

Dear Staff,

We have now partnered with UK Healthcare.

UK Healthcare offer a healthcare cash plan. With no need for a medical and all pre-existing conditions fully covered, this plan is designed to help cover your 'day to day' healthcare expenditure such as optical and dental bills, and offers 100% cash back (at level one) for a variety of different medical treatments including:

- Dental – Check-ups, fillings, hygienist fees, x-rays and dentures
- Optical - Eye tests, glasses, contact lenses, repairs and laser eye surgery
- Wellbeing – Physiotherapy, osteopathy, chiropractic and acupuncture
- Health screenings
- A stay in hospital by you or your child.

The scheme provided is fully funded by us at level one, for all employees.

You will also have the option to include your partner at a discounted rate, payable by you, and at the same time you can also include your children's details (up to four children per adult, up to the age of 24) who will be covered completely free of charge.

You will be sent a policy number through the post and you can then start claiming back any receipts. When you've received your policy number you can then register your children and/or partner and upgrade your cover if you wish.

What will happen with your personal data?

In order for UK healthcare to verify you and process your claims we need to send them your name, home address and DOB. This information will be sent to them on the 20th of the month. The purpose for sharing your data is to enable UK Healthcare to verify your identity as an employee of the Council for the purposes of administering your claim.

If you leave our employment, we will notify UK Healthcare that you are no longer employed by us and accessing the scheme.

If you don't want your data to be shared with UK Healthcare please let us know before the 20th of the month by emailing tiegan.adcock@nwleicestershire.gov.uk. Please note if you do not give permission for your data to be shared you will not be able to access the scheme. However if you change your mind at any point and are happy for your data to be shared so you can receive these benefits please contact tiegan.adcock@nwleicestershire.gov.uk

If at any point after joining the scheme you wish to withdraw please contact HR and we will inform UK Healthcare.

Is there anything else I need to know?

- Yes, **this scheme is classed as a benefit in kind and is therefore P11D reportable.** This means that it may amend your tax code at the end of the financial year if you make a claim.
- For example, as we are funding Level 1 cover (£51.96 per employee, per year) and the scheme is deemed to be taxable, for a lower rate tax payer (@20%) then the amount affected in tax would equate to just £0.87p per month – (£10.40 per year taxable value). For a higher rate tax payer (@40%), then this amount would then be doubled to £1.74 per month. Based on these figures, if you submitted just one Prescription claim throughout the year, then the financial gains of actually having the scheme should outweigh any taxable element for you but if you are concerned please seek independent tax advice.
- All figures quoted on the attached benefits table are the maximum claimed per year, unless otherwise stated.
- You can take a look around the website by visiting - www.ukhealthcare.org.uk/nwldc

If you have any questions or concerns regarding the scheme please contact Tiegan Adcock or Emma Peachey.

Kind regards

HR