

your choice - Health Insurance
NCVO Employee Benefits Seminar

03 December 2009



Agenda

- What is health insurance?
- Background to CS Healthcare
- Modular approach to health insurance
- Further personalise your plan
- Employer benefits
- NCVO offer
- Other benefits
- Find out more
- Appendix
 - Regulations & Compliance
 - Service Excellence
 - Your Choice Rates
 - Comparative Premiums



What is Health Insurance?

- Private medical insurance is designed to cover the costs of private medical treatment for curable short-term illness or injury (commonly known as acute conditions)
- Top 5 reasons to take out PMI†:
 1. Clean hospitals (73%)
 2. Faster access to specialists (62%)
 3. No waiting lists – less pain (61%)
 4. No waiting lists – faster recovery (61%)
 5. Able to see same consultant (59%)



Sources:

† BUPA Health of the Nation Survey August 2008

CS Healthcare

- Is the recommended provider of health insurance to NCVO member organisations and their employees
- We have been providing health insurance since 1929 and are specialist provider of health insurance to those that work, or have worked, in the civil service, public service and not-for-profit sector, including their families
- A Mutual Friendly Society enabling us to reinvest surplus funds back into the Society to help keep premiums low
- Financially secure – in 2008 £16.2m benefit paid with income of £19.3m
- Affordable and flexible health insurance to suit your individual budget and needs
- Professional & personal service – 98% of new members described service as ‘excellent’ or ‘good’*

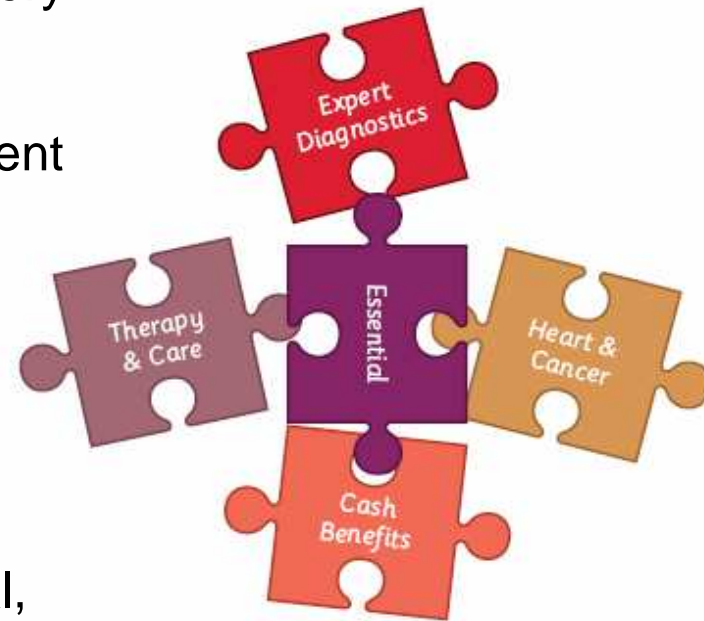
* Source: CS Healthcare member surveys carried out in January 2008 – December 2008



Modular Approach to Health Insurance

yourchoice

- **Essential** – Includes In-Patient & Day Patient treatment, MRI/CT scans, surgery and necessary aftercare
- **Heart & Cancer** – In-Patient, Day Patient & Out-Patient treatment for heart or cancer conditions
- **Expert Diagnostics** – Outpatient consultations, including £1000 psychiatric cover
- **Therapy & Care** – Variety of traditional, complementary and alternative therapies
- **Cash Benefits** – Four levels of cover for cash reimbursement for Dental/Optical and Health Screening



Further personalise your plan

Employees can further personalise their plan in a number of ways:

- **Hospital choice**

- **Partnership Hospitals** – include wide range of partnership (private hospital groups) and NHS hospitals across the UK
- **Extended Hospitals** – include more expensive hospitals within the London area (i.e. Harley Street Clinic, Wellington Hospital, The London Clinic)

There are a number of ways in which employees can reduce the premium by sharing the costs of treatment:

- **Co-payment** – option to share the cost of treatment between the member and CS Healthcare
- **Excess options**
 - £100
 - £300
 - £500
 - £1,000

} The higher the excess
the bigger the discount

Both the voluntary excess and co-payment are only available on the Essential, Expert Diagnosis and Heart & Cancer options

The benefits to employer

- **Improvements to sickness/absence, and in particular long term sickness absence. Costs:**
 - UK Plc over £12 billion a year;
 - Employers £666 per employee every year and employee absence costs employers 8 working days for every member of staff per year; this represents 3.5% of working time. (CBI 2008 statistics)
- **Ancillary benefits:**
 - Improved business performance;
 - Assists retention and recruitment of valued staff;
 - Safe and healthy workplaces;
 - Better workplace relations.
- **Added value benefits of CS Healthcare membership**
 - Discounted health screenings
 - Discounted gym membership

NCVO Offer

- **First 3 months cover FREE** for individual cover when you or your employees take out a **your choice** health plan (Terms & conditions apply)
- **Group cover** anything from 2 people to 100 plus
- **Individual & Group** cover available to **UK residents** only & employees of NCVO's following sectors:
 - Voluntary & Community Sector
 - Public Sector &
 - University Member Organisations
- Unique promotional code (182) to receive your first **3 months FREE**



Other benefits

- **Member Rewards Benefits**
 - 15% discount off any BMI Health Screen
 - 10% discount off any Nuffield Proactive Health & Screening
 - Up to 20% off Membership packages with Fitness First
 - 20% discount off Columbus Travel Insurance
- **Family Friendly**
 - We only charge for 1 child under the age of 18 per policy, all the rest are **FREE!**
- **Premium Waiver**
 - On the death of a member, or if made redundant, we will suspend premiums until the next renewal date for any dependent on the policy
- **Claims Helpline**
 - open 8am to 6pm Monday to Friday
- **Discount** for annual payments
 - 4% discount for Cheque, Direct Debit and Debit Card
 - 2% discount for Credit Card

Find out more

0800 917 4325

Lines open Mon – Fri 9am to 5pm

www.cshpartner.co.uk/NCVO

Appendix: Regulation & compliance

- **Civil Service Healthcare Society Limited is incorporated in England and Wales**
- **Registered office: Princess House, Horace Road, Kingston upon Thames, Surrey, KT1 2SL**
- **Registered friendly society authorised and regulated by the Financial Services Authority (FSA) Reg No. 205346**
- **Covered by Financial Services Compensation Scheme (FSCS)**
- **Telephone calls recorded and monitored to improve service and for fraud prevention**

Appendix: Service Excellence

Excellent service standards

| Standards of service | Sept 2009 | Oct 2009 |
|---|-----------|----------|
| % of claim calls answered within 15 seconds* | 94% | 92% |
| % of membership calls answered within 15 seconds** | 98% | 99% |
| % of enquiry packs sent within 5 working days of initial request | 100% | 100% |
| % of renewal documentation sent at least 4 weeks before expiry of cover | 100% | 100% |
| % of complaints acknowledged within 5 working days | 100% | N/A |

The figures quoted have been obtained from CS Healthcare's Service monitoring system

*During departmental opening hours only

**During departmental opening hours only, excludes calls made to personal lines

Appendix: Your Choice rates

Nil Excess and Partnership Hospital band

| | Child | 30 years | 40 years | 50 years | 60 years |
|---|--------|----------|----------|----------|----------|
| CS Healthcare Your Choice Essential | £5.58 | £22.23 | £25.65 | £30.30 | £37.76 |
| CS Healthcare Your Choice Expert Diagnostics | £1.94 | £8.92 | £11.20 | £14.26 | £18.80 |
| CS Healthcare Your Choice Therapy & Care | £3.00 | £5.00 | £5.00 | £5.00 | £5.00 |
| CS Healthcare Your Choice Heart & Cancer | £1.90 | £10.25 | £13.78 | £19.40 | £27.33 |
| TOTALS | £12.42 | £46.40 | £55.63 | £68.96 | £88.89 |

Quotes are based on no excess and Partnership hospital band CS Healthcare rates are valid until 31/01/2010

Maximum joining age is 74 years and 11 months

Appendix: Your Choice rates

Co-payment option and Partnership Hospital band

| | Child | 30 years | 40 years | 50 years | 60 years |
|---|--------------|---------------|---------------|---------------|---------------|
| CS Healthcare Your Choice Essential | £3.36 | £13.33 | £15.40 | £18.18 | £22.66 |
| CS Healthcare Your Choice Expert Diagnostics | £1.17 | £5.35 | £6.73 | £8.56 | £11.28 |
| CS Healthcare Your Choice Therapy & Care | £3.00 | £5.00 | £5.00 | £5.00 | £5.00 |
| CS Healthcare Your Choice Heart & Cancer | £1.14 | £6.16 | £8.26 | £11.64 | £16.40 |
| TOTALS | £8.67 | £29.84 | £35.39 | £43.38 | £55.34 |

Quotes are based on the Co-payment option and Partnership hospital band. Co-payment is a way of sharing the cost to keep premiums down – you pay 15% of the cost of your treatments up to a ceiling of £1,500 per person per policy per year

CS Healthcare rates are valid until 31/01/2010

Maximum joining age is 74 years and 11 months

Appendix: Comparative premiums

| | 30 years | 40 years | 50 years | 60 years |
|---|---------------|---------------|----------------|----------------|
| CS Healthcare YOUR CHOICE Essential, Expert Diagnostics, Therapy & Care and Heart & Cancer [Partnership Hospital list] No excess | £46.40 | £55.63 | £68.96 | £88.89 |
| AXA PPP Ideal Choice (Including 40% Introductory NCD, 5% online discount, one month free, £100 compulsory excess) | £51.06 | £63.15 | £84.59 | £117.02 |
| BUPA Bupa Care Band C with 45% Civil Service discount | £58.72 | £83.64 | £94.11 | £120.63 |
| Aviva Health Insurance with Core cover and Treatment & Therapy option (Including 3 months free in the 1st year for new joiners) | £56.60 | £71.05 | £89.90 | £126.44 |
| Standard Life Personal Healthcare – including 30% introductory no claims discount (Countrywide hospital list) | £72.86 | £82.36 | £106.27 | £179.60 |
| PruHealth Comprehensive Plan - National & London Hospital list, including 21% Lifestyle discount | £69.39 | £90.37 | £115.34 | £163.18 |
| Exeter Friendly – ‘Health Cover For Me’ with 10% lifestyle (no smoking) discount [Standard Hospital list] | £72.17 | £92.94 | £116.82 | £174.68 |

CS Healthcare rates valid until 31/01/2010. Competitor products have been chosen that are comparable with CS Healthcare products, however, cover may vary. AXA prices may vary according to postcode and gender. PruHealth Comprehensive Plan includes cover for Psychiatric Treatment. Standard Life Primecare healthcare range has been replaced by their new modular plans 'Standard Life Personal Healthcare'. The plan includes Core Healthcare, Core Enhancements, Health & Wellbeing, Out-patients level 3 (full cover), Additional Therapies level 1 & GP Consultations. Rates quoted are monthly and include Insurance Premium Tax. Data sourced from Mediquote/company websites on the 1st November 2009.