



## MEMORANDUM

**Date:** March 2019

**To:** All Members of the College  
Medical Insurance Scheme

**From:** M Schofield

**Copies:**

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**Subject:** Medical Insurance 2019

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Following a recent review of our private medical insurance arrangements, we write to inform you we have decided to renew the Haileybury group scheme with AXA PPP healthcare, effective **1 April 2019**. This decision has been made on the basis that AXA PPP continue to offer a competitive proposition which represents the best fit for Haileybury and its employees.

### Benefit Structure

Please note that the policy has a £200 Excess in place and is applicable to each claimant (i.e. to you should you claim and to each of your eligible dependants who make a claim) and will be deducted from the first treatment (or treatments until the total exceeds £200). A further £200 Excess is payable should you have further treatment under the plan after a period of 12 months or more has passed. As identified last year, this is a change to how the Excess previously operated whereby the Excess was applied annually, by the renewal date (1 April), and was deducted for the first treatment on or after 1 April, regardless of when the treatment plan started.

If your treatment is provided within a hospital, the hospital will issue their invoice to AXA PPP and, once AXA PPP have settled the claim, AXA PPP will send to you your claims statement showing where the Excess has been applied and so provide you with the detail of where to pay the £200 Excess deduction.

If your treatment is on an outpatient basis, and you are required to pay the specialist at the time of treatment, you should submit your payment receipt to AXA PPP to ensure that they have a record of your payment and so that they can start paying for your eligible cost once your treatment has exceeded £200.

### Agreed Rates

We have detailed below the rates agreed with AXA PPP.

Cover Status	Definition	Annual Rate
Single	Employee Only	£643.00
Couple	Employee & Spouse	£1,286.00

Richard Michael Schofield BA FCA  
*Bursar and Clerk to the Governors*

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Registered charity number 310013

Family	Employee, Spouse & Children	£1,736.00
Single Parent Family	Employee & Children	£1,093.00

Premiums include Insurance Premium Tax (IPT) at 12%

### Claims Process

Please call AXA PPP for authorisation of all new claims. You do not need to re-authorise existing claims unless it has been over three months since your last treatment/consultation or you require further treatment which has not previously been authorised. It is vital you obtain authorisation from AXA PPP before treatment commences. Failure to authorise treatment could result in AXA PPP declining the claim and all costs incurred would then become your personal liability. Please make sure you discuss any policy limits with AXA PPP, to ensure you avoid any shortfalls in benefit.

A GP referral is required in order for your claim to be considered by AXA PPP, unless you need to claim for a musculoskeletal condition (such as back pain), where no such referral is required although you must call AXA PPP for assessment (see below).

### Useful Information

Group Number	43956
AXA PPP Helpline	0345 600 2072

### Next Steps

The membership list will remain unchanged for the time being but if any of you wish to change your membership status, i.e. re-join the scheme, leave the scheme or add/subtract dependents please contact the Human Resources Department at the earliest opportunity.

Your AXA PPP membership letter and member guide will have been issued directly to your home address. Please make sure you read the literature as this explains exactly what is and is not covered under the scheme.

M Schofield  
Bursar and Clerk to the Governors