

## **LANCASHIRE SCHOOLS FORUM**

**Date of meeting: 12 January 2021**

### **Item No 12**

**Title: Forum Correspondence**

**Appendix A refers**

#### **Executive Summary**

This report provides an update on Forum related correspondence since the last meeting.

#### **Recommendations**

The Forum is asked to:

- a) Note the report;
- b) Express any views on the correspondence received.

## **Background**

This report provides an update on Forum related correspondence received since the last meeting.

Other Forum related correspondence has been considered at relevant working groups.

### **a) Correspondence to the Secretary of State**

As requested by the Forum at the meeting of 20 October 2020, the Chair wrote to the Secretary of State for Education making representations about the covid-19 costs being borne by school and early years providers in the county and seeking additional DSG resources to help continue to delivery education in Lancashire in a Covid safe environment.

A copy of the letter sent by the Forum Chair is provided at Appendix A (i).

The Cabinet Member for Children, Young People and Schools also sent similar correspondence.

The Forum has received a very generic reply from the DfE in response to the letter and a copy is also provided in Appendix A (i).

**The Forum is asked to consider this correspondence and express any views.**

### **b) Correspondence from Education Mutual**

Correspondence has been received from Educational Mutual about the possibility of offering Staff Absence Protection in Lancashire. The correspondence includes an initial letter and some further details in the form of 2 information brochures.

Copies of this information are provided at Appendix A (ii).

**The Forum is asked to consider this correspondence and express any views.**

The Rt Hon Gavin Williamson CBE MP  
Secretary of State for Education  
Department for Education  
Sanctuary Buildings  
20 Great Smith Street  
London SW1P 3BT

Tel. 01772 795749  
Email [head@stfch.lancs.sch.uk](mailto:head@stfch.lancs.sch.uk)  
Date 29 October 2020

Dear Mr Williamson,

### **COVID-19 COSTS FOR SCHOOLS**

I am writing to you on behalf of the Lancashire Schools Forum, which represents over 600 maintained schools and academies in Lancashire.

I'm sure you would agree that schools have responded admirably to the Government's priority of ensuring that children and young people return to school, for their vital educational progress, for their wellbeing, and for their wider development.

We are confident that schools in the county are providing a high quality education for pupils in a Covid safe environment, but this clearly has cost implications for schools.

Particularly in Lancashire, where current infection rates are such that the county is deemed to be in the Very High Covid Alert Level (Tier 3), it is imperative that Covid guidance and safety protocols are implemented rigorously and self isolation rules are actioned swiftly and comprehensively.

At a recent Schools Forum meeting, colleagues reported on significant increased premises and cleaning cost pressures related to keeping schools open and safe at the current time and, in some cases, providing support for free school meal (FSM) children. In addition, there are substantial extra costs associated with staff absence, both where staff are self isolating themselves, but also when staff need to be absent to look after their own children who have been asked to isolate.

The Forum have strongly supported the principle that staff should continue to be paid for absences when they are caring for their children, but, once options to mitigate the impact of absences have been explored, there are inevitable additional supply and cover costs being borne by schools. This financial pressure will be greatest in Tier 3 areas.

Our estimate of the additional school related Covid-19 costs in Lancashire for 2020/21 is up to circa £20m.

We are aware that the Government allowed schools to bid for 'exceptional costs associated with coronavirus (COVID-19)', but this is only available for costs incurred in the summer term

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**Chair Shaun Jukes**

C/O The Clerk to the Schools Forum, • Financial Management (Development and Schools)  
PO Box 100, County Hall, Preston, PR1 0LD

2020. Additional funding has been targeted at schools for the academic year 2020/22, in the form of a Coronavirus (COVID-19) catch-up premium, but the funding is intended to tackle the impact of lost teaching time on pupils.

We also know that the government have made extra money available to Tier 3 areas, but this is targeted at public health, like the track and trace infrastructure and supporting business that are asked to close. We understand that the funding received to date is insufficient to meet the extra cost and demand led pressures already being faced in Lancashire.

As Secretary of State for Education, you have promoted the principle of getting our children back to school from September 2020 as a vital part of our national recovery from the Covid-19 outbreak. You have personally stated that our children's futures depend on it.

In such circumstances, we would urge you to ensure that there is additional Dedicated Schools Grant (DSG) funding made available to Lancashire schools and beyond to enable schools to deliver on this essential priority in a Covid safe environment.

To meet the statutory requirements to provide sufficient childcare for working parents, we are reliant on sustaining our early years provision and we would also ask that you acknowledge the crucial role played by early years providers in allowing key workers with young children to attend work and contribute to the Covid effort, by recognising and supporting the additional costs faced by these settings.

We look forward to your response.

Best wishes,

Yours sincerely

A handwritten signature in black ink, appearing to read 'Shaun Jukes', with a large, sweeping flourish above the name.

Shaun Jukes  
Chair, Lancashire Schools Forum

**From:** ACCOUNT, Unmonitored <Unmonitored.ACCOUNT@education.gov.uk>  
**Sent:** 11 November 2020 16:37  
**To:** Schools Forum <schoolsforum@lancashire.gov.uk>  
**Subject:** Department for Education Correspondence Reference 2020-0061231 CRM:0463776

Dear Customer

Thank you for your email about Coronavirus (COVID-19).

As I am sure you will appreciate, since the outbreak of COVID-19 in the UK, the department has received unprecedented levels of correspondence. I would like to take this opportunity to apologise that we have been unable to respond to your query as quickly or as personally as we would have hoped.

We understand that this has been a difficult time for many people and that the COVID-19 pandemic has created circumstances no one could have ever imagined or wished for.

We are also aware that people's circumstances and the guidance may have changed since you wrote to us, therefore we hope you understand that we want to signpost you to the latest guidance as quickly as possible.

The government has published comprehensive guidance for parents, teachers, school leaders, carers and students. It covers a wide range of topics and is under constant review. All of the most up to date information on education and childcare can be found online at: <https://www.gov.uk/coronavirus/education-and-childcare>.

For any future updates, please keep checking our website.

If you are unable to find an answer to your enquiry, the department has set up a dedicated helpline for COVID-19 related education issues. Lines are open Monday to Friday, from 8am to 6pm, and 10am to 6pm at weekends. They can be contacted on 0800 046 8687.

Thank you for writing to the department.

Department for Education

**Appendix A (ii)**

Georgia White  
Education Mutual  
Hawthorn House  
Southwell Road West  
Mansfield  
NG21 0HJ  
18/11/2020

School Finance Team  
Lancashire LEA  
Lancashire  
PR1 8XJ

Dear School Finance Team ,

I recently wrote to the Freedom of Information team requesting whether the local authority provided a staff absence insurance scheme for schools and if so, more information on the scheme.

After finding out you do provide a scheme for schools, I wanted to contact you to ask if there is anyway Education Mutual can provide assistance where possible. We have been approached by numerous local authorities asking us to take over their schemes as they unfortunately sometimes run at a loss and find themselves asking schools to pay more or are quite happy to pass the administration over. The mutual has a stop loss insurance in place where if there is more money being paid out then what is coming in (which is highly doubtful), this would kick in to pay claims and we would never ask schools to contribute more. We are also in a better position with the mutual being national rather than local.

Education Mutual is a non-profit alternative to staff absence insurance that was set up by a group of schools, for the benefit of schools. We do not make money for shareholders or stakeholders and schools don't pay insurance premium tax, so in comparison to a commercial insurance company there are significant savings.

Because of our non-profit ethos, any surplus funds at year-end are returned to our members (schools get to vote on a range of benefits – refund, money off next year, enhanced benefits). Since our launch in 2018, we have quickly become the 2<sup>nd</sup> largest provider in the UK and recently we received an exclusive recommendation from the DFE as the best provider available to schools.

**Education Mutual**

Hawthorn House, Ransom Wood Business Park,  
Southwell Road West, Mansfield, Nottinghamshire, NG21 0HJ.

**[www.educationmutual.co.uk](http://www.educationmutual.co.uk) | 01623 287840**



All members of the mutual have access to a range of healthcare & wellbeing services which comes included in each membership. These are:

- Physiotherapy
- Counselling
- Private Medical Procedures
- Nurse support Services
- Incident Support Services
- 24hr GP helpline & Prescriptions
- Mental Health First Aid Training

I was hoping we could arrange a call or meeting to discuss how we could potentially work together.

If you have any queries please don't hesitate to contact me via email ([georgia@educationmutual.co.uk](mailto:georgia@educationmutual.co.uk)) or phone (01623 287840).

Thank you for your time and I look forward to your response.

Yours faithfully

Georgia White  
Membership Advocate

**Education Mutual**

**Education Mutual**

Hawthorn House, Ransom Wood Business Park,  
Southwell Road West, Mansfield, Nottinghamshire, NG21 0HJ.

**[www.educationmutual.co.uk](http://www.educationmutual.co.uk) | 01623 287840**



Education  
Mutual

# Staff Absence Protection

Become a member of the UK's only  
Staff Absence Protection Mutual for schools



# We're Different

## Created by schools, for schools

### What is a mutual?

This is not an insurance policy. We do not make money for investors, shareholders or pay sales commissions. Education Mutual is a tax efficient way of resourcing your staff absence protection and caring for employee health and well-being. All members pay their contributions into the mutual which is used to pay absence claims and support the healthcare of school employees.

The mutual philosophy is built on a sense of ownership, belonging and having a say and trusting those sharing a very similar journey. As a mutual is owned by you, their members (schools and academies), there is no obligation to shareholders, a mutual is free to focus entirely upon their customers' needs.

From a regulatory perspective a discretionary mutual is significantly lower cost to run, whilst for policyholders, cover is not subject to Insurance Premium Tax (which is currently levied at 12% of premiums on insurance contracts).

As well as being less costly to run than a traditional insurer, a prominent feature of Education Mutual is that the premiums paid by members creates a pool of member funds. This may be drawn on to permit profit-sharing across members, or to support a short-term adverse claims experience.

Being a discretionary mutual we do not need to be regulated by the FCA. We are a member of AFM, the Association of Financial Mutual's to ensure we follow correct corporate governance.

### 10 Reasons why your school should become a member of Education Mutual

• No profits for shareholders	*Yes AGM every year
• No insurance taxes	*Yes Surplus funds utilised
• No profit share bonuses	*Yes Run by schools for schools
• No broker commission	*Yes Election of EM Directors
• Protection not profit	*Yes Your say on improved services

### Security

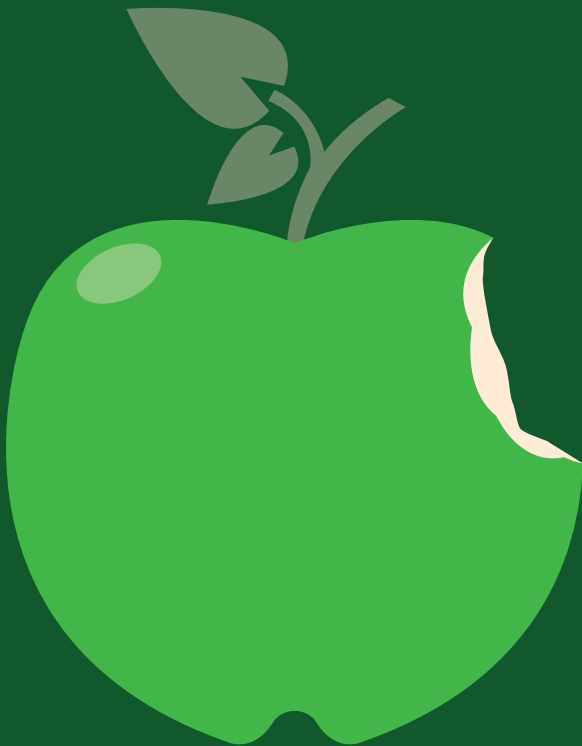
Members will always have valid claims paid. The mutual protects itself with an insurance policy to prevent you ever being asked for further contributions or facing a cut in benefits which was the risk in the local authority pool schemes.



**Chairman Nick Hurn OBE**  
CEO of Bishop Wilkinson Catholic Education Trust

# Who's taking the bigger bite?

## Education Mutual



**Low running costs and surplus remains in education**

**Where your money goes:**

- Administration Cost
- Claims Reimbursement Costs

## Commercial Insurance



**High running costs and no refunds to schools**

**Where your money goes:**

- Broker Commissions · IPT · Profit Share
- Fees · Share Holder Dividends
- Claims Payments Costs



# We're Supportive

**Our support services are targeted on those areas of absence and illness that we feel we can offer the most support to make a difference to the lives of staff and your budget. We have avoided the periphery of services that offer very little in support or impact upon absence yet still have a substantial financial cost. Instead, we have focussed on:**

## Physiotherapy / MSK Services

With waiting times for NHS services on the increase, there are often lengthy delays in people receiving vital treatment which in turn can prolong their absence from work. Our nationwide network of physiotherapists provides timely, effective and efficient therapy for muscular skeletal problems. Delivered both on a face to face basis and remotely via video link and support. These can be accessed at anytime, providing a preventative route suited to those taking a proactive approach to their healthcare.

## Major Incident Support – New for 2020

Following a major incident in school Education Mutual support their member schools with;

- £2000 school stress counselling package for both staff and pupils
- £1500 benefit for immediate supply cover
- £1000 financial assistance for advertising and recruitment
- £500 HR advice and support

## Mental Health Services

One in four of us experience a mental health problem during our lives and one in six of us are affected every year by common mental health issues. Our service gives early access to clinical assessment, with every referral receiving a clinical triage determining the most suitable evidence-based treatment pathway for your employee. Treatment is then fast tracked via our nationwide network of highly qualified therapists, offering treatment options such as online programmes, secure video conferencing, and face to face therapy.

## Mental Health First Aider – New for 2020

The 1-day certificated Mental Health First Aid course will give delegates a greater awareness of mental health, allowing them to detect early symptoms of common mental illnesses and the skills to support their own and others' positive wellbeing.



## Nurse Support Service

Our service is staffed by experienced registered nurses, who not only understand the physical, mental and emotional needs of those affected by an accident, serious illness or emotional trauma but who also are accustomed to listening, caring and empathically supporting an individual with their issues.

Nurse advisors, take a very person centred approach, focusing on an individual's specific needs; helping them to understand their own situation and matching needs to the most suitable healthcare and support services. Support and advice might include such situations as helping with coping strategies post bereavement; clinical advice; help in planning post-accident and illness recovery (minor and complex); assistance in navigating the NHS e-referral system and signposting in respect of any surgical and diagnostic needs; referrals to treatment services.

Nurses will provide help and support to people suffering from, living with, or recovering from:

- Bereavement from loss of a loved one.
- Cancer.
- Cardiac conditions.
- Lung conditions, such as chronic obstructive pulmonary disease and emphysema.
- Medical trauma, such as post-traumatic stress disorder and heart attacks. mental health problems, such as addictions, anxiety, depression, schizophrenia, stress and obsessive disorders.
- Motor neurone disease.
- Orthopaedic conditions, including injuries to the limbs, hips and spine.
- Multiple sclerosis.
- Parkinson's disease.
- Stroke.
- Other life-limiting or life-changing conditions.

## 24/7 GP Helpline and Prescription Service – New for 2020

Designed to be inclusive for every staff member, our service gives remote unlimited access to 24/7 private GPs.

Our service gives individuals the flexibility to have a consultation with a GP in the comfort of their own home or at their place of work. Over the phone or through a video consultation, the choice is theirs. They will receive unlimited advice and reassurance, and can receive a diagnosis whenever they need it, wherever they are.

- Private Prescriptions - During a call or online consultation should one of our doctors feel the individual would benefit from prescription medication, they can arrange and authorise private prescription medication. Doctors follow GMC best practice guidelines on remote prescribing and use a unique electronic prescription service for accuracy and safety.
- Open referrals and Fit notes – As with remote prescribing should one of our doctors consider an individual's condition requires further investigation or treatment they can issue a private open referral letter. Or, if necessary, they can issue a private fit note.

These will be emailed to the individual and with individual approval, a copy sent to their own NHS GP so as to keep a complete set of records.

## Surgical Assistance Program

Often the level of discomfort for staff that are on an NHS waiting list leaves them unable to continue their working duties, causing absence prior to surgery. We believe that it's in the best interest of the school and children to have their staff at work and we therefore support schools with fast-tracked private procedures. Procedures will be performed at a private hospital local to the staff member and includes pre and post-surgery treatments and complications.

# We're Trusted



## National Recognition

Nick Hurn OBE, chairman of Education Mutual, meeting Rt. Hon. Gavin Williamson CBE MP, Secretary of State for Education.



### NET LIFELINE FOR CASH-STRAPPED SCHOOLS

A top school business manager has developed a new staff absence cover service that could help save cash-strapped schools thousands of pounds a year.  
Trade Grip, who has over a decade of experience at the Retailer Campus in Newcastle upon Tyne, is a founding director of Education Mutual, a not-for-profit organisation that provides an ethical and affordable solution to staff absence cover for schools.  
The new initiative is a new model after growing frustrated with insurance policies charging a premium for a decreasing service.  
Shock figures reveal a staggering 57% of teachers have considered leaving the education sector within the past two years because of health pressures.  
Education Mutual looks to remedy this by offering staff access to early intervention treatment for a wide range of health issues.  
Grip said: "Schools across the country are being a reliable proportion of their school budget every year to private business profits. This is a huge waste of money.  
In contrast, the mutual needs an input of the budget at a point within the education system with any surplus being left over at the end of the year going back to its members in the form of a bonus.  
"Not only does this help to regular the educational pound but it also means more resources are available to look after the health and well-being of staff."  
The added "With all members contributing to Education Mutual go directly towards the payment of claims both the other 20% covering running costs. Compared to its private insurance companies, where on average only 10% of total school's annual fee is spent on the payment of claims, with the remaining 40% going towards a combination of sales commission, running costs, fees, and of course profit."  
Education Mutual is different from other staff absence cover providers because it is owned by members - schools, colleges, nurseries and other education providers. This means that all of the money that schools contribute to the mutual goes solely towards the payment of claims, covering running costs and nothing else.

## Our ethos has gained great support from key education leaders and received positive media and sector attention.



“The Mutual model implemented by Education Mutual results in much lower overheads than typically incurred by private insurance providers. Without the need to pay Insurance Premium Tax or profits for insurers, the savings made are passed on to schools in the form of lower contributions. The cover provided by Education Mutual has been designed by colleagues in our sector, avoiding many of the pitfalls experienced in staff absence insurance. Health care is provided as part of memberships to prevent and reduce the most prevalent causes of absence in education. I am excited about the new mutual concept and feel it represents a real change to our sector for the better. I encourage you to consider Education Mutual in your staff absence cover requirements and to obtain a quotation.”

Steve Kind, ASCL Director of Finance & Operations.



“Herts for Learning has partnered with Education Mutual to provide Hertfordshire schools, colleges, nurseries and education settings with a cost-effective approach to staff absence cover and a number of schools already this year have taken up membership.”



“We’re excited to announce our new partnership with the national staff absence mutual. Educational Mutual provide a supportive, comprehensive staff absence cover that has been created by SBLs to keep monies within the Education sector.”



Education Mutual are pleased to exceed the requirements for Bloom NEPRO3, the only DfE approved framework for procurement. Bloom are experienced in delivering over 5,500 procurement projects and are the appointed procurement specialist for the DfE, NEPO (North East Procurement Organisation and YPO (Yorkshire Procurement Organisation).



“OTSA is delighted to be working in partnership with Education Mutual, a new approach to Staff Absence Protection in school. It was set up by schools for schools, where all end of year surpluses stay in schools. The founding members’ aim is to provide a first-class service and they are determined to give back to society. They are firmly committed to a set of core values which encourage high standards, an empathetic approach and strong professional relationships with schools.”



“We chose Education Mutual because they were founded by school leaders, to give schools a real alternative to traditional providers, and their mutual status means they seek long-term benefits for member schools. We have found their team very professional, highly knowledgeable in their market and extremely considerate of schools’ needs – a pleasure to work alongside.”

# You're safe

**Once schools started collaboratively supporting each other, the companies profiteering from staff absence insurance made unsettling and inaccurate responses. We'd like to clear these up and give you the reassurance that there are no barriers to prevent you joining the revolution and taking back your money and control.**

## **"They aren't FCA registered"**

We don't need to be. A discretionary mutual is not an insurance contract and isn't regulated by the FCA. We discussed our collaborative model and its aims with the FCA prior to launch and received the necessary support and advice to proceed with Education Mutual. For corporate governance and guidance we follow the professional standards of mutuals by the Association of Financial Mutuals which ensures we act correctly. Ultimately, we are responsible to our member schools without any conflict of interests from shareholders or Insurers so don't need rigorous governance as we are acting collaboratively and not looking to seek profit.

## **"They don't have to pay your claims"**

To operate a discretionary mutual and not be classed as an insurance company we have to state that claims are paid at the discretion of the Board. That means that the payment of claims is not contractually guaranteed, otherwise it would be called an insurance contract. Within a mutual organisation, owned by its members, a claimant can certainly expect a sympathetic response to its claims under the benefits and terms it has paid a contributed for. Indeed, as our claims handling process is not as narrowly defined as to whether a claim meets contractual obligations, fairness may play a greater part in assessing the validity of the claim. And because the mutual is owned by its customers there is no conflict of interest, as the **organisation's sole purpose is to serve its members**. Confirmation that we have settled absence claims and supported school employees with healthcare cover was delivered at the members AGM and is widely available. We would be happy to put you in touch with existing member schools so that you can hear it for yourself.

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## “What if the money runs out?”

This was very important to all involved from the very beginning. Typically, local authority pooling schemes suffer from a restricted claims fund based on their contribution collections. A run on claims could see claims payments reduced or schools asked for greater contributions to subsidise the losses. This does not happen with Education Mutual. The mutual buys an insurance layer of protection with a UK ‘A’ rated Insurer that sits above the mutual fund to ensure that should losses exceed contributions the extra costs would not be borne by the mutual or its member schools.

So, for clarity;

- ✓ You will never be asked for extra contributions
- ✓ You are protected should losses exceed contributions
- ✓ It is protected by a UK ‘A’ rated Insurer

## “They are new, will it work, can you trust them?”

We have grown from zero to the third largest provider in under 12 months. We have partnered with organisations that believe in the ethos of our approach and have undertaken their own due diligence before choosing to support us;



Our existing member schools are our biggest advocates and we have a dedicated channel for direct feedback that shows we are delivering on our promises.

## “Will they return your surplus?”

Yes, if you decide! Once the accounting and claims year expires the financial position of the mutual will be declared at the next AGM and all member schools will vote and decide on what happens with a fund surplus. You may choose to build reserves within the mutual, give proportional returns to low claiming or all member schools, or reduce contribution levels for the following year. It’s entirely the choice of the member schools. When did your insurance provider give you this much of a say in how things operate, or issue you a refund?



# What do our members say?

Over **97%** of members are satisfied with their membership

Over **97%** of members are likely to renew their membership

**100%** of our members are impressed with our service response time

Over **95%** of members rate our Membership Services Team as wonderful





## Bredon Hancock's CE First School

"I had a terrible experience with my previous insurance provider, which made me ultra-cautious about seeking a new provider, believing all companies would behave similarly. How wrong I was! My Education Mutual experience has been brilliant.

Friendly personable staff will answer any ridiculous question I may have and are quick to reassure that there is no hidden agenda. Some of this is because it is a "mutual" company but a lot of it is to do with the staff I have dealt with.

Soon after taking out the insurance I had a new account manager, Dee Linacre. She introduced herself by email, and it was one of the jolliest, friendliest emails I had ever received! She sounded lovely from the start and was very definitely approachable.

I have had conversations by email and over the phone since, about random bits and pieces, and always I have been left feeling that Dee is on my side and will help me with any aspect of our insurance policy.

I can't thank Education Mutual, and especially Dee, enough for taking a great weight off my shoulders."

Melanie Millar, Head Teacher, Bredon Hancock's CE First School



## Waterloo Primary School

"I would like to take the opportunity to explain how satisfied we have felt since we became part of Education Mutual.

Education Mutual states that, like us, those who use their services are members, not customers; and this is exactly how we feel. As members, we feel we are able to make contributions to the development of future products as well as reap the benefits of savings which are made explicitly clear. Since joining Education Mutual, our school has saved between £5,000 and £10,000. Budgets in school are tight and whilst not wishing to compromise service for the sake of savings, seeking best value which is also ethical is always at the heart of financial decision making.

I am a headteacher, not a banker, not an accountant and I trust Education Mutual implicitly largely due to the Clarity and quality of documentation, documents which are designed to help make a decision, not cause confusion. From the outset, Education Mutual have demonstrated how they like to conduct business, with honesty and integrity and I cannot fault the service we have received to-date."


Mark Hamblett, Principal, Waterloo Primary Academy



## Hodge Clough Primary School

"Jordan never fails to provide an efficient, friendly and reliable service to the school. He always responds promptly and solves any queries or problems we may have. He goes the extra mile to ensure that any processes are as easy as possible for us and invests his time in ensuring good customer relations. I feel that whatever the query, big or small, Jordan is at the end of the phone to help with any concerns."

Sandra Taylor, School Business Manager, Hodge Clough Primary School



Education Mutual, Hawthorn House,  
Ransom Wood Business Park, Mansfield,  
Nottinghamshire, NG21 OHJ.

[learnmore@educationmutual.co.uk](mailto:learnmore@educationmutual.co.uk)  
01623 287840

**For an immediate quote, complete our online form**  
**[www.educationmutual.co.uk](http://www.educationmutual.co.uk)**



# Education Mutual Healthcare

Support, Prevention & Rehabilitation



## Health & Wellness Services



# NEW FOR 2020

## Major Incident Support

Following a major incident in school Education Mutual support their member schools with;

- £2000 school stress counselling package for both staff and pupils
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**Open referrals and Fit notes** - As with remote prescribing should one of our doctors consider an individual's condition requires further investigation or treatment they can issue a private open referral letter. Or, if necessary, they can issue a private fit note. These will be emailed to the individual and with individual approval, a copy sent to their own NHS.



## Nurse Support Service

Our service is staffed by experienced registered nurses, who not only understand the physical, mental and emotional needs of those affected by an accident, serious illness or emotional trauma but who also are accustomed to listening, caring and empathically supporting an individual with their issues.

Nurse advisors, take a very person centred approach, focusing on an individual's specific needs; helping them to understand their own situation and matching needs to the most suitable healthcare and support services.

Support and advice might include such situations as helping with coping strategies post bereavement;

clinical advice; help in planning post-accident and illness recovery (minor and complex);

assistance in navigating the NHS e-referral system and signposting in respect of any surgical and diagnostic needs; referrals to treatment services.

### Menopause Nurse Support Service

Confidential expert advice and support on dealing with Menopause which effects around 13 million women in the U.K with almost half feeling depressed and 1 in 5 taking time off to deal with menopausal symptoms. Our Nurse support service can help you understand the treatment paths and support available to you.

Nurses will provide help and support to people suffering from, living with, or recovering from:

- Bereavement from loss of a loved one
- Cancer
- Cardiac conditions
- Lung conditions, such as chronic obstructive pulmonary disease and emphysema
- Medical trauma, such as post-traumatic stress disorder and heart attacks. mental health problems, such as addictions, anxiety, depression, schizophrenia, stress and obsessive disorders
- Motor neurone disease
- Orthopaedic conditions, including injuries to the limbs, hips and spine
- Multiple sclerosis



Call the nurse helpline

**0333 1100074**

# Membership Benefits

Your school has joined Education Mutual to give you access to a range of health care benefits that help support you in the workplace.

The services we offer have been developed from over 20 years of experience working with Schools, Academies and their staff to target the areas where we can make a difference to people's lives.

## The benefits for you are;

- You need not be absent from work to access the support
- You can access the services even if your absence condition is not work-related
- All included services are at no cost to you or your employer
- Services are clinician-led and managed by our medical professionals
- For peace of mind all our support services are completely confidential

## Care Delivery

Three main support services are available to you through our nationwide network of regulated medical practitioners;



### Physiotherapy/MSK Services

Sessions are available via our network of physiotherapists. We provide timely, effective therapy for muscular skeletal problems, both on face to face basis at a clinic local to you, and remotely via video link.



### Mental Health Services

Sessions are accessed via our clinical triage service and highly qualified therapists, offering treatment options such as online programmes, secure video sessions and face to face therapy at a location local to you.



### Surgical Assistance Program

Our surgical assistance program involves coordinating private specialist surgical procedures for some of the most common procedures with lengthy waiting lists, as well as providing advice relating to what to do after seeing a specialist. Wherever possible the surgical procedure will be delivered by the same consultant you have previously discussed your operation with, at a private hospital local to you.



### Care Access

Our health care support services are accessed via the Education Mutual website. Please apply for treatment and we shall contact you to discuss further.

[www.educationmutual.co.uk](http://www.educationmutual.co.uk)

*Please do not book and/or receive treatment without approval from Education Mutual. We accept no responsibility for costs if you do not follow our guidance.*