

Important changes to RedArc

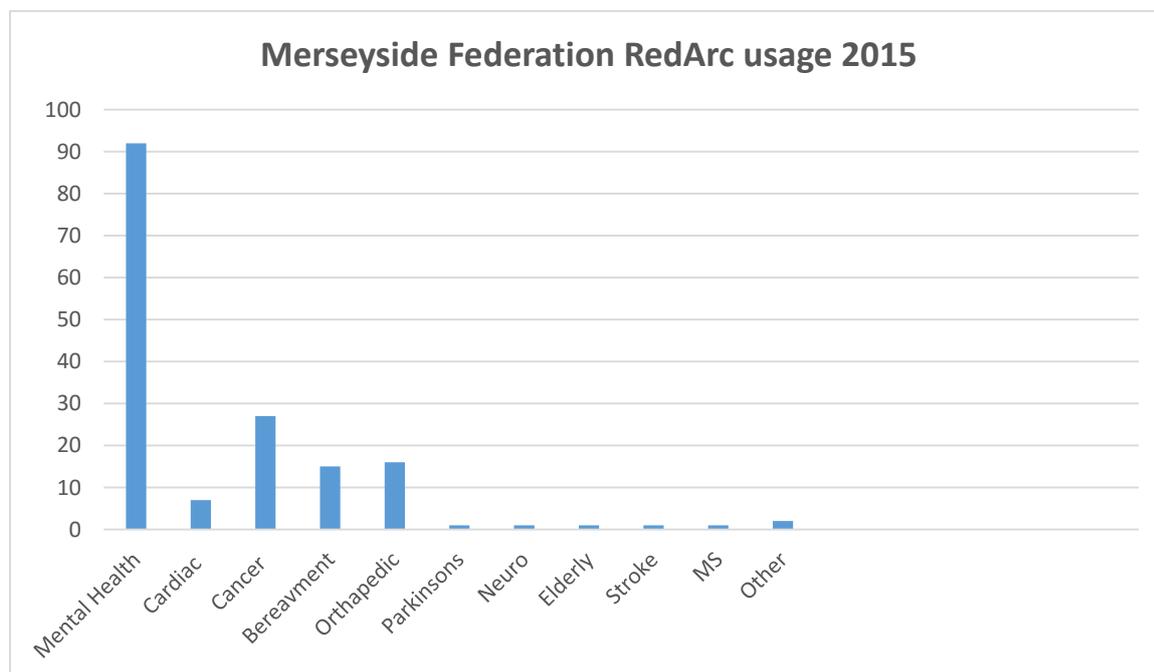
For a number of years as part of your Group Insurance Scheme we have provided an independent and confidential support service via RedArc. As most of you will probably be aware this is a nurse led service which provides, in the first instance, telephone support to members as required by them.

When the service was first introduced cover was only for those diagnosed with a critical or serious illness such as cancer, heart attacks and strokes etc. Access to RedArc was via a referral from the insurers following a critical illness claim.

Over the years the service has been significantly extended to cover an increased demand for support from members. This included self-referral from individual members, and an extension of the issues for which support could be provided. Most significantly was the extension to include those requiring support for mental health and stress issues, including work related issues.

As a consequence of this extension in cover the numbers using the service has grown significantly and in the last year over 160 Merseyside Police Officers and their families have required their support.

As highlighted in the below table by far the most significant reason for contacting RedArc is in relation to people experiencing mental health problems, with over three times the number of the next largest category, which was a diagnosis of cancer.



Although, predominantly a telephone led service, if there is an identified clinical need the nurses at RedArc can refer members for external intervention. In the case of mental health support around 70% of all new cases have required external intervention via the provision of counselling.

Given the increasing numbers requiring support, and also the numbers requiring external counselling, it will come as no surprise that the cost of continuing to provide the service has risen

massively. In the last year the cost of providing this service to Merseyside Officer's was nearly £100,000.

At this year's Group Insurance Renewal this presented a significant challenge to the Trustees who are trying to balance the service required by our members with the overall cost of the scheme.

The high usage of RedArc, and the feedback we receive from those who access the service, meant that it was apparent that the service is very much needed and withdrawing the cover would have created a significant gap in our welfare support and provision. However, trying to cover the full annual cost of RedArc in its current format through Group Insurance Subscriptions was also unsustainable. To try and achieve the right balance we have had to introduce a number of changes to the RedArc Provision which are reflected in the table below:

Pre 01/04/16	Post 01/04/16
Cover extended to all the family	Cover limited to subscribing member only. Partners and their children will remain eligible for cover where either the member has elected to cover their partner via the spouse option; or in the case of co-habiting police officers both are members of the main scheme.
No requirement to prove membership of the Group Insurance Scheme	There will be a requirement to validate membership. To ensure the service remains totally confidential each month RedArc will receive a report of the collar numbers of those serving officers who subscribe to the scheme, and employee numbers of Police Staff members. The member and/or their partner or children will be required to provide the collar number of the main member of the scheme and eligibility for support will be verified by RedArc.
Third Party intervention of Physiotherapy for orthopaedic problems available when there is a clinical need	Physiotherapy only available when linked to a serious illness. Physiotherapy will continue to be available via the North West Police Benevolent Fund from the Federation Office.
All funding via Group Insurance Subscriptions	The overall costs will be part funded via our member services account. Subject to approval of the Trustees we may pay for specific cases outside the scope of the scheme based on a clinical need.
Automatic referral and contact from RedArc following a critical illness claim.	Members of the Group Insurance Scheme diagnosed with a critical illness will be notified of the service but referral to RedArc will be from the individual.

If you are not a member of the Group Insurance Scheme, or wish to take out the partner option to extend cover to your family members, please contact the Federation Office for further details.