



NTU Health Cash Plan

What is the Health Cash Plan?

A plan paid for by NTU to help you to manage the costs of your everyday healthcare needs. If you receive a regular salary, you can claim money back for many routine medical treatments and services up to annual limits from 1 April 2025.

Is it affordable?

This is a free benefit, NTU is paying for you to have level 1 cover. Your dependent children up to the age of 21 (or 24 in full time education) are also included for free. There may be a small amount of tax that will be deducted from your payslip because it is a taxable benefit, but for most colleagues on the basic tax rate this will be £1 or less. If you don't pay any tax, there will be no deduction from your pay for the plan.

Do I have to use Private healthcare providers to claim money back, or can I still use NHS services?

A health cash plan is not the same as private medical insurance. You can use the health cash plan to claim back your everyday healthcare costs from both NHS and private providers. For example, a check-up with an NHS dentist is currently £26.80, so if you have two check-ups in one year that would cost £53.60. With the Health Cash Plan, this means you could claim back for two NHS check-ups a year, within your annual dental allowance of £65 (with level 1 cover).

I have an exemption so I don't pay for NHS services, but could I use the plan for other health and wellbeing treatments?

Yes, you can also claim back money using the health cash plan for treatments and services that are not available through the NHS, or where NHS treatment access is limited. Amongst many others, you can claim back money towards costs for acupuncture, sports and remedial massage, hypnotherapy, chiropractic treatment, and specialist scans.

And if I have an NHS prescription pre-payment certificate I can still claim back for prescriptions?

Correct. You can claim money back towards any prescription pre-payment certificate that you have bought after the start of the health cash plan (1 April 2025). For example, if you buy a 3-month prescription pre-payment certificate in May 2025 at the current cost of £32.05, you can claim back £19.80 (with level 1 cover), which is the cost of two NHS prescriptions – currently £9.90 per NHS prescription.



Find out more on the website MyBenefits.ntu.ac.uk
or get in touch by email at MyBenefits@ntu.ac.uk.



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I don't have any problems contacting my GP during their opening hours but with the plan, can I speak to a GP when my own doctor isn't available, like evenings or weekends?

Yes. The GP Anytime service through the health cash plan gives you flexibility to contact a GP 24 hours a day, 7 days a week, either by telephone or video call, in the UK and overseas. You can also claim back some of the costs towards any prescriptions the GP gives you (up to the equivalent of 2 NHS prescriptions).

Can I claim for my children even if they're over 18?

Your children are covered up to age 21 or age 24 if they are still in full-time education. If they are older than this, you can still use the health cash plan to claim back money on your own everyday healthcare costs.

Will the plan offer me more than any Employee Assistance Programmes (EAP) that I already have access to?

A health cash plan is different to an EAP. An EAP supports your health and wellbeing through expert advice and in-the-moment support, including information services, medical, legal and financial support and counselling. You cannot claim back money on your healthcare costs through an EAP. A health cash plan offers money back on your everyday healthcare costs, such as dental, optical and prescription charges, as well as money back on a range of wellbeing benefits, such as physiotherapy, acupuncture and massages.

If my treatment costs more than the annual limit for level 1, can I still claim back some money towards that treatment through the plan?

Yes. If your treatment costs more than your annual limit, you can still claim back some of the cost of your treatment. You can claim back the maximum amount available for the year against that treatment, if you choose to. For example, if your prescription glasses cost £100, you can claim back £65 of this (with level 1 cover).

Can I even use the health cash plan for treatments I have when I'm outside the UK?

That's right! Under the NTU level 1 health cash plan, there is worldwide cover for dental, optical and combined physiotherapies. So, this means that you can claim back money on treatments that you have when overseas, providing that the treatment provider is qualified, your receipt is itemised and translated into English to accompany your claim.



Scan the QR code

To find out more on the website MyBenefits.ntu.ac.uk or get in touch by email at MyBenefits@ntu.ac.uk.

