

# Health Cash Plan

## Have you considered a Health Cash Plan?

In the ever-evolving landscape of employee benefits, organisations are constantly seeking new and innovative ways to attract and retain top talent whilst promoting employee wellbeing. One solution that is becoming more popular is the addition of a Health Cash Plan in a company's benefits package.



## What is a Health Cash Plan?

A Health Cash Plan is a form of insurance that covers the cost of your employees' everyday healthcare, such as optical and dental treatments, physiotherapy appointments, private screenings, complementary therapies, and prescriptions. Unlike traditional Private Medical Insurance, which covers major medical expenses, a Health Cash Plan focuses on the

smaller, yet significant, costs that individuals and their families encounter regularly. It's a versatile benefit that can complement existing Private Medical Insurance coverage or provide a degree of healthcare cover alongside your group protection and pension benefits.

## Benefits for Employees

### 1 Financial Peace of Mind

By offering cashback for costs such as dental check-ups, optical exams and prescription costs, this can alleviate the burden of out-of-pocket expenses, allowing employees to prioritise their health without worrying about the cost.

### 2 Accessibility

Health Cash Plans are inclusive, catering to the diverse healthcare needs of your workforce. Employees can access these benefits regardless of their age, health status, or medical history, making it a valuable addition for everyone.

### 3 Wellbeing Incentives

These plans often include wellness programmes and initiatives that encourage employees to adopt healthier lifestyles. This includes access to a virtual GP, gym membership discounts and prescription services. There are also options to add an Employee Assistance Programme and face-to-face counselling sessions.

## How Can We Help?

Corpad Employee Benefits can work with you to find a tailored solution that aligns with your company's culture, budget, and employee demographic. Our comprehensive services include plan design, implementation, communication, and ongoing management. We'll guide you through the process, ensuring that your Health Cash Plan seamlessly integrates into your existing benefits package.

## Benefits for Employers

### 1 Attract and Retain Top Talent

Offering a Health Cash Plan sets your company apart as an employer that cares about its employees' wellbeing. It can be a decisive factor in attracting and retaining top talent.

### 2 Cost-Effective

Health Cash Plans can be tailored to your company's budget, with some plans starting at as little as £5 per employee per month. There are a range of levels available, with options for employees to increase their individual cover or add a partner at an additional cost.

### 3 Enhanced Productivity

Employees who feel valued and supported in their health and wellbeing tend to be more engaged and productive. A Health Cash Plan can contribute to a happier and healthier workforce.

### 4 Compliments Existing Benefits

A Health Cash Plan can provide a form of healthcare cover where Private Medical Insurance may not be available. If employees already have Private Medical Insurance, a Health Cash Plan can also work alongside this by providing cover for the everyday expenses that their current insurance may not include. Health Cash Plans can also cover any excess that may be payable on the Private Medical scheme.

## For further information please contact us

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