



PPP HEALTHCARE

# Focus on your child's health

get it right

Steve Debenport

£82 per term from  
1 September 2018 to 31 August 2019  
Includes Insurance Premium Tax

Pupils' healthcare scheme

# Family matters

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Amidst the whirl of family life, there are few better feelings than knowing you've done what's best 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 PPP healthcare relationship**

AXA PPP healthcare are delighted to be supporting Marsh. AXA PPP healthcare provides you with expertise, innovative products and service you can trust. With over 75 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 counselors 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, even when the adult isn't an AXA PPP healthcare member.
- Hotel accommodation benefit of up to £100 a night, up to £500 a year in addition to the adult 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.

## **Care when it's needed**

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 £82 per child for each term during the membership year 1 September 2018 to 31 August 2019. This includes Insurance Premium Tax (IPT), however AXA PPP healthcare 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 the Scheme.

## **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.

**For further information on the Pupils' Healthcare Scheme visit [axapphealthcare.co.uk/pupilshealthscheme](http://axapphealthcare.co.uk/pupilshealthscheme) where the scheme handbook including terms and conditions is available.**

## 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	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	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	
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 or psychologists.
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.

- Chronic conditions.
- Treatment received outside the UK.
- Private GP fees.
- Treatment for normal ageing, for example puberty.
- Health checks and dental treatment.
- Learning and development disorders.
- Fees for specialists who aren't recognised or charge above our agreed rates.
- All costs incurred once your child's cover has ended, even if they were pre-authorised, or the condition began when your child was included.

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 [axapphealthcare.co.uk/pupilshealthscheme](http://axapphealthcare.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 inform 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 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 is contained within the terms and conditions.
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: [axapphealthcare.co.uk/pupilshealthscheme](http://axapphealthcare.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 PPP healthcare 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](http://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  
Capital House,  
1-5 Perrymount Road,  
Haywards Heath,  
West Sussex, RH16 3SY.**



**PPP HEALTHCARE**

AXA PPP healthcare, Phillips House, Crescent Road, Tunbridge Wells, Kent TN11 2PL.

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# Pupils' Healthcare Scheme

## Application form

In order for your child to be covered it is your responsibility to complete the application form and return it to the school. Failure to send the form back in sufficient time may mean your child might not be covered from the start of the next term. We require a separate completed application form for each child.

For further information on the **Pupils' Healthcare Scheme** please call Marsh Limited Education Practice (Scheme intermediary) on **01444 335174**. Lines are open Monday to Friday 9am to 5pm.

- Please read these instructions before completing this form.
- Read this form carefully and make sure you have completed **ALL** the sections. Before signing the relevant declaration please make a final check of all the information you have provided.
- Please use **BLACK INK** and write in **BLOCK CAPITALS** throughout and return it to your child's school.

### 1 Details

Name of school:

School address:

<input type="text"/>	Postcode:
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Child's name:

Child's gender:

Male  Female

Child's date of birth:

D	D	M	M	Y	Y	Y	Y
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Parent 1/Legal guardian 1's name: The parent/legal guardian is not entitled to cover under this plan.

Parent 2/Legal guardian 2's name: The parent/legal guardian is not entitled to cover under this plan.

Parent/Legal guardian's address:

<input type="text"/>	Postcode:
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Parent/Legal guardian's telephone numbers:

Parent/Legal guardian's email address:

**Memorable date:** So we can be sure we're speaking to the right person, we've asked for a memorable date that will identify you when you call. We've also asked for a hint/reminder which we can ask you to help remember your chosen date if you forget. For example your birthday or wedding day.

Parent/Legal guardian's memorable date:

We will ask you to confirm this when you contact us.

D	D	M	M	Y	Y	Y	Y
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Parent/Legal guardian's memorable date hint/reminder:

## 2 Appointment of an Authorised Guardian

To assist with the claims administration process parents of a pupil under 16, or a pupil 16 and over can appoint an Authorised Guardian as an alternative contact to manage claims on behalf of the parent or pupil. **Before you complete this part read section 5 – Appointing an Authorised Guardian**

Do you wish to appoint an Authorised Guardian?  Yes  No (If No please go to Section 3)

If you do, please select **one** of the following:

- a) I want the Authorised Guardian to be the school (tick here and go to Section 3)  or  
b) I want to appoint another person whose details are:

Full name:	Telephone numbers:
<input type="text"/>	<input type="text"/>
Relationship to child:	Email address:
<input type="text"/>	<input type="text"/>
Address:	Postcode:
<input type="text"/>	<input type="text"/>
Appointed Guardian's memorable date. We require this information for identification purposes:	Memorable date hint/reminder:
<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text"/>

## 3 Declaration

**Important:** Please read this declaration carefully before signing and dating it. We recommend that you keep a record of all information you supply to us in connection with your child's membership, including letters.

- I confirm that all information provided in this application is true and complete to the best of my knowledge and belief.
- I understand that I, the parent/legal guardian, am not entitled to any benefit under this plan.
- I declare that I have informed all persons 16 or over and if applicable the Authorised Guardian to be included on this application that their details will be disclosed to AXA, Marsh and the school, in order to process this application and I have personally confirmed with them that the information regarding them is complete and correct.
- I understand it is my responsibility to ensure any person 16 or over has read the contents of this form.
- I have read the Data Protection statement below and have shown this to my child, if over 16.
- I understand that if I wish to cancel my child's cover before the start date I can do so by notifying the child's school.
- I understand that I have the option of cancelling my child's cover under the Pupil's Healthcare Scheme and receiving a refund, as long as I do so in writing to the school within 21 days of cover starting and no claims have been paid in respect of that child. Any refund that is made during the cancellation period will come from the school. 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. During the cover period I understand that if I wish to end my child's cover under the scheme, I can do so with effect from the end of the current term and that no refund will be paid to me.
- I confirm that I am the person with whom parental responsibility for the child named in this application form (and on any separate sheet) lies.
- I confirm that if I have named an Authorised Guardian I have given my explicit consent for the Authorised Guardian to represent me and my child should the Authorised Guardian need to make a claim for my child under this plan.
- I understand that cover will commence from the start of the next school term provided that my child's school pays the premiums to Marsh and this form is received by the school in sufficient time. I understand cover will end if my child's school does not pay premiums to Marsh.

Parent 1/Legal guardian 1's name:*	Parent 2/Legal guardian 2's name:*
<input type="text"/>	<input type="text"/>
Your signature:*	Your signature:*
<input type="text"/>	<input type="text"/>
Date:*	Date:*
<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
If an Authorised Guardian is being appointed and the insured child is 16 or over, they must sign below.	
Child's name:*	
<input type="text"/>	
Child's signature:*	Date:*
<input type="text"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

\*These fields are mandatory.

AXA PPP healthcare Limited, Marsh and any reinsurer will deal with all personal information in the strictest confidence. We will comply with the provisions of data protection legislation.

We use other companies to do some of our work for us and to run and improve our computer systems. Some of these are in countries outside the European Economic Area (EEA), including some where the laws protecting personal information may not be as strong as in the EEA. We take steps to ensure that any companies and intermediaries that we use give an appropriate level of protection. In this Data Protection section 'we' means AXA PPP healthcare. 'You' means the parent/legal guardian named in section 1.

### **How we will use your information**

We will process information about you, any Authorised Guardian and your child that may be supplied by those people, healthcare providers and Marsh.

We may contact healthcare providers for further information, for example to clarify an invoice, discuss an extension to a stay in hospital, or to get copy medical records. If we need consent to do this, we will get it first.

Personal Information will be used to:

- provide the services set out under the terms of this plan
- administer the plan
- develop customer relationships and services.

### **Sharing information with the school, any Appointed Guardian and the school's intermediary Marsh**

In order to manage the scheme and relationships with the above we may share non-sensitive information with any of the above who may use the information for the purposes and in a manner consistent with this section and/or legal or regulatory purposes. We will also share information about your child's mental or physical health or condition with any Authorised Guardian and if it is in your child's vital interests the school (if not the Authorised Guardian).

### **Information about your child**

When you give us information about other people, we will take this as confirmation that you have their consent to do so.

We will send most correspondence about the plan to the parent/legal guardian. We take both data protection and medical confidentiality very seriously and aim, where possible, to correspond with each individual member over the age of 16 about their claim. This may mean a child under the age of 18 may make a claim without the knowledge of the parent/legal guardian, for example, where the healthcare provider has determined the child is competent to consent to the medical treatment.

### **Your data and fraudulent claims and other crimes**

If we, or others, suspect that fraudulent claims have been made or other crimes have been committed, we are legally required to disclose information to the relevant law enforcement agencies.

We may disclose information to third parties, including other insurers, to prevent or investigate crime. This includes if there is a reasonable suspicion about fraud or improper claims. This may involve adding non-medical information to databases that other insurers and law enforcement agencies and other anti-fraud organisations will be able to access.

### **Your data and fitness to practise**

We are obliged to notify the General Medical Council or other relevant regulatory body if we have reason to believe a healthcare provider's fitness to practise may be impaired. This may mean that we need to disclose information about a treatment episode and your plan.

### **Marketing preferences**

Neither AXA PPP healthcare nor any other members of the AXA Group of companies will use the personal information provided in this form to contact any person about other products or services. Communication will only be in respect of your child's cover with AXA PPP healthcare including cover options when your child is leaving the school.

## 5 Appointing an Authorised Guardian

When dealing with an Authorised Guardian AXA PPP healthcare will be able to:

- Take details of a claim including health and medical information.
- Disclose health and medical information that it may have obtained from healthcare providers.
- Dependant on the medical practitioner's policies, for children under 16 obtain medical practitioner's notes and reports based on the Authorised Guardian's consent.

An Authorised Guardian will not be able to:

- Cancel your child's cover.
- Amend your child's cover.

If you or your child aged 16 or over wish to appoint an Authorised Guardian please complete the relevant part of the application form before returning it to the school.

Please ensure you advise the Authorised Guardian you will share their contact details with AXA PPP healthcare, the scheme intermediary, Marsh and the school.

Generally AXA PPP healthcare will not deal directly with any pupil under 16 years of age. Any contact regarding claims should be made by the parent/legal guardian who is named on the application form, or the Authorised Guardian.

Very rarely AXA PPP healthcare may deal directly with a pupil less than 16 years of age, but only on advice from their doctor that the doctor considers them competent to make their own healthcare decisions and is likewise not looking to deal with an adult on their behalf.

AXA PPP healthcare will speak with pupils 16 years or over on the legal presumption that they have the capacity to make their own decisions about their healthcare, unless we have cause to believe this may not be the case.

When a child reaches the age of 16 the authorisation from the parent will expire and AXA PPP healthcare will need the child to provide authorisation if the child wishes to appoint an Authorised Guardian.

If you choose an Authorised guardian other than the school it should be someone who will be readily available to communicate with AXA PPP healthcare and support your child. If you have already appointed a guardian who will deal with the school on other matters because you are out of the UK, ideally you would choose this person.

By appointing an Authorised Guardian you consent to that person discussing claims for your child with AXA PPP healthcare.

You also consent to AXA PPP healthcare discussing all aspects of claims, including information regarding the physical or mental health or condition of your child, with that person. You also appoint the Authorised Guardian to act in your place in giving consent, if necessary, to:

- a) AXA PPP healthcare obtaining information about your child's mental or physical health or condition from your child's healthcare practitioners;
- b) Your child's healthcare practitioners disclosing to AXA PPP healthcare; information about your child's mental or physical health or condition; and
- c) Your child's healthcare practitioners providing AXA PPP healthcare with copies of information or documents held in your child's health record to the extent AXA PPP healthcare deem necessary to enable them to assess any claim.
- d) Make shortfall/excess payments on your child's behalf.
- e) Receive payments on behalf of your child from AXA PPP healthcare e.g. for cash payments if your child has in-patient treatment under the NHS.

If you appoint an Authorised Guardian and at any point you wish to withdraw your appointment or there is a particular claim that you do not want your chosen Authorised Guardian to deal with, it is your responsibility to make sure that AXA PPP healthcare know this.

An Authorised Guardian is different to a Legal Guardian in this process and must be over 21.

