



Schools **Mutual**

Not-for-Profit Staff Absence Protection

Not-for-profit Staff Absence Protection

Schools Mutual is a not-for-profit absence solution designed exclusively for schools to **keep money in education**. *Our primary goal is to support schools, their budgets and their staff.*

Our scheme is designed to both protect your budget against the rising cost of absences, whilst also supporting you in reducing those absence levels.

We know just how stretched school budgets are nowadays. We therefore guarantee to be the lowest cost mutual available to UK schools. Not only that, but any surplus funds are **automatically** shared amongst our members to ensure any profits are distributed back to our schools.

DfE Recommended through the CPC Framework

For Staff Absence Protection providers in the UK, Schools Mutual were awarded the highest score amongst mutuals for our provision and are a recommended supplier through the CPC.



**Automatic surplus
reimbursement**



**Clients on the Board,
elected annually**



**Comprehensive
Health & Wellbeing**



**Guaranteed lowest
cost mutual**

Why Schools Mutual?

We are the only mutual to automatically redistribute surplus funds back to member schools. This year, we reimbursed schools a total of £300,000. That's money back into school budgets in some of the most difficult times.

By having the lowest management costs on the market, Schools Mutual guarantee to **beat any mutual quote by at least 5%**.

Schools Mutual are more than financial protection. It includes a complementary, all year-round wellbeing support service for staff to access. Services include Counselling, Physiotherapy, GP service and a vast number of other wellbeing programmes.

We know schools value budget protection. This is why we have ensured Schools Mutual is the most financially secure mutual available to UK schools. Most mutuals invest in a stop loss policy to protect their members contributions. What separates Schools Mutual, is our stop loss policy provides 100% protection of the 'mutual fund', giving our members peace of mind.

“We took out a mutual policy back in April 2023 after having been with SAS Insurance for a number of years prior, and have been really impressed with the service. Our account manager is always so quick to respond by email and the online portal is so easy to use to record claims and check progress. All the absences we have submitted to date have been paid. Our staff have also found the Wellbeing services to be invaluable. Staff have accessed it for counselling, bereavement support and physiotherapy, and they love the fact they can self-refer and that it is all completely confidential. We are delighted with the service and would definitely recommend this company to other schools.”

- School Business Manager, St. Joseph's Catholic Primary School



What's on offer?

Schools Mutual offers complete flexibility with our scheme so that you can include a wide range of benefits that ensures your requirements are fully met.

See some examples:

- ✓ **Automatic surplus reimbursement**
- ✓ **Pre-existing & Pre-planned operations**
- ✓ **Sickness or injury absences**
- ✓ **Staff Wellbeing Support**
- ✓ **Online Management Portal**

- ✓ **Guaranteed Budget Savings**
- ✓ **Clients on the board, elected annually**
- ✓ **Stress Absences & Compassionate leave**
- ✓ **Dedicated Account Manager**
- ✓ **Maternity, Paternity & Adoption leave**

Our scheme can include anything that insurance cannot cover, plus our in-house wellbeing team can also provide services no other mutual provider can. Better than absence insurance, better than an EAP.





Wellbeing Support

Complementary wellbeing services with your scheme

Our philosophy at Schools Mutual is to work with your school to prevent and reduce staff absence.

We have developed our support by working in close partnership with all of our members to discover the root cause of staff absence, carrying out extensive research to discover how we can develop preventative support to help keep staff members in school.

We offer a wide range of physical and mental health support complimentary to you and it is designed and implemented by our team of experienced wellbeing experts.

**See some of the great feedback our
Wellbeing service has received!**

“Being able to offer wellbeing services has helped to support our employees who need to access these services but face long NHS waiting times. This has contributed to improving our employee’s wellbeing and reducing absence. We have recently been working closely with your Wellbeing Consultant, on ways to support wellbeing. They have a wealth of experience and knowledge which we are utilising in our drive to improve employee wellbeing levels. The health screening services and the GP helpline have been well received by our employees as well as the communications sent through to keep employee wellbeing high up on the agenda. Thanks so much for all your support!”

- HR Manager, Mutual MAT Member



Our Services

Physiotherapy

Private physiotherapy booked at a clinic of your choice, with start-to-finish support from our team to ensure a fast recovery. The need for physiotherapy does not need to be work related and does not require a GP referral.

Counselling

Private counselling booked at a time convenient to you, with an average wait time of two business days. Our counsellors are registered members of BACP and able to offer support for a wide range of specialties. No referral needed.

Personal Training & Weight Management

We provide access to resources to help you manage your weight and improve your fitness. Some examples of services we offer include an online Weight Management Programme, Live Online Workout sessions, Personal Training and Nutritional Support.

GP Service

Our fully integrated GP service allows you to receive a consultation and the ability to speak to a qualified GP 24/7, as well as ordering prescriptions direct to your nominated pharmacy.

Clinician-led Support

Provided by our NMC registered nurses, your scheme offers support for a variety of health concerns. This includes services around Cancer & Chronic Illness, Menopause, Bereavement, Mindfulness, Private Medical Procedures and Mental Health Support.

Leadership Support

Through your scheme, you and your staff gain access to professional development programmes specifically aimed at school and wellbeing leads. Our programme includes:

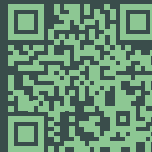
- › Leadership Supervision, Coaching and Clinical Support
- › Online learning, Wellbeing Clinics and CPD
- › Crisis Support
- › Wellbeing Leadership Clinics
- › Video Podcasts and Webinars

OH Referrals and Pre-employment Screenings*

From pre-employment health checks to OH referrals, our Occupational Health service ensures all our members are fully supported. Our extended support provides unlimited new starter questionnaires and follow up assessments should any health/medical needs be identified, detailed nurse-led analysis of any known issues through unlimited OH assessments and appointments with occupational health physicians.

*Further charges may apply.

These are just some of the services we offer, all complementary to your Schools Mutual scheme. Please call our Sales team to find out more about our full range of services available.



Book a chat today

Scan the QR code to book a chat with a member of our team.

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Schools Mutual are a trading name of SAS Mutual CIC (12499719) ICO License No: ZA757213

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Statements true at the time of writing.

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