

SUPPLY COVER INSURANCE AND MATERNITY SCHEME FOR LANCASHIRE SCHOOLS 2022/23



# SUPPLY COVER INSURANCE AND MATERNITY SCHEME FOR LANCASHIRE SCHOOLS 2022/23

## **Incorporating:**

- Supply Cover Insurance Scheme for Teaching Staff
- Support Staff Sickness and Maternity Insurance Scheme

#### Introduction

From 2013/14, the previously separate Supply Cover Insurance Scheme for Teaching Staff and the Support Staff (Non-Teaching) Staff Sickness and Maternity Insurance Scheme were merged together for administrative purposes. Both schemes retain their existing separate operating methodologies and schools still have the option to pick from a menu of services for teaching staff supply and/or support staff supply.

## Changes for 2022/23

The operation of the scheme has been flexible in recent years to respond to changes in general government advice on the pandemic, and the scheme will continue to react to any update government guidance throughout 2022/23. However, it is proposed that the scheme rules operating in 2021/22 will form the starting point for 2022/23, including:

- Self-isolation. Staff who are self isolating due to COVID-19 symptoms or as a result
  of test and trace will continue to be covered by the scheme, where the school is
  incurring additional costs by covering the absence as if staff were off ill, and subject
  to the normal scheme rules, for example, the waiting periods chosen by the school
  and subject to the school remaining open and scheme reimbursement rates.
- In year changes to the level of cover provided will remain suspended in 2022/23 so that the scheme reserve can be protected in order to cope with the demands caused by the pandemic.
- Ongoing government guidance for workers who are Clinically Extremely Vulnerable (CEV) is that that they no longer needed to shield. Staff in Lancashire schools can return to work as long as the workplace is COVID secure and supply cover is not therefore supported by the scheme in 2022/23. However, the scheme will respond to any specific guidance or in year changes to government/LCC Schools HR advice in respect of Clinically Extremely Vulnerable (CEV) staff.
- No other changes are proposed to the Scheme SLA.

Scheme Premiums and reimbursement rates will be increased by 3% from April 2022, to reflect the latest estimate of staff pay increases and continuing COVID support.

# **Principle of the Scheme**

The principle of the supply cover scheme is to protect schools against significant financial loss due to the incidence of sickness absence and maternity amongst teaching and support staff by spreading the cost of absences between participating schools.

The scheme is self-financing through payments of premiums by schools, with premiums being reviewed annually in line with forecast costs, thus the scheme is only viable if the majority of schools "buy in" to enable the overall risk to be spread on a sufficiently wide basis.

The Authority reserves the right to withdraw the offer of participation in the scheme from all schools and to withdraw the scheme entirely if insufficient schools buy into the scheme to make it financially viable.

#### **Minimum Period of Membership**

The scheme year runs from April to March each year and cover is provided on a full year basis only. Membership of the Scheme will be continuous, but schools will have the opportunity to review and amend the level of cover taken or withdraw from the scheme at each annual renewal. Confirmation of cover will be issued prior to commencement. In year withdrawal is not permitted other than on closure of the school.

Schools would normally be allowed to enter the scheme part way through the financial year at the discretion of the Authority/Schools Forum, subject to certain rules and an administrative charge, however, due to the increased uncertainty surrounding the scheme from April 2022, this option has been suspended for 2022/23.

#### **Premiums Payable**

The premiums will be adjusted annually in line with forecast costs of reimbursement to schools with effect from 1 April each year. Premiums will also need to be adjusted to ensure that at County level the total premiums received, and payments made remains in balance in the light of the actual claims experience.

The Authority maintains a reserve in order to ensure that claims can be met. Members will receive reimbursement of any scheme surplus above the agreed reserve level after the closure of accounts.

For 2022/23, increases in premiums have been necessary to reflect the latest estimate of staff pay increases and continuing COVID support.

#### **Teaching Staff Scheme**

Schools are given the option to purchase cover for teaching staff absences in excess of 3, 5 and 10 working days.

The charging structure is split into two blocks, one for pupil led charges (nursery, primary and secondary schools), and the other where a place based charge is used (special schools and PRUs).

Charging is based on a per pupil/place basis. Details are provided below:

Pupil Funded Schools (Primary, Secondary, Academy, and Nursery Schools) The per pupil rates for 2022/23 are:

10 Day Premium	5 Day Premium	3 Day Premium
£45.52 per pupil	£53.69 per pupil	£58.76 per pupil

Minimum Charge for Pupil Funded Schools

The Scheme includes a minimum level of premium in the pupil funded teacher element of the scheme, to reflect that all schools, even those with very few pupils on roll, will have a basic staffing requirement;

The 2022/23 minimum charges are set out below:

10 Day Premium	5 Day Premium	3 Day Premium
£1,861 minimum charge	£2,183 minimum charge	£2,385 minimum charge

Place Funded Schools (Special Schools and PRUs) The 2022/23 premiums are set out below:

10 Day Premium	5 Day Premium	3 Day Premium
£135.05 per place	£158.28 per place	£173.27 per place

#### **Reimbursement Rates**

The reimbursement rates will be increased by 3% compared to 2021/22, to reflect the latest estimate of teaching staff pay increases. See Appendix B.

#### **Support Staff Scheme**

Schools are given the option to purchase cover for support staff absences in excess of 10 working days.

The Support Staff Premiums for 2022/23 are set out below:

Pupil Funded Schools (Primary, Secondary, Academy, and Nursery Schools):

- Lump sum of £2,000 plus
- £15.07 per pupil

Place Funded Schools (Special Schools and Pupil Referral Units):

- Lump sum of £2,453 plus
- £61.30 per place

#### **Reimbursement Rates**

For the support staff scheme, reimbursements are aligned to estimated actual grades of staff in the School Financial Services Budget Preparation Guidance. This will recognise the latest estimate of support staff pay increases for 2022/23 at circa 3%. See Appendix B.

#### **Claims Procedure**

Claim forms are available via the schools portal forms area, using the link below.

https://schoolsportal.lancsngfl.ac.uk/view\_sp.asp?siteid=3327&pageid=8945&e=e#anchor218340

Completed forms should be emailed to: <a href="mailto:supplyclaims@lancashire.gov.uk">supplyclaims@lancashire.gov.uk</a>

Sickness claims should be made on a timely basis. In practice this should usually be within one month of any absence and monthly for a continuing absence. Maternity claims for teachers should be submitted after a maximum of 90 working days (including inset days) or earlier if the post holder returns to work. Support Staff maternity claims are paid as a single lump sum at the commencement of maternity leave.

Claim Type / Claim Timing	Teaching Scheme		S	upport Staff
Sickness	ST2	Monthly	LTS1	Monthly
Maternity/Adoption	ST3	After a maximum of 90 working days (inch inset days)	NTM	Commencement of leave
Shared Parental Leave		Email for advice		Email for advice

Schools joining the scheme at the start of the scheme year will be able to claim for existing sickness absences. Claims cannot be back dated and will be subject to the relevant waiting period (3, 5, 10 working days). Claims are paid in arrears. Schools joining the scheme mid-year cannot claim for existing or known future absences. See FAQ's for further details.

# **Eligibility and Entitlement**

The eligibility and entitlement for each category of qualifying absence is described at Appendix A.

# Claim Expiry

Claims must be submitted in line with the requirements notified to schools for the yearend closure procedures.

# Any claims received after the notified deadline will not be payable.

In practice this is likely to be early March 2022 for claims up to February 2022.

Claims for March 2022 need to be submitted by **31 May 2022** and will be paid in 2022/23. Claims relating to the 2022/23 scheme submitted after the deadline of 31 May 2022 will not be payable.

# **Payment of Premiums**

Academy/Bank account schools invoices will be issued in the Summer Term. Standard terms are payment within 30 days. To pay in agreed instalments or to set up a direct debit arrangement please email corporatedmt@lancashire.gov.uk.

All other schools: premiums will be collected by journal transfer in the Summer Term

#### **Arbiter**

In the event of any dispute, the Authority will be the final arbiter in order to ensure consistency of approach across all schools. Any appeals will be presented to the Head of Service, Financial Management (Development and Schools) for consideration.

#### **Contact Details**

Contact Email Address supplyclaims@lancashire.gov.uk

# 1. Teaching Staff Sickness Absence

#### a. Nature of Cover

The purpose of the scheme is to offset the costs incurred of employing a supply teacher to cover a teacher absent for medical reasons, with consequent duplication of salary payment.

### b. Eligible Days

A claim will be met under the scheme according to the number of working days absent from and including either day 4, 6 or 11 in a continuous block of absence of an individual teacher. (Schools are given the option of purchasing cover for teaching staff absences in excess of 3, 5 and 10 working days). For this purpose, working days are defined as days Monday to Friday when the school is in session, including teacher training days, but excluding weekends and school holidays.

#### c. Entitlement Basis

Reimbursement rates will be determined and published at the beginning of the financial year and will be adjusted annually, as agreed by the Lancashire Schools Forum In the case of long term sickness absences the reimbursement rate will be reduced to reflect the fact that the teacher is no longer entitled to full pay. Payments will also cease when the teacher is no longer entitled to occupational sick pay. Schools joining the scheme at the start of the scheme year will be able to claim for existing absences. Claims cannot be back dated and will be subject to the waiting period (3, 5, 10 working days).

The current reimbursement rates can be found at *Appendix B*.

Reimbursement will be made on this basis regardless of whether or not a supply teacher is appointed, and the actual pay of any teacher appointed.

#### d. Acting Allowances

Reimbursement will be limited to the specified rate published. However, where a teacher on the leadership scale is absent long term the school may pay an acting allowance to another member of the permanent staff, in addition to bearing the cost of daily supply cover or may make a temporary appointment on the leadership scale. In these circumstances the Scheme will cover the payment of one acting allowance for the absence of any teacher on the leadership scale only.

# 2. Teaching Staff Maternity/Adoption/Shared Parental Leave and Paternity

### a. Teaching Staff Maternity/Adoption/Shared Parental Leave

#### Nature of the Cover

The purpose of the scheme is to compensate schools against the costs of a teacher taking maternity, adoption or shared parental leave (SPL).

# Eligible Days

Reimbursements are only payable for a maximum of 18 weeks (90 weekdays) calculated from the Monday after the mother's first day of absence. The last day of absence should be either the end of the maternity/adoption pay period (a maximum of 90 working days including Inset days) or earlier if the post holder returns to work prior to the end of this period. SPL arrangements can be included in claims for reimbursement subject to the 90 working day time limit. School holidays, bank holidays and unpaid leave within the 18 week eligibility period cannot be claimed and will reduce the amount payable.

#### Entitlement Basis

The reimbursement will be calculated based on the number of working days absent (up to a 90 day maximum) multiplied by the appropriate daily reimbursement rate. It should be noted that supply cover for maternity is funded at 33% of the full rate to reflect the savings made by the school on the salary of the teacher taking maternity/adoption leave. Claims for part-time teachers may be made at the appropriate part-time fraction of the daily reimbursement.

The current reimbursement rates can be found at *Appendix B*.

#### Acting Allowances

Reimbursement will be limited to the specified rate published, however, where a teacher on the leadership scale is absent on maternity/adoption/SPL the school may pay an acting allowance to another member of the permanent staff, in addition to bearing the cost of daily supply cover or may make a temporary appointment on the leadership scale. In this circumstance the Scheme will cover the payment of one acting allowance for the absence of any teacher on the leadership scale for a maximum of 90 working days / 18 weeks calculated from the Monday after the mother's first day of absence.

Details of Shared Parental Leave arrangements are available via the HR area on the Schools Portal:

https://schoolsportal.lancsngfl.ac.uk/corporate/web/viewdoc.asp?id=120103

# b. Paternity Leave

The scheme will cover absences for Paternity Leave. Claims may be made for up to two weeks for qualifying employees. For teaching staff this will be paid at the same rate that is available for Maternity Leave.

Details of Paternity Leave arrangements are available via the HR area on the Schools Portal:

https://schoolsportal.lancsngfl.ac.uk/view\_sp.asp?siteid=4311&pageid=47566&e=e

# 3. Support Staff Eligibility and Entitlement

The following cover will be provided for schools where support staff sickness absences are:

 Over 10 working days and the school is incurring additional costs by covering the absence.

Schools joining the scheme at the start of the scheme year will be able to claim for existing absences. Claims cannot be back dated and will be subject to the waiting period (10 working days).

- For Maternity Leave a flat rate of £872.00 (pro-rata 37 hours) will be given for each maternity.
- For Paternity Leave staff a flat rate of £48.44 per week (pro rata 37 hours) will be paid for each Paternity, up to a maximum of two weeks. This is equivalent to the rate payable in the support staff Maternity Scheme.

Details of Paternity Leave arrangements are available via the HR area on the Schools Portal:

https://schoolsportal.lancsngfl.ac.uk/view\_sp.asp?siteid=4311&pageid=47566 &e=e

• For Shared Parental Leave a flat rate of £48.44 per week (pro rata 37 hours) will be paid for each maternity, up to a maximum of sixteen qualifying weeks. This is equivalent to the rate payable in the support staff Maternity Scheme.

Details of Shared Parental Leave arrangements are available via the HR area on the Schools Portal:

https://schoolsportal.lancsngfl.ac.uk/corporate/web/viewdoc.asp?id=120103

The scheme applies to all staff employed directly by the school for the purposes
of their core schools budget funded activity.(Therefore staff working at the
school for a third party, for example a contractor providing catering or cleaning
services, are excluded; as are staff employed to undertake extended services
activities).

Reimbursement rates for 2022/23 are provided at Appendix B.

# Teaching Staff Supply Reimbursement Rates 1 April 2022- 31 March 2023

# Primary, Secondary, Academy, Nursery and Short Stay Schools

Full Day	£181.18
Morning	£108.69
Afternoon	£72.46
Half Pay	£90.59
Maternity/Adoption/Paternity/SPL	£60.38

# Special School / Academy

Full Day	£203.10
Morning	£121.87
Afternoon	£81.24
Half Pay	£101.55
Maternity/Adoption/Paternity/SPL	£67.70

Reimbursement Rates for Support Staff are on the next page.

# Support Staff Supply Reimbursement Rates

# 1 April 2022 - 31 March 2023

Category of Staff	Reimbursement Rate Per hour £			
Teaching Assistants				
Teaching Assistants Level 1 (LCC Grade 3 to SCP 4)	£12.53			
Teaching Assistants Level 2a (LCC Grade 4 to SCP 6)	£13.07			
Teaching Assistants Level 2b (LCC Grade 5 to SCP 11)	£14.06			
Teaching Assistants Level 3 (LCC Grade 6 to SCP 19)	£15.95			
Higher Level Teaching Assistants (LCC Grade 7 to SCP 25)	£18.88			
	ative Staff			
	lentors, Library Staff and Technicians. Please de and add note on claim form)			
Business Support 1 and 2	£13.12			
(LCC Grade 3-4 to SCP 6)	210.12			
Business Support 3 and 4	£15.07			
(LCC Grade 5-6 to SCP 19)				
Business Support 5 and Business	£22.34			
Manager 1-2				
(LCC Grade 7-9 to SCP 35)	004.45			
Business Manager 3 - 5	£31.45			
(LCC Grade 10-12 to SCP 48)  Premises Staff				
Cleaner (LCC Grade1 SCP 1)	£12.38			
Site Supervisor 1, 2b and 2a	£12.81			
(LCC Grade 2-4 to SCP 6)	~ 12.0 1			
Site Supervisor 3 and Site Manager	£14.56			
(LCC Grade 5-6 to SCP 19)				
Catering Staff				
Catering 1 (LCC Grade 1 to SCP 1)	£12.30			
Catering 2-4 (LCC Grade 2-4 to SCP 6)	£12.74			
Catering 5-6 (LCC Grade 5-6 to SCP 19)	£14.78			
Midday Supervision				
Welfare Assistants	£12.22			
Midday Supervisors	£12.52			

Support Staff Maternity/Adoption/SPL/Paternity Rates 1 April 2021 – 31 March 2022		
Category of Staff	Reimbursement Rate	
All Maternity/Adoption	Flat Rate of £854.76 (Pro Rata 37 hours)	
All Paternity/SPL	£47.50 per week (Pro Rata 37 hours) – Paternity:	
_	maximum 2 weeks	
	SPL: maximum 16 weeks	

## **Frequently Asked Questions**

# Q How does the renewal process work?

A Schools will have the opportunity to review and amend the level of cover taken at each renewal. The scheme year runs from April to March each year and cover is provided on a full year basis only. In January each year schools will receive an offer letter via the Schools' Portal detailing the scheme arrangements and prices for the following year. Cover will be continuous unless schools notify a change in requirements. Prior to the start of the scheme year confirmation letters will be issued to each school detailing the level of cover taken and there will be a final opportunity to review and amend the level of cover. Cover must be agreed by 31 March each year for existing absences to be covered in the following financial year.

#### Q Are existing absences covered?

A Schools joining the scheme at the start of the scheme year will be able to claim for existing sickness absences. Claims cannot be back dated and will be subject to the relevant waiting period (3, 5, 10 working days).

Staff absence claims from existing scheme members for absences in March which continue into the new scheme year in April will only have the waiting period applied once for each absence and will therefore not be reapplied in April.

The current reimbursement rates can be found at *Appendix B*.

# Q. Can a school join the scheme once the new financial year has started?

**A.** Not in 2022/23.

Schools would normally be allowed to enter the scheme part way through the financial year at the discretion of the Authority/Schools Forum, subject to certain rules and an administrative charge, however, due to the increased uncertainty surrounding the scheme from April 2022, this option has been suspended for 2022/23.

- Q My school has joined the scheme during the year but when I download the template from the system the form is telling me that we are not on the scheme?
- A Please can schools always ensure that they download the latest template from the Schools Portal as these will be regularly updated so there should only be minimal delays between changes occurring and the template being updated. In the event that the template on the portal is not up to date please contact <a href="mailto:supplyclaims@lancashire.gov.uk">supplyclaims@lancashire.gov.uk</a> for assistance.

#### Q Can the annual invoice be paid in instalments?

A Schools operating their own bank account will be invoiced in the summer term, but the option is available for the bill to be paid in instalments, rather than a single annual payment. Schools interested in paying in agreed instalments or to set up a direct debit arrangement are asked to contact: corporatedmt@lancashire.gov.uk

Charges for schools banking with the County Council will be processed by journal transfer in the summer term.

# Q. Can I claim if a member of the teaching staff has to attend jury service?

**A.** Yes, but from 2014/15, the public duties element of the teaching scheme has been included as part of the "Staff Costs" De-delegation, that was agreed by the Schools Forum. This means that cover for public duties is available to all schools, except Academies, regardless of whether they buy into this traded supply cover scheme.

#### Public duties include:

- Magistrates/Justices of the Peace;
- Jury Service;
- Attendance at Court/Tribunal as a Witness;
- Teachers who are Governors of schools other than their own:
- Territorial Army/Royal Naval Reserve/Royal Air Force Reserve.

Claim forms ST4 and ST6 are available via the finance section of the Schools Portal forms area, using the link below

https://schoolsportal.lancsngfl.ac.uk/view\_sp.asp?siteid=3327&pageid=8945&e =e#anchor218340

# Q. What kinds of absences are not covered by the Supply Cover Insurance and Maternity Scheme for Lancashire Schools?

- **A**. The scheme covers sickness, maternity, adoption and paternity absences. Personal and professional absences are not covered, including:
  - Special Leave;
  - Elective Surgery e.g. cosmetic procedures that are a personal choice but not medically necessary;
  - Time off for Dependants;
  - Study Leave.

# Q. Is absence relating to IVF treatment covered by the Supply Cover Insurance and Maternity Scheme for Lancashire Schools?

**A**. Hospital and GP appointments for IVF would be treated as any other medical appointment – reasonable time off etc. Sickness absence would apply to inpatient treatment and medically recommended rest.

Should a school have concerns regarding the length of any subsequent period of sickness absence following medical treatment they are advised to contact Occupational Health Unit who will advise on any likely recovery period and expected length of absence from work, which may differ from the former.

#### **Q** What is Shared Parental Leave?

A Where their baby is due or adopted on or after 5 April 2015, eligible mothers will be able to volunteer to end their maternity/adoption leave and/or pay early to create leave and pay which they can share with the child's father or their partner as shared parental leave and pay.

Shared parental leave means that eligible fathers and partners will be able to request more leave from work in the first year following their child's birth or adoption. Because it is shareable, there will also be cases where eligible mothers will return to work early because the child's father or their partner is taking leave in their place. Shared parental leave can be taken in discontinuous blocks. This means that eligible parents will also be able to request to mix work with leave in the first year of their child's life and return to work between periods of leave if they wish.

A mother can't return to work before the end of the compulsory 2 weeks of maternity leave following the birth.

Further information is available at:

https://www.gov.uk/shared-parental-leave-and-pay/overview

and

https://schoolsportal.lancsngfl.ac.uk/corporate/web/viewdoc.asp?id=120103

The scheme has been updated to reflect the introduction of SPL arrangements.

# Q. Can Adoption leave be claimed on the scheme?

A. Adoption leave is claimable on the scheme for absences agreed in accordance with the LCC policy. The rules around the County Council's adoption leave policy are available from the link below:
<a href="https://schoolsportal.lancsngfl.ac.uk/view\_sp.asp?siteid=4311&pageid=19058&">https://schoolsportal.lancsngfl.ac.uk/view\_sp.asp?siteid=4311&pageid=19058&</a>

nttps://scnooisportal.iancsngii.ac.uk/view\_sp.asp?siteid=43+1&pageid=1905& e=e

# Q. When should a Maternity, Adoption or Shared Parental Leave claim be submitted?

**A.** For the teaching scheme claims should be submitted after a maximum of 90 working days (including inset days) or earlier if the post holder returns to work

prior to the end of this period. For the support staff scheme where a lump sum payment is offered this should be claimed at the commencement of the maternity leave. Failure to submit claims within the appropriate time scale may result in non-payment.

# Q. How long after an absence can a claim be submitted?

**A.** Claims should be made on a timely basis. In practice this should usually be within one month of any absence and monthly for a continuing absence. Claims for both the teaching and support staff must be received by the **31 May** immediately following the scheme year to which they relate.

Any claims received after this date will not be payable.

# Q. What happens if a member of staff is off long term and begins to receive half pay?

**A.** The reimbursements rates would be reduced in recognition that a member of staff was now receiving half pay. There is provision on the claim forms to tell us the dates when pay reductions become effective.

# Q What happens if a member of staff who has been absent returns to work on a phased basis?

The County Council's Long Term Sickness Absence Procedure for Staff in Delegated Schools (August 2019) indicates that

"If a school is part of the County Council's Insurance Scheme for supply cover, the phased return must be arranged in agreement with Schools' HR Team, and in consideration of the advice from the OHU and/or the employee's medical adviser"

Once agreement on a phased return has been reached, schools are asked to include information in the comments box on the claim form detailing the arrangement. A manual adjustment will then be made to the claim to ensure the school is provided with the appropriate reimbursement.

# Q. How does the recovery of Insurance from 3<sup>rd</sup> Parties affect supply claim payments?

**A**. The County Council's Long Term Sickness Absence Procedure for Staff in Delegated Schools (August 2019) indicates that:

If an absence is attributable to the negligence of a third party in respect of which damages are recoverable, the employee should inform the employer.

In such circumstances schools should ensure where a claim against the third party results in the recovery of costs incurred by the school which includes supply costs or equivalent any supply claims already made against the scheme are refunded to the scheme from the damages recovered. Please contact us for more details.

- Q. How to complete a claim for a colleague who is part time
- A. Contracted hours/sessions are averaged across the month rather than the working pattern of the member of staff. The forms will calculate the claimable hours or sessions
- Q. How to complete a claims form when the excess waiting days roll into the next month
- **A.** Complete both forms as normal and submit them together. Any excess waiting days will then be adjusted when processing
- Q. If I need help to complete a claim form or have a query about an existing claim, who do I contact?
- **A.** Claim forms are available via the schools portal forms area, using the link below.

https://schoolsportal.lancsngfl.ac.uk/view\_sp.asp?siteid=3327&pageid=8945 &e=e#anchor218340

For queries please contact: <a href="mailto:supplyclaims@lancashire.gov.uk">supplyclaims@lancashire.gov.uk</a>