

TO: Policy and Resources Committee

FROM: Deputy Chief Executive Officer - Matthew Warren

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MEDICAL CASHPLAN FOR CAMBRIDGESHIRE FIRE AND RESCUE SERVICE EMPLOYEES

1. Purpose

- 1.1 The purpose of this report is to seek approval for the introduction of a bespoke medical cashplan, administered through Private Medical Intermediaries Limited (PMI) Health Group, for all existing Cambridgeshire Fire and Rescue Service (CFRS) employees and dependants up to the age of 24 years.

2. Recommendation

- 2.1 The Policy and Resources Committee is requested to approve the recommended cashplan attached at **Appendix 1**.

3. Risk Assessment

- 3.1 **Economic** – this is a bespoke yet cost effective solution to enhance our current duty of care with the aim of reducing absence and improving the health and wellbeing of all employees. The proposed cost of the plan is fixed to the number of CFRS employees and on a base of 800, would cost a maximum of £41,500 per annum.
- 3.2 **Political** – in the current climate of comprehensive spending reviews, cuts to budget and pension disputes, this is an opportunity for CFRS to invest in the morale, health and wellbeing our largest asset, our employees.
- 3.3 **Social** - the option outlined in this cashplan will help to demonstrate that CFRS values and invests in its employees. Its adoption should directly contribute to improved morale and retention whilst reducing absenteeism and add to any recruitment packages offered.
- 3.4 **Legal** – PMI is authorised and regulated by the Financial Conduct Authority.

4. Background

- 4.1 CFRS currently invests in and promotes employee health and wellbeing through two direct mechanisms. These are the provision of an in-house Occupational Health and Welfare Department (OHU) which is currently based at St Ives Community Fire Station and an independent Employee Assistance Programme (EAP). The EAP provides online and telephone consultation support and advice as well as face to face counselling sessions if required through Workplace Wellness.
- 4.2 Whilst CFRS as an employer is both proactive and supportive in their approach to employee physical and mental wellbeing, as an organisation we can be dependent upon the inconsistent waiting times of the National Health Service (NHS) for diagnosis issues and consultations. This can and regularly does have a direct impact on sickness and periods absent from work. For example, an employee with a muscular skeletal injury where a Magnetic Resonance Imaging scan (MRI) is required to make a diagnosis has to wait an average of 12-16 weeks on the NHS. Therefore the period of sickness is the treatment and rehabilitation period plus the 12-16 week wait for the MRI scan. This can and does have a direct impact on employee availability throughout the organisation.

5. Proposal

- 5.1 By investing in the medical cashplan, using the recommended provider (BUPA), CFRS employees and their dependents will be able to access MRI, Computed Tomography (CT) and Positron Emission Tomography (PET) scans, osteopathy and chiropractic sessions through the private health sector. This should cut down waiting times to a national average of 1-2 weeks, providing early diagnosis and commencement of treatment with the potential positive outcome of the employee returning to work 10-14 weeks sooner than the NHS route.
- 5.2 The cashplan requires the employee to pay for the treatment up front and this is then reclaimed, up to the agreed amount detailed in the cashplan for that treatment. There is no requirement for employees to be referred for the specified treatment by their General Practitioner and critically, there are no additional costs to CFRS.
- 5.3 Treatments which will be covered and the agreed per annum claim limits per individual employee in the cashplan are:
- MRI, CT and PET scans - £1,250
 - Osteopathy, chiropractic, acupuncture and homeopathy - £150
 - Chiropody - £100
 - Physiotherapy - £100
 - Health screening - £100
 - Prescriptions - £20

- 5.4 As stated above, this cashplan should help to demonstrate that CFRS values and invests in its employees. Its adoption should directly contribute to improved morale and retention whilst reducing absenteeism and add to any recruitment packages offered.

BIBLIOGRAPHY

Source Document	Location	Contact Officer
PMI Health Group Cashplan and Premium Benefit Summary	Hinchingbrooke Cottage Brampton Road Huntingdon	Steve Beaton steve.beaton@cambsfire.gov.uk 07717 858169