



Health Cash Plan Scheme – Q & A's

1) About UK Healthcare:

UK healthcare is the trading style of Bolton & District Hospital Saturday Council whose roots can be traced back to 1813.

By 1877 an organisation was set up to raise the huge sum of £70,000 needed to build a new infirmary to meet the ever-increasing needs of the town. To fund the planned new building and the dispensary the town's residents paid less than 1p a week from their wages on a Saturday towards healthcare costs and so Bolton & District Hospital Saturday Council was born.

Although we have come a long way from our Hospital Saturday roots the value of making every day healthcare affordable and accessible is retained. Our ultimate parent company Westfield Contributory Health Scheme Ltd (part of the Westfield Health Group) are a not for profit health and wellbeing organisation who have almost 100 years' experience in supporting the health and wellbeing of the nation to help improve people's quality of life. As a group we donate the equivalent of 1% of our annual turnover to the Westfield Health Charitable Trust which supports medically related good causes nationwide.

2) What is a health Cash Plan:

Healthcare costs can be expensive and difficult to budget for, especially when it comes to unplanned medical expenses. Your new corporate healthcare cash plan scheme is designed to help cover your "day to day" healthcare expenditure such as Optical and Dental bills and offers 100% cash back (*up to policy limits*) for a variety of different medical treatments which include:

- Dental Check-ups, fillings, hygienist fees, X-Rays and dentures
- Eye tests, glasses, contact lenses + repairs
- Wellbeing – Physiotherapy, Osteopathy, Chiropractic and Acupuncture
- Complementary therapies such as Homeopathy and Remedial Massage
- Health screenings
- Medical prescriptions
- A stay in hospital by you or your child

3) Why and how do I benefit?

Our health is the most important thing we will ever possess, although sometimes we only realise this when it has deteriorated. Often the financial burden associated with healthcare can discourage people from seeking treatment. Having a corporate funded healthcare cash plan paid for via your employer can help alleviate this burden and encourage people to seek treatment at an early stage, resulting in fewer days absent from work and a happier healthier workforce.

Put simply we give you cash back for your everyday healthcare expenses within policy limits. There is no minimum claim and your payments do not increase because of age or by claiming.

In order to join you must **OPT IN by emailing Joinhealthcare@merciantrust.org.uk.**

4) Is it a taxable benefit?

Yes, technically a funded healthcare cash plan scheme can be classed as a taxable benefit, although the benefits of enrolment should vastly outweigh any financial burden.

To ensure complete transparency, the following could potentially apply regarding the taxable element:

20% Tax Payer: Potential Liability = £1.79 per month or £21.48 per annum

40% Tax Payer: Potential Liability = £3.58 per month or £41.76 per annum

The above is an illustrative guide only based on Level 1 cover for you only and may vary depending on your personal circumstances.

All employees also have the option to opt out at any point in time and UK Healthcare will confidentially remove and delete all personal details.

5) Can I claim straight away?

For all eligible employees, we will provide immediate benefit, enabling you to claim as soon as you are enrolled onto the scheme. This offer will also be extended for family and friends for the lifetime of the policy.

6) Can I include my children?

Yes - All children can be covered at no extra cost (up to their twenty fourth birthday and in full time education) Just simply add their names and dates of birth to your policy amendments form, located within your welcome pack. Each separate child will receive the same benefit plan as their parents and all will be covered at separate identical levels.

7) Pre-Existing Conditions:

Unlike other health insurance policies, with UK Healthcare, all pre-existing conditions are fully covered for all employees across our entire range of benefits.

8) Can I upgrade my cover?

Yes. All employees will have the option to upgrade their own level of cover if they choose to. Any additional premiums will be collected via Direct Debit and can be actioned by completing the policy amendments form, located within your welcome pack.

9) Can I add my partner?

Yes. All employees will have the option to add their Partner onto the scheme. Any additional premiums will be collected via Direct Debit and this can be actioned by completing the policy amendments form, provided with your welcome pack.

10) How long do employees have to make a claim?

We will honour all claims provided they are received by UK Healthcare within 6 months of the treatment date.

11) Will my employer know the details of my health problems?

No, everything is completely confidential. When you make a claim you will deal directly with UK Healthcare and we will not disclose any personal information about individual claims to your employer.

12) How do I claim?

Claiming is easy. The most convenient method for employees is to use our online claiming portal. To make a claim via the portal - Simply take a picture or scan a copy of your receipt and then upload this through our intranet site. Once uploaded you will simply input your membership number along with personal details and then click submit.

www.ukhealthcare.org.uk/merciantrust

If online claiming isn't an option for you, then we will also accept a paper based claim form which can be downloaded via your bespoke intranet site. A stock of these claim forms will also be provided across various schools and can be requested from us by email or telephone at any point.

For the paper based method, simply complete the claim form and then post it back to us along with all supporting receipts and documentation. Provided the claim form is completed correctly we will guarantee to process all claims within a 48 hour period.

All payments will be made directly back into the claimant's bank account

13) Account Queries

Should you wish to make a query regarding your policy's benefits or claiming please contact UK Healthcare's Customer Services Department on 01204 522775 or e-mail info@ukhealthcare.org.uk

For a direct contact – your account manager is Andrew Clegg, whom can be reached on 07808 783 490 or via e-mail – a.clegg@ukhealthcare.org.uk

