

Health Cash Plan

Frequently Asked Questions

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1. The Health Cash Plan

1.1 Why is NTU introducing a Health Cash Plan for colleagues?

To support our overall reward and wellbeing offer, it was agreed with the trade unions to introduce a health cash plan as part of the [local collective pay deal for 2024/25](#).

If you receive a regular salary, we will automatically enter you into the plan to ensure you don't miss out. If you don't want to join you can opt out by completing the opt out form on [MyBenefits](#).

The University is paying for this benefit, for salaried colleagues to take advantage of if they wish to. The plan is classed as a [taxable benefit by HMRC](#), so while NTU pays for you to receive the benefit, worth £4.95 a month, a small amount of tax may be deducted from your pay.

To create your membership of the Health Cash Plan, your first and last name, NTU email address and date of birth will be shared with Health Shield in accordance with our [employee privacy notice](#) and [Health Shield's Privacy Policy](#).

1.2 Who is Health Shield?

[Health Shield](#) is a not-for-profit friendly society offering a range of affordable and accessible health and wellbeing benefits. Health Shield Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

1.3 What is a Health Cash Plan?

A Health Cash Plan is a type of health insurance where you can claim up to 100% cash back for everyday healthcare costs such as dental, optical and physio. Your children are included at no additional cost.

1.4 Is a Health Cash Plan the same as health insurance?

No. Health insurance covers the cost of surgical and non-surgical procedures when you need them, whereas a health cash plan offers cash back towards a range of health costs that you may pay for as a part of maintaining the health of you or your family.

1.5 What benefits do I get?

There are a range of benefits for which you can claim back the cost. There is an annual limit on how much you can claim for each benefit.

Other wellness benefits are available, including:

- **GP Anytime** - contact a qualified GP online or by phone to receive advice, reassurance or a private prescription. Available in the UK and abroad.
- **SkinVision** – app providing personalised skin cancer detection and health advisor.
- **Online Health Assessments** - online health and lifestyle analysis.
- **Home Assistance** - personal care after a hospital stay.
- **MyGymDiscounts** - offers savings on gym memberships at over 3,600 locations across the UK, as well as discounts on a variety of digital fitness subscriptions.

- **PERKS** - offers savings on a wide range of products and services, including fashion, holidays, entertainment, car hire, health, beauty, and even weekly shopping from major supermarkets.

Once your membership registration is complete you will be able to access your benefits through the Members' Area, which contains all the information you need to help you use the Health Cash Plan.

1.6 Can I upgrade my cover?

You can upgrade your level of cover and also include your partner. This is a voluntary payment made by you directly to Health Shield and has no tax implications.

You can find more information about upgrading your level of cover in the Health Shield Members' Area once you have registered.

Plan	Level 1	Level 2	Level 3	Level 4
Employee (monthly cost)	Paid by NTU	£11.77	£24.89	£40.26
Add partner (monthly cost)	£9.11	£32.66	£58.89	£89.62

All of your dependent children are automatically included in the Health Cash Plan (up to the age of 21 or 24 if in full time education).

1.7 Who can I contact to find out more about the Health Cash Plan?

You can contact the Health Shield team who are available to help with any queries by telephone on 01270 588555 and via email customercare@contact.healthshield.co.uk.

A series of drop-in sessions with Health Shield have been organised in March 2025, across our NTU campuses. See the schedule on [MyBenefits](#). Find a session on your campus to drop-in, find out more and ask any questions you have about the plan.

If you can't attend an in-person session, webinars and recordings are available on [MyBenefits](#).

2. Joining and leaving

2.1 Who is eligible for the Health Cash Plan?

If you receive a regular salary through the monthly payroll process, we will automatically enter you into the plan to ensure you don't miss out. There is no salary or earnings limit as NTU will be covering the cost with the supplier (Health Shield) for all salaried employees.

2.2 How do I join the Health Cash Plan?

NTU are paying for level 1 cover for colleagues who receive a regular salary. As an eligible colleague, NTU will create your membership with our provider, Health Shield, on your behalf. To do this, we will share your details (first name, last name, NTU email address and date of birth) with the provider, in accordance with our [employee privacy notice](#).

Health Shield will then email you with details on how to complete your membership registration. Once your registration is complete you will be able to access the Members' Area where you can manage your plan and make claims.

2.3 Can I leave the plan and rejoin later?

You can opt not to join the Health Cash Plan at all, or you can opt out of the plan if you have not made any claims. However, if you opt out, you won't be able to rejoin within the current scheme year. The scheme year runs from 1 April 2025 to 31 March 2026.

2.4 Can I leave the plan at any time?

If you have not made any claims, you can leave the plan.

2.5 Do I need to declare any illness or pre-existing health conditions?

No, you do not need to provide any medical information to join and use the Health Cash Plan.

2.6 Can I get a refund if I want to leave and haven't used the plan?

You can leave the Health Cash Plan if you have not made any claims, but you will not receive any refund.

2.7 What happens if I change jobs?

If you move into a job where you receive a regular salary, you will automatically receive the Health Cash Plan, unless you wish to opt out.

If you are changing from a job where you get a regular salary, into a non-salaried job, you will no longer be eligible for the Health Cash Plan and your cover will come to an end on your leave date.

2.8 What happens if I leave NTU?

Your Health Cash Plan benefit will end when you leave NTU.

If you have any outstanding claims to make for treatment received during the time you were employed by NTU, you can claim for these after you leave. You cannot claim for any treatment you receive after your employment ends with NTU.

3. How to register and claim

3.1 How do I register, manage my membership and access the Members' Area?

Before you can register, you will receive a welcome email from Health Shield which will contain your membership number, links to your Membership Plan, your Policy Summary, and the Members' Area.

Once you have received your Registration or Welcome email, you will be able to register your account online. You can do this by following the link in your Welcome email, or via this link: <https://members.healthshield.co.uk/MemberMP/>. Select 'Register Here' in the top right corner of the page.

Once you have registered, you can access the full features of the Members' Area, and you can then download Health Shield's 'Breeze' app if you wish to manage your plan and make claims via the mobile app.

3.2 How do I get the app?

You can download and use the 'Breeze' smartphone app once you have registered.

3.3 How do I claim?

Before making a claim, make sure to register. Once registered, you can start the claims process through the Members' Area at: <https://members.healthshield.co.uk/MemberMP/>.

For a treatment to be eligible for a claim, it must be completed by someone with a Health Shield recognised qualification or membership. You can find a list of expected qualifications of practitioners in the Members' Area of the Health Shield website or via [MyBenefits](#). Dentists and Opticians are exempt from this qualification list, and any UK-registered Dentist or Optician can be used.

Read through [Health Shield's guidance](#) for detailed steps on how to submit a claim, or you can also watch the how to claim video on the [MyBenefits](#) page.

4. Tax and cost

4.1 Why is the health cash plan a 'taxable benefit'?

With the University paying for you to have the Health Cash Plan, HMRC classifies it as a [taxable benefit](#) (or Benefit in Kind) because it is a benefit with a financial value that is provided by NTU on top of your salary. This means that, whilst NTU is covering the cost of the plan, a small amount of tax may be deducted from your pay.

4.2 What does 'taxable benefit' mean for me?

NTU pays £4.95 a month for you to receive the Health Cash Plan, which is classed as a taxable benefit by HMRC, meaning a small amount of tax may be deducted from your pay.

How much tax you pay will depend on your personal circumstances and rate of tax (or tax code), which indicates how much tax is deducted from your income each month before you receive it. To give an estimate of how much tax will be deducted for the Health Cash Plan, you need to know the taxable value of the plan (£4.95 a month) and your rate of tax.

A guide to the monthly tax due in the tax year 2024/25:

- 20% taxpayer (generally colleagues earning between £12,571 and £50,270 a year) - £1 or less.
- 40% taxpayer (generally colleagues earning between £50,271 and £125,140 a year) - £2 or less.
- 45% taxpayer (generally colleagues earning over £125,140 a year) - £2.25 or less

The impact on state benefits that you may receive such as child benefit or universal credit will be dependent on your individual circumstances.

More details about these benefits are available on the gov.uk website for [child benefit](#) and [universal credit](#).

5. Your data

5.1 I don't want my data to be shared

You should opt out by 17 March using the online form on [MyBenefits](#) and your data will not be shared with Health Shield.

If you don't opt out by 17 March, your data will be shared with Health Shield, and your membership will be created. You then have until 7 April to opt out, after which the plan will appear as a taxable benefit in your April payslip, and future payslips.

5.2 Which personal data will be shared by NTU?

In order for you to be covered under the Health Cash Plan, we will share the minimum possible amount of personal data with Health Shield in order for you to be initially registered as a member. This data includes the following, as they appear in your employee record (MyHR):

- First name
- Last name
- NTU email address
- Date of birth

5.3 Why is NTU processing my data in this way?

The sharing of your data with Health Shield to enrol you into the Health Cash Plan is necessary for the University to fulfil the contractual relationship it has with you. This means that the lawful basis for processing your data for enrolment into the Health Cash Plan is for the performance of a contract.

5.4 Who is responsible for my data?

The University will share your personal data with Health Shield for the sole purpose of enrolling salaried colleagues into the Health Cash Plan. Until you register with Health Shield, the University is still responsible for your personal data (the 'data controller'). Once an employee decides to register with the Health Cash Plan, Health Shield will become the 'data controller', meaning that they are then responsible for processing of employee data and provision of the Health Cash Plan. For further information as to how Health Shield will use employee personal data see their privacy notice here: <https://www.healthshield.co.uk/privacy-policy/>.

5.5 How will my data be handled by NTU?

When we share personal information, we do so in accordance with data privacy and security requirements, in line with [NTU's employee privacy notice](#).

5.6 Can NTU see data I share with Health Shield?

No, once you are enrolled in the Health Cash Plan the relationship is solely between you and Health Shield. Personal data you provide to Health Shield as part of your membership of the Health Cash Plan is not shared with the University. Health Shield is the data controller (has responsibility) for all data shared by colleagues as part of their Health Cash Plan registration and membership.

5.7 Where can I find more information about Health Shield's privacy policy?

Health Shield's privacy notice can be found here: <https://www.healthshield.co.uk/privacy-policy/>.

6. Other questions

6.1 How do I contact Health Shield?

You can contact the Health Shield team who are available to help with any queries by telephone on 01270 588555 and via email customercare@contact.healthshield.co.uk.

Colleagues can also access the [Members' Area](#) of the Health Shield website or use the 'Breeze' app to get in touch with Health Shield.