



Health

A young girl with dark hair, wearing a light blue school shirt, is looking through a microscope. The background is a blurred classroom with windows. A large red arrow graphic points from the top right towards the microscope.

Focus on your child's health

£126 per term from
1 September 2022 to 31 August 2023
Includes Insurance Premium Tax

Pupils' Healthcare Scheme

Family matters

Amidst the whirl of family life, there are few better feelings than providing healthcare cover and support for your loved ones. The comfort from knowing that they are supported by private medical insurance in case they fall ill cannot be understated.

The Marsh and AXA Health relationship

AXA Health are delighted to be supporting Marsh. AXA Health provides you with expertise, innovative products and service you can trust. With nearly 80 years' experience of providing healthcare cover, we have been helping people with their health and wellbeing for longer than the NHS.



Our Health at Hand health information helpline provides ongoing support, including paediatric care. Simply call 0800 003 004. Nurses and counsellors are available 24/7. Midwife and pharmacist services: Monday to Friday 8am to 8pm, Saturday 8am to 4pm Sundays 8am to 12pm.

Support you and your child can rely on

The feeling your child is in a safe pair of hands is reassuring at a difficult time. If your child is unwell and their GP recommends further treatment, their Pupils' Healthcare Scheme membership will aim to make the experience easier and less stressful through:

- Cover for an adult to stay with your child in hospital when they are receiving in-patient treatment covered by the plan.
- Hotel accommodation benefit of up to £100 a night, up to £500 a year in addition to the hospital accommodation benefit.
- Providing award-winning customer service and an impressive range of healthcare support services.
- Treatment by experts in their field, so you can be confident your child will have access to appropriate treatment and care.
- Covering conditions that were present before the membership started.
- Being covered outside of school hours and term times, providing treatment is in the UK.

Expert help for health information and support - just ask - any time of the day

Imagine having a medical expert in the family – someone you could call anytime you have a health worry, big or small.

That's exactly what Health at Hand, our 24/7 helpline, is here for. You and your family can call our medical experts any time of the day or night. Our midwives, pharmacists and nurses have experience in child health issues. So you can get expert information on vaccinations, nutrition and childhood illnesses.

How to join

The Pupils' Healthcare Scheme gives you the peace of mind that should your child become ill, which is an already stressful time, they have fast access to treatment and care for eligible conditions. Cover is available for only £126 per child for each term during the membership year 1 September 2022 to 31 August 2023. This includes Insurance Premium Tax (IPT), however AXA Health reserve the right to amend the charge if IPT increases.

Once cover has commenced it will continue as long as your child remains at the school, the premium continues to be paid and the school continues in the Scheme.

The application form can be found at the following address:

www.axahealth.co.uk/PupilsHealth-ratcliffeol

Your child's benefits

This section gives a summary of the cover.

IF YOUR CHILD IS AN IN-PATIENT OR DAY-PATIENT		
Private hospital and day-patient unit fees	Paid in full	At a hospital or day-patient unit in our Directory of Hospitals.
Hospital accommodation for one adult while your child is in hospital receiving treatment covered by the plan	Paid in full	Covers the cost of one adult staying in hospital with your child.
Hotel accommodation for one adult while your child is in hospital receiving treatment covered by the plan	Up to £100 a night up to £500 a year	Covers towards the costs for one adult to stay near to the private hospital where your child is having treatment.
Specialist fees	No yearly limit	Includes fees for: surgeons anaesthetists physicians
IF YOUR CHILD IS AN OUT-PATIENT		
Surgery	No yearly limit	At a facility listed, in our Directory of Hospitals.
CT, MRI or PET scans	Paid in full	At a facility listed, in our Directory of Hospitals.
Specialist consultations, diagnostic tests and practitioner fees when your child's specialist refers them	No yearly limit	Practitioners are nurses, dieticians, orthoptists, speech therapists, psychotherapists, psychologists or audiologists.
Fees for out-patient treatment by physiotherapists, acupuncturists, homeopaths, osteopaths or chiropractors	No yearly limit on fees up to a combined overall maximum of 10 sessions in a year when your child's GP refers them	We refer to physiotherapists, osteopaths and chiropractors as 'therapists'.
MENTAL HEALTH – IF YOUR CHILD IS AN IN-PATIENT OR DAY-PATIENT		
Private hospital and day-patient unit fees for mental health treatment	Paid in full up to 45 days a year	So long as your child uses a hospital or day-patient unit in our Directory of Hospitals. Including fees for: accommodation diagnostic tests drugs.
Specialist fees for mental health treatment	No yearly limit	
MENTAL HEALTH – IF YOUR CHILD IS AN OUT-PATIENT		
Specialist consultations	No yearly limit	
Mental health treatment by psychologists and psychotherapists when a recognised specialist refers them	No yearly limit	
ADDITIONAL BENEFITS		
Cash payment when your child has free NHS in-patient treatment that would have been covered by their scheme	£50 a night up to £1,000 each year	

Cancer cover and care

The scheme includes cover for cancer including chemotherapy, radiotherapy, diagnostic tests and surgery.

The main things we don't cover

Like all health insurance schemes, there are a few things that are not covered.

We've listed the most significant things here, but please also see the details in the scheme handbook.

- Treatment of ongoing, recurrent and long-term conditions (chronic conditions).
- Treatment received outside the UK.
- Private GP fees.
- Treatment of symptoms generally associated with the natural process of ageing.
- Health checks and dental treatment.
- Learning and development disorders.
- Fees for specialists who aren't recognised by AXA Health or charge above our agreed rates.
- Any costs incurred once your child's cover has ended, even if they were pre-authorised, or the condition began when your child was covered by the plan.

The details given are a summary of the scheme. Full details of the cover available, including what is and isn't covered, are given in the membership handbook. A copy is available at axahealth.co.uk/pupilshealthscheme.

Membership information

Once your child is a Pupils' Healthcare Scheme member, there are a few things you need to know. Firstly, any treatment your child is looking to have needs to be medically necessary. We recommend you contact us before any treatment to confirm your child's cover.

Paediatric facilities in private hospitals

There will be cases where the NHS will be best placed to provide care locally as not all private hospitals in all areas of the country have suitable facilities for children. When this is the case we will talk to you about your child's NHS options as well.

Fast Track Appointments

Our Fast Track Appointments team can help you get those critical first specialist appointments into your diary as soon as possible. Ask your child's doctor for an open referral. This is a type of referral that states the type of specialist you need to see, without naming an individual specialist. Once you have an open referral, get in contact, and we'll do the rest.

Making a claim, some important steps to remember

1. The planned treatment must be covered under your child's membership.
2. In order to claim please call **03301 025 503**. Further information on claiming can be found in the handbook.
3. Out-patient, day-patient or in-patient treatment must be carried out by a recognised specialist in a hospital within our directory, unless agreed by us in advance.

This is a summary of the cover that is available, for full Terms and Conditions and details please refer to the Pupils' Healthcare Scheme handbook, available at: axahealth.co.uk/pupilshealthscheme A copy of the schedule of insurance is available upon request from your school.

Making a complaint

We aim to provide you with the highest possible standards of service but accept there may be occasions when you feel that things have gone wrong for you and you are unhappy with us. If you have a complaint about any matter please contact us and we'll do our best to address your concerns. Your feedback is vital to helping us to improve.

Further details on how to complain can be found in the 'Making a complaint' section of the membership handbook. If you're dissatisfied with the outcome of our investigation, you can ask the Financial Ombudsman Service (FOS) to consider your complaint. You should contact the FOS (0800 023 4567 or 0300 123 9 123) to find out whether you'd be eligible to have your complaint considered by them, as you'll need to meet specific criteria depending on your particular circumstances.

The Financial Services Compensation Scheme

In the unlikely event that AXA Health becomes insolvent and is unable to pay benefits under the scheme, you may be entitled to claim compensation from the Financial Services Compensation Scheme (FSCS). To find out whether you'd be eligible to claim under the scheme you should contact the FSCS (0207 892 7300).

Further information about the operation of the scheme is available on the FSCS website: fscs.org.uk.

Cancellation rights

You can cancel your child's cover before it begins by notifying your child's school. You can cancel your child's membership within 21 days of cover starting and receive a refund from the school if no claims have been paid. If a claim is made within the 21 day cancellation period and the parent/legal guardian still wishes to cancel, then the parent/legal guardian is liable for the premiums for that term. If at any time you wish to end your child's cover you can do so from the end of any term and no refund will be made.

**For further information
on the Pupils' Healthcare
Scheme please call
Marsh Limited Education Practice
on 01444 335174**

Lines are open Monday to Friday 9am to 5pm.

**Or write to them at
4 Milton Road,
Haywards Heath,
West Sussex, RH16 1AH**

