

# KEY STAFF PRIVATE MEDICAL INSURANCE FOR SCHOOLS, COLLEGES, AND ACADEMIES



Did you know you can arrange private medical insurance for a minimum of two school staff with all the benefits of a corporate group scheme but without the need to provide previous medical histories?

## COVER PROVIDED

The key staff private medical insurance scheme offers private health insurance for staff and their dependants for eligible treatment in the UK, by recognised consultants, therapists, and practitioners. Private medical insurance cover for staff is seen as a very valuable employee benefit, and can help with both staff recruitment and retention.

## PREMIUMS

Premiums for employees must be paid by the school and not recouped, although the school may recover the cost of adding dependants if it so chooses.

Key employees under 65 years of age.				
Excess	Single	Married	Family	Single parent family
£150	£1,105	£2,210	£2,763	£1,658
£200	£1,042	£2,084	£2,605	£1,563
£250	£993	£1,986	£2,483	£1,490
Key employees aged 65 years or over.				
Excess	Single	Married	Family	Single parent family
£150	£2,210	£4,420	£4,420	£2,210
£200	£2,084	£4,168	£4,168	£2,084
£250	£1,986	£3,972	£3,972	£1,986

The above rates include Insurance Premium Tax.

## KEY FEATURES

- Pre-existing conditions covered for members — no previous medical history required.
- Full payment for hospital charges such as accommodation, theatre charges, and intensive care.
- Full refund of out-patient consultations, therapists, and tests.
- Specialist Magnetic Resonance Imaging (MRI) network — MRI, Computerised Tomography (CT), and Positron Emission Tomography (PET) scans paid in full.
- There is no overall maximum benefit limit in any one year, although there are set limits for certain benefits.

## ADDITIONAL OPTIONAL COVER

A 24 hour helpline staffed by nurses and healthcare professionals to ask questions about illnesses, symptoms, and medication. This service is available to all members of the scheme but the school can choose to extend the helpline to all staff for a cost of £1.80 (inclusive of VAT) per person per year.

## SIGNIFICANT EXCLUSIONS

- Any treatment costs incurred as a result of engaging in or training for any sport for which you receive a salary or monetary reimbursement, including grants or sponsorship (unless you receive travel costs only).
- Cosmetic treatment (other than initial reconstructive surgery to restore function or appearance after an accident).
- Any treatment received outside the United Kingdom.
- Recurrent, continuing or long-term treatment or chronic conditions.

## HOW TO OPERATE THE SCHEME

Any member of your staff can be included, subject to a minimum of two employees being covered. Cover for a member and, if included, their dependants, ceases when that member leaves your employment. A new member of staff replacing another that has left the scheme can be included from the first of the month after we receive a completed enrolment form. Existing employees can only be added from inception or any subsequent renewal date.

The scheme is effective from 1 September and renewable on an annual basis. However, cover can inception on the first day of any month and a pro-rata premium applied.

## ADMINISTRATION OF THE SCHEME

Marsh will supply the school with enrolment forms for completion by the staff and family members that are to be included in the scheme.

The school should select an excess level on which to base the scheme prior to cover commencing and return the enrolment forms to Marsh indicating the staff and family members to be included in the scheme. The total premium is calculated based on the excess chosen and the number of staff and family members to be covered. An invoice is issued to the school for payment.

The school will receive an annual certificate of insurance.

## CLAIMS

Simply call the AXA PPP Healthcare personal advisory team and they will advise and assist you with your claim.

## INSURER

AXA PPP Healthcare Limited. Registered Office: 5 Old Broad Street, London EC2N 1AD. AXA PPP Healthcare is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

In placing insurances for you we normally act as your agent. Should you instruct us to proceed and place this insurance, Marsh Ltd has a “delegated authority” granted by the insurer which means that it acts as agent of the insurer and has authority to accept insurance risks and issue documentation (in accordance with agreed terms) on their behalf.

We can only place your business under a delegated authority where we reasonably consider that this meets your insurance requirements.

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The above insurer and Marsh are covered by the FSCS. If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100 or 020 7741 4100.

## IMPORTANT NOTES

This document is a summary only and applies to schools in England and Wales; different arrangements may apply to Scottish schools. Any references to any conditions and the cost of cover are correct at the time of going to press. It should, however, be noted that these may be subject to amendment. Full details regarding exact cover, terms, exclusions and conditions are contained in policy documentation which is provided at inception of cover and at renewal. Details are also available on request from the Marsh's Education Practice.

## WANT TO KNOW MORE?

Please contact your Marsh client executive or:

Marsh Ltd  
Education Practice  
Capital House  
1-5 Perrymount Road  
Haywards Heath  
West Sussex  
RH16 3SY

☎ 01444 335174

✉ [annual.schemes@marsh.com](mailto:annual.schemes@marsh.com)

🌐 [uk.marsh.com/education](http://uk.marsh.com/education)

 Marsh UK Education Forum



Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority.

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

© Copyright 2017 Marsh Ltd. All rights reserved.