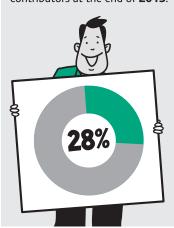


HEALTH CASH PLANS 2014

MARKET

Health cash plans funded by companies accounted for 28% of total market demand, representing 730,000 contributors at the end of 2013.



PRICE

In 2013 the average price for individual paid cash plans was estimated at

and the average price for company paid cash plans was estimated at

The average price paid for a health cash plan in 2013 was estimated at

decreasing by 2.7% in real terms over the year.

SPEND

Individuals, including employees, spent an estimated on cash plans, and employers spent on cash plans.



Spending on health cash plans by individuals and companies in the UK was valued at E470 MILLION in calendar 2013.

BENEFITS & CLAIMS

Benefits paid to health cash plan contributors in 2013 were valued at

E329 MILLO

Paid on individual paid plans Paid on company paid plans

HEALTH SHIELD PAID OF CLAIMS IN 2013 (representing 97.5% of all claims made during the year)



Health Shield's most common reasons for claims were dental and optical related healthcare benefits 52%, chiropody, health & wellbeing therapies and physiotherapy 36%

Health Shield strengthens its position in the cash plan market, according to the latest Laing & Buisson report, increasing its market share by income from £27m in 2012 to £29m in 2013.

The Health Cover UK Market Report 2014 revealed that the non-profit making Friendly Society was the only provider in the Top 4 to have increased its market share by income over the past year. Health Shield was also the only cash plan provider in the Top 4 to have increased their market share by income every year for the previous five years.

In addition:

15%

Total membership increase

16%

New members increase



Number of claims increase



63%

New company schemes increase

9%

Premium income increase (£6.4m in new business sales)

HEALTH & WELLBEING

Healthcare cash plans offer a range of benefits that can help an employer manage health and wellbeing in the workplace. A premium of just **85p** per week enables an employee to enjoy annual benefits worth more than **£700**, including **£50** towards dental, **£50** for optical and **£150** for physiotherapy.

Sources: LaingBuisson Ltd. Health Shield. 2014.

www.healthshield.co.uk