**Appendix G – Specification of requirements**

**RSSB2483 Medical and Dental Insurance and Employee Assistance Programme**

**Introduction to RSSB**

RSSB was established in April 2003. The Company’s primary objective is to facilitate the railway industry’s work to achieve continuous improvement in the health and safety performance of the railways in Great Britain, and thus to facilitate the reduction of risk to passengers, employees and the affected public.

**Key elements of the company’s remit are to:**

* Manage Railway Group Standards on behalf of the industry
* Lead the development of long-term safety strategy for the industry, including the publication of annual Railway Strategic Safety Plans
* Propose change through facilitation of the research and development programme, education and awareness
* Measure, report and inform on health and safety performance, safety intelligence, trends, data and risk
* Support cross-industry groups in national programmes which address major areas of safety concern
* Facilitate the effective representation of the UK rail industry in the development of European legislation and standards that impact on the rail system

RSSB is a not-for-profit company owned by major industry stakeholders. The company is limited by guarantee and is governed by its members, a board and an advisory committee. It is independent of any single railway company and of their commercial interests.

1. **Project Overview/Background**
   1. RSSB’s flexible benefits package is available to all employees and as part of the employee benefits offer, RSSB provide Private Medical Insurance, Dental insurance and an Employee Assistance Programme. The current agreements are due to expire on 31st March 2017.
   2. The current agreements were sourced through an insurance broker, and RSSB engage with several different providers for Private Medical Insurance, Dental Insurance and for the provision of an Employee Assistance Programme.
   3. Private Medical Insurance for staff is currently via an “opt in/opt-out” arrangement, staff can make changes to the arrangements for Private Medical Insurance on an annual basis, usually in mid-March. Employees also have the choice to buy additional cover for family members through a salary sacrifice scheme. Employees who opt-out of the scheme currently have the option to take an annual allowance. The current arrangement is due to end on 31st March 2017 when new rules reflecting new banding, terms and conditions will take effect, it is therefore expected that there will be an increase in membership for the Private Medical Insurance scheme.
   4. RSSB will pay for dental care cover for employees and there is an option for individuals to purchase additional cover for dependents. This is a discretionary benefit and does not form part of a contract of employment. There is no cash alternative if the cover is not taken up and participation in the scheme is subject to the rules of the insurance plan.
   5. The employee assistance programme is a free, confidential and independent resource to help balance work, family and personal life. The EAP is available 7 days per week, 24 hours a day by phone, email or online. The service provides information, resources, referrals and counselling on any issue the employee requires assistance with.
2. **Project Objectives**
   1. RSSB wishes to procure the requirements for Private, Medical and Dental Insurance and an Employee Assistance Programme detailed in the specification.
   2. Tenders are welcomed from providers of these services directly and insurance brokers who deliver the requirements working with partners in their supply chain.

**3. Scope of Work**

**Private Medical Insurance**

3.1 There are currently 228 members registered in the Private Medical Insurance scheme, this figure is likely to increase when the arrangement of opting out of the scheme and receiving a cash allowance will cease at the end of March 2017.

3.2 If an excess is required, an excess of no more than £100 per person per policy year can apply and benefits will only be paid once the excess amount has been exceeded and this must be settled directly with the relevant provider. No excess can apply to physiotherapy for pain in the neck, muscles or joints (musculoskeletal conditions) managed by the provider’s rehabilitation partner.

3.3 RSSB require a fully insured service with the rate and premium set at the start of the year and only adjusted to allow for additional employees (and their dependents) to join the scheme but at the fixed rate set.

3.4 RSSB require an allocated claims fund, if claims exceed the allocation, the insurer carries the loss and likewise if claims finalise below the claims fund the insurer retains the additional profit.

3.5 Benefits must cover as a minimum:

* In-patient and day patient treatment of acute conditions at hospitals across the UK.
* Outpatient treatment of acute conditions.
* Cover for pre-existing health conditions for employees
* Moratorium for Dependants for circa 2 years
* Cover to include care for musculoskeletal and psychiatric condition
* Cover for all forms of cancer and care with no cap on cost of treatment.

**Dental Cover**

3.5 There are currently 318 members registered in the Dental Cover scheme.

3.6 RSSB require a dental cover scheme where employees seek and pay for dental treatment via a NHS or private dentist then download a claim form from a portal online and submit to the provider. Current claim forms must be completed and signed in the treatment section by a qualified member of staff at the dentist /specialist before claim can be submitted to be reimbursed.

3.7. Benefits must cover as a minimum:

* Dental emergencies
* Accidental damage
* Hospital cash amount (oral surgical procedure)
* 100% preventative treatment (any limitations must be outlined)
* 80% Minor and major treatment
* Oral cancer (no waiting period for mouth cancer claims)
* Cover for pre-existing implant gaps?
* No preauthorisation for major treatment?
* Child orthodontics treatments are not limited to those under 18 years old?
* Children are covered up to the age of 25 (no full-time education stipulation)?

**Employee Assistance Programme**

3.8 RSSB require an Employee Assistance Programme free of charge to staff which is a confidential and independent resource to help balance work, family and personal life. The EAP must be available 7 days a week, 24 hours a day by phone, email or online. The service must provide information, resources, referrals and counselling on any issue the employee requires assistance with.

**4. Claims History**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Average Registrations** | **Claims Fund £** | **Claims Incurred** |
| 2014-15 | 200.5 | 143,241 | 199,241 |
| 2015-16 | 192.0 | 134,162 | 134,162 |
| 2016-17 | 212.5\* | 165,618 | 193,115\*\* |

\* (based on an average of the opening and current registrations)

\*\*(9 months incurred £121,998, 3 months estimate £40,666, tail at 9 months £30,451)

**5. Contract Management and Reporting**

The successful supplier will be required to provide reporting on the following management information and attend regular contract review meetings to review and manage contractual performance:

* Number of members in the scheme, broken down by members and dependents
* Number of claims incurred in the last quarter and claims cost per registration
* Average claims cost per member
* Number of high value (over £10,000) claims
* Total cost of claims

**6. Go live date**

The successful supplier must arrange for the full range of services specified including Private Medical Insurance and Dental Cover and an Employee Assistance Programme to start on 1st April 2017.

**7. Contract**

The agreement will be for a period of 12 months with the option to renew for a further 36 months in 12 month increments.

**8. Terms and Conditions**

RSSB standard terms and conditions attached as Appendix I – draft agreement.