

# Making a Difference

Pre-existing conditions covered as standard

## New for 2018 – A Staff Absence Group Buy Scheme

With budgetary pressures increasing for Schools and Academies, the **Group Buy Scheme** has been developed to pass on the financial benefits of buying services as a group, as well as to reduce the impact of staff absence. If your School or Trust wishes to be part of the Group Buy Scheme you will benefit from the following:

**Budget Certainty** 3-year fixed price and claims will be covered continuously throughout the period of cover with no impact to price each year

**Profit Share** At the end of the cover year a reimbursement (via a loyalty bonus) will be made to each school, based on the groups claims experience

**Financial Protection** Peace of mind that there is no limit on quantity or reimbursement of claims as they are shared across and protected by the group

**Preventative Support** Your staff can access our extensive Well-being & Medical Services to proactively prevent and reduce absence

**Flexibility of Cover** Each school within the scheme chooses their individual level of cover. Self-funding schools, for example, may only want cover to protect against long-term absence.

No medical consent required from staff

To be quoted as part of the **Group Buy Scheme** please contact:

**Ruth Humphries | GBS Account Manager**

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Termly claim payments

**Making a Difference**

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