

# The ethical approach to staff absence protection

Run by schools, for schools



Commercial Providers



Education Mutual

# The road to success

2018

**Education Mutual  
is born**

By schools, for schools

Nick Hurn is appointed  
as Chairman



2019

**Non-profit making  
organization**

All surplus funds are  
reinvested back into schools

2020



**DfE  
recommended provider**

Grown to 2nd  
largest provider

1,000 member  
schools

Members rate our  
healthcare services



2021

**Market leading  
COVID-19 cover**

Over £4.3m claims paid



2022

**Largest member  
owned provider**

of staff absence  
protection



Over £4.3 million  
paid in COVID-19  
claims



We've  
reinvested  
more than  
£800,000  
back into the  
education  
sector

# How we are different

CPC Framework  
Recommended  
by DfE



## Who are Education Mutual?

Education Mutual provide a proven, innovative way to manage staff absence protection for Schools and Trusts.

The board of EM are School Business Leaders and Head Teachers like yourselves who want the best for their budget, together with the flexibility of a commercial provider.

Our market leading cover provides budget security, alongside free healthcare. Memberships can be tailored to each school's needs to provide the most complete cover for your budget.

**“It is important that schools support each other,”**



**Nick Hurn OBE**  
Chairman,  
Education  
Mutual

## Protection cover options

Flexibility is key when joining a staff absence protection scheme. We can tailor your cover to meet your specific requirements, supporting the smallest of primary schools through to the largest Multi Academy Trusts.

Design your bespoke cover through choices of:



### Staff protection

Choose to cover any combination of your staff, be that teaching staff only, some or all non-teaching, support and site staff.

### Protection benefits

From £30 up to £300 per day.

### Pre-existing conditions

Protect all staff or choose to cover individual situations.

### Waiting periods

Select how you manage absence with 0, 1, 2, 3, 5, 10, 15, 20 or 30 days.

### Stress protection

Choose 0, 30 or 190 days cover.

### Maternity

Benefits up to £10,000 are available.

### Included in every membership:

- |                     |                        |                        |
|---------------------|------------------------|------------------------|
| ✓ Bereavement leave | ✓ Compassionate leave  | ✓ Jury service         |
| ✓ Suspension cover  | ✓ Trade union days     | ✓ Phased return        |
| ✓ Interrupted claim | ✓ Major incident cover | ✓ Stranded staff cover |

### Included with Maternity cover:

- |                                |                           |                               |
|--------------------------------|---------------------------|-------------------------------|
| ✓ Adoption leave up to £10,000 | ✓ Maternity up to £10,000 | ✓ Parental leave up to £3,000 |
|--------------------------------|---------------------------|-------------------------------|



### Gold Membership

Membership of Education Mutual can be enhanced to automatically cover:

- ✓ Pre-existing conditions
- ✓ Pre-planned operations

# Claims

You can manage all aspects of your membership, using our bespoke and secure membership portal at a time to suit you. Claims can be reported via the portal or your dedicated Relationship Manager

## Relationship Managers

Each member is assigned a dedicated Relationship Manager to ensure a consistent and personal service.

The Membership Services Team are available 8.30am-4.30pm Monday to Friday.



“Impressive service  
- a great team!”

Trusted Customer ★★★★★

“Very helpful staff &  
excellent claims process”

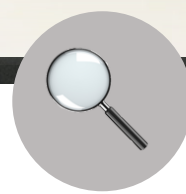
Danny ★★★★★



### Claims paid every 30 days

Claims are paid by BACs at the end of each month, subject to all required information being submitted, by the 20th day of the month. Information submitted after this date will be paid at the end of the following month.

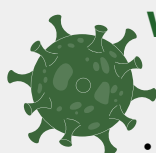
For long-term claims, you won't wait to receive your payments. Monthly interim payments are made with no need to chase us!



### Supporting information

We keep this to a minimum. We'll do our best to request as little information as we can, and accept your declaration for most conditions rather than having to ask absent staff members for additional documents.

Information should be submitted to Education Mutual within 30 calendar days. We can even send you reminders to ensure you don't miss out!



We have paid over  
**£4.3m**  
in COVID-19 claims



99% of members  
said that we're  
**responsive**



Our bespoke  
portal was  
set up by  
**SBM's**

# Healthcare

Member schools benefit from a range of comprehensive health and wellbeing services for staff covered by the membership.

## Mental health services

### Stress coaching



Our certified coaches will work with individuals and schools of all experience levels and sizes to:

- Refine their skills in managing stress
- Improve wellbeing levels
- Create healthy lifestyle choices
- Maintain a strong and positive mindset
- Equip them for successful and fulfilling careers

### Counselling



Through our extensive network of quality checked and vetted clinics, we are able to offer appointments at convenient times and dates in locations throughout the UK.

We provide the most comprehensive counselling service of seven standard sessions, with the option for an extension based on the counsellors' recommendations.

### Mental Health First Aid



The education sector can have a detrimental effect on the wellbeing of teachers and staff. Our workshop is designed to proactively support the wellbeing of teachers and education staff.

The workshop includes:

- What are the causes?
- Spotting the signs of stress
- A wellbeing resource pack
- Key skills for managing mental health in the workplace



**LIVE  
WEBINAR**

We offer online webinars for Mental Health First Aid and Stress Coaching. These run frequently throughout the year with a choice of dates and times to accommodate your busy schedules.

## Occupational health

### Wellbeing Hub

Member schools can access advice and guidance on workplace health issues via our Wellbeing Hub.

It provides guidance and information in areas such as managing absence, presenteeism, workplace health promotions and managing return to work.

### New employee assessments

A new employee is requested to complete a New Employee Questionnaire (NEQ).

A Specialist Occupational Health Practitioner (SOHP) considers any underlying medical conditions and issues a fit-for-work certification. The service supports the employers' obligations under the Equality Act 2010.

### Deloitte.

Members get exclusive, reduced rates on Deloitte Legal services.

The employment team at Deloitte Legal work directly with schools to:

- Deal with employment litigation
- Liaise with trade unions
- Manage their litigation risk to resolve matters quickly
- React to adverse events when they occur in order to minimise the damage
- Monitor potential employment law risk

### Occupational Health Assessments

These can be requested by employers at any stage of the absence management process.

An assessment is conducted by a specialist occupational health practitioner who the schools can contact prior to the assessment. The aim of the assessment is to provide advice on an employee's fitness for work and recommend reasonable adjustments.

### Support line

We provide direct access to a support line where managers can discuss the appropriateness of a management referral, get advice on questions to ask prior to making a referral and discuss any points raised in the final report which may require clarification.

# New for 2023!

The smarter way to stretch your school budget, run in conjunction to support your staff to reduce and prevent their absences.

**New!**

## FREE Flu Vaccines

Free flu vaccines to prevent and reduce absences.

**New!**

## Financial Wellbeing Coaching

Finances are a big part of your employees wellbeing. Our efficient, accredited financial wellbeing coaches will share some tips and resources to:

- Support employees health and wellbeing to encourage talking about their money worries
- Build a personal financial plan
- Access a 24/7 digital content library of money related content

**New!**

## Menopause Counselling

While it's a natural part of the ageing process, menopause can be more emotionally and physically challenging than we expect.

The good news is that help is available - you don't need to navigate this time alone. Counselling can provide that safe space to explore your own personal transition through the menopause.

**A healthcare professional will:**

- Help you to manage your symptoms
- Provide that safe space to explore your own personal transition through the menopause
- Offer psychological and emotional therapy in a healthy and welcoming environment

## Healthcare services

### Physiotherapy

Our nationwide network of physiotherapists provides timely, effective and efficient therapy for musculoskeletal problems, both on a face-to-face basis and remotely via video link.

### 24/7 GP Service

Our GP service gives individuals the flexibility to have a consultation with a General Practitioner which includes:

- Private prescriptions
- Immediate advice and support
- Flexible phone or video consultations
- Patients can arrange and authorise direct prescription medications

### Nurse Support Services

Our service is staffed by experienced, registered nurses who understand the physical, mental and emotional needs of those affected by an accident, serious illness or trauma such as:

- Bereavement of a close relative
- Mental health problems
- Medical trauma, such as post-traumatic stress disorder and heart attacks
- Stroke
- Cancer
- Cardiac conditions
- COVID-19

### Surgical Assistance Programme

Our programme coordinates and overcomes obstacles you and your employees may face relating to the healthcare system. Our case managers help by facilitating private specialist surgical procedures local to you as well as providing advice after seeing a specialist.





# Are your school funds feeling the pinch?

According to the National Education Union, 90% of schools face budget cuts in real-terms in 2023. As the only member owned DfE recommended provider, we operate solely for the benefit of our members. Our by schools, for school's approach allows us to reinvest surplus funds back into the education sector.

## When commercial insurance goes wrong:

Don't just take our word for it!

"We were tempted by a **low-price** staff absence insurance provider. We experienced significant issues in getting claims paid, with challenges on **small print** and a constant avoidance in paying claims. **Three years later, we are still**

**owed over £30,000.**

Working with Education Mutual as an ethical provider, we have never had any issues in claims reimbursements".



**Susan Winters,**  
**Wellfield Middle School**



## Why choose us?

- Budget certainty
- Flexibility and choice of cover
- Private medical operations
- Wellbeing support
- Maternity/adoption/paternity cover
- Major incident support
- No requirement for supply staff

### Mutual



### Self insuring



### Local Authority



## MAT's need budget certainty too!

"In my role as **COO** of a new rapidly expanded **Trust of 48 schools**, I sleep easier knowing that our schools are **supported** by Education Mutual. Regardless of the size of our school budgets, **you just never know when something unexpected will hit**

**your school team like a 'sledgehammer'** - that is life isn't it, generally when you just think you're sorted".



**Louise Levy**

**Bishop Wilkinson Catholic  
Education Trust**

## FREE ISBL membership

**Education Mutual  
working in partnership  
with**



**Individual and MAT  
memberships are  
available**

"By choosing to procure Education Mutual services, you, your school and wider colleagues can benefit from access to ISBL membership, enabling professional development to continue despite the challenging fiscal environment".

**Chief Executive, ISBL  
Stephen Morales**

"Education Mutual understands the value of professional development for the School Business Leader (SBL) community and how access to CPD can sometimes be challenging".

**Chairman,  
Education Mutual  
Nick Hurn**



## Our partners



**Deloitte.**



### Contact us:



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### Visit us at:



**@educationmutual**