health issues before they become more serious. They provide your team with financial security, peace of mind and the means to seek prompt treatment.

# How a Cash Plan Scheme Can Help Your Business

Investing in a Cash Plan Scheme can help employees stay healthier and less stressed. That makes good business sense.



## Healthy workforce

Staff stay healthier with faster access to care, reduced financial worry, and no need for a doctor referral



## Reduce staff stress

Cash Plan Schemes include stress management and counselling support



## Improve talent retention

Attract and retain talent to your company



## Reduce absenteeism

Employees take control of their own healthcare, helping boost morale and reduce absenteeism

# 6 things you didn't know about Cash Plan Schemes

There's more to health cash plan schemes than you think. Here are six facts you need to know...

**1) Cash Plan Schemes** are different to Private Medical Insurance. Employees don't have to be unwell to use it, the cash back is tax free, and it covers NHS and private treatment costs.

**2) Cash Plans** give staff financial support to seek treatment faster and help them make healthier lifestyle choices. This means improved employee awareness of their personal health.

**3) Cash Plans** benefit employees of all ages. No medical is required, they don't have to be ill to claim, and pre-existing conditions are often covered.

**4) Less sickness** means greater business productivity. The less time off employees need for illness and injury, the better for their colleagues and the business.

**5) Cash Plans** are good for employee wellbeing, offering access to helplines and face-to-face counselling sessions to reduce the impact of stress.

**6) Cash Plans Schemes** can help to speed up diagnosis and treatment by bypassing some NHS queues, giving your staff peace of mind.

# Thinking about a Cash Plan Scheme?

Health Cash Plans have been available since the 19th century. Today they are a key part of many employers' health and wellbeing strategies.

If you're wondering whether a Cash Plan Scheme is right for your business, here are three key benefits:

# 1

Cash Plans can be a lifeline for employees struggling to meet the rising cost of everyday NHS treatment such as dental and optical care.

# 2

Supporting employees' health and finances helps improve their mental wellbeing and morale - and boost productivity in the process

# 3

Cash Plans are an affordable benefit with a high perceived value by employees

**For a free no-obligation consultation  
Call 01827 306 532**

**or get in touch at  
[www.shirehealthandwellbeing.co.uk](http://www.shirehealthandwellbeing.co.uk)**

# Cash Plan Scheme vs Private Medical Insurance

Cash Plan	Private Medical Insurance
Covers day-to-day healthcare costs	Covers large unexpected costs as well as a range of conditions and complexities
Fixed annual limit per benefit	Comprehensive cover available for a wide range of conditions
Covers the cost of dental care, opticians, physiotherapy, prescriptions	Covers consultations, diagnostics, cancer care, and other serious conditions
Preventative measure to keep people healthy	Designed to treat health issues quickly and allow staff to return to normal life and work
Small monthly premium	Premiums are more costly but can be tailored to suit
Children under 18 are covered for free	Cover for family is dependent on the policy

Because Cash Plan Schemes and Private Medical Insurance are two different products they can be offered alongside one another. Employers need to weigh up what cover is the best match for their workforce.



At Shire Health & Wellbeing, we are experienced health insurance specialists dedicated to giving you **fair and honest advice.**



Working with the UK's leading health insurance providers, we'll give you the information you need to find the right cover. Whatever the size of your business or budget, we can help you find the best health and wellbeing plan to suit your needs.

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