



SOUTH  
KESTEVEN  
DISTRICT  
COUNCIL



## Cabinet

7 November 2023

Report of Councillor Rayside, Cabinet  
Member for People and Communities

## Health Cash Plan

### Report Author

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### Purpose of Report

To report a recommendation from the Council's Employment Committee that Cabinet does not support the introduction of a Health Cash Plan as a benefit for South Kesteven District Council's employees.

### Recommendations

**That Cabinet notes that Employment Committee has recommended against introducing the proposed employee Health Cash Plan which it was asked to approve.**

### Decision Information

Is this a Key Decision?	No
Does the report contain any exempt or confidential information not for publication?	No
What are the relevant corporate priorities?	High performing Council
Which wards are impacted?	All

## **1. Implications**

Taking into consideration implications relating to finance and procurement, legal and governance, risk and mitigation, health and safety, diversity and inclusion, safeguarding, staffing, community safety, mental health and wellbeing and the impact on the Council's declaration of a climate change emergency, the following implications have been identified:

### ***Finance and Procurement***

- 1.1 The estimated cost of providing a health cash plan would have been £31,800 per annum. This amounts to £60 per individual per year, or £1.15 per week. This would have been slightly offset against the current budget for eye testing and flu vouchers (currently approximately £2500).

Completed by: Alison Hall-Wright (Assistant Director of Finance and Deputy S151 Officer)

### ***Legal and Governance***

- 1.2 There are no legal implications arising from this report.

Completed by: Graham Watts (Assistant Director of Governance and Monitoring Officer)

## **2. Background to the Report**

- 2.1 On 29 June 2023 and 6 September 2023, a proposal for a Health Cash Plan was considered by the Council's Employment Committee.
- 2.2 The Health Cash Plan was presented, as requested, as an option to improve the Council's benefits offering for its employees. Six plans/quotes were compared before putting forward Medicash, which included unlimited digital GP consultations, cashback for treatments, flu jabs, skinvision (to check spots and moles), wellbeing tools and advice, discounted gym memberships, child cover, discounts and an App to access these benefits remotely.

## **3. Key Considerations and Reasons for Recommendation**

- 3.1 At the meeting of the Employment Committee on 6 September 2023, the following points were highlighted by Members in consideration of the Medicash proposal:
  - Questions raised as to whether employees would have to fund private medical healthcare initially without confirmation that they would be reimbursed at a later date.
  - Complex cases were not necessarily straightforward according to feedback from similar plans.

- There appeared to be a capped limit on the amount of financial assistance available. Employees on lower incomes would not necessarily benefit in comparison to those on higher incomes.
- Questions raised as to whether Medicash presented the best Health Cash Plan available.
- 24/7 access to a virtual GP service was considered beneficial. Complex health issues were questioned as potentially costly.
- The proposal had the potential to reduce absenteeism and enhance the quality of remuneration to retain staff.
- The proposal provided an opportunity to invest in the workforce, both in their physical and mental health, as a priority.
- Early intervention with routine health issues could reduce longer-term problems alongside access to mental health services.
- Employee's children are included in the plan and receive 50% of the entitlement of the employee.
- The current opt-in scheme is not highly utilised.

3.2 Upon voting on the proposal, four members of the Committee voted in favour and five voted against. The Employment Committee therefore recommended that the Council does not implement the proposed Health Cash Plan for its employees.

3.3 Full details of the proposed Medicash scheme can be accessed via the links in paragraphs 4.1 and 4.2 of this report.

## **4. Background Papers**

4.1 Employment Committee – 29 June 2023 – Agenda Reports Pack and Minutes  
[south kesteven district council - Agenda for Employment Committee on Thursday, 29th June, 2023, 10.00 am](#)

4.2 Employment Committee – 06 September 2023 – Agenda Reports Pack and Minutes  
[south kesteven district council - Agenda for Employment Committee on Wednesday, 6th September, 2023, 10.00 am](#)

## **5. Other Options Considered**

5.1 This report is for noting – therefore there were no other options to consider.