

SECTION **F**

Private Medical Insurance

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F1. Introduction

F1.1 The SJIB firmly believes in supporting a viable thriving National Health Service. The SJIB does not regard the scheme described in Section F as an alternative to NHS treatment but sees it as complementary to and supplementing NHS treatment. Membership of the Private Medical Insurance Scheme will not affect an individual's right to NHS treatment and it is intended that Operatives will be reassured by its provision and benefits.

F2. Private Medical Insurance

F2.1 Private medical insurance cover must be provided for Operatives as part of the SJIB Welfare Benefits package. Eligibility criteria is specified in Section E1 of the SJIB Handbook 2017-2020.

F2.2 EC Insurance Services Ltd (ECIS) is an authorised insurance broker who can arrange for cover to be purchased by SELECT/SJIB Members under a Private Medical Insurance Scheme that has benefits which are compliant with the SJIB Terms and Conditions.

F3. Benefits

F3.1 The ECIS Private Medical Insurance Scheme includes the following features:

- (a) Full cover for hospital treatment and in-patient diagnostics as well as musculoskeletal and mental health quick referral services. There are also cash benefits available for NHS hospital stays.
- (b) An outpatient limit of £1,250.
- (c) An annual rolling excess of £150.
- (d) Full cover for cancer diagnostics and treatment.
- (e) 45-day in-patient mental health cover.

F3.2 If an employer wishes to provide this benefit from an alternative provider, they must provide evidence to the SJIB that equivalent benefits are being provided.

F4. Operatives Joining the Scheme

F4.1 In order for Operatives to be covered, employers must purchase weekly benefits for them within the timescales communicated by ECIS.

F4.2 Operatives joining the Scheme will be eligible to claim from the beginning of the month following their join date.

F5. Operatives Leaving the Scheme

F5.1 For Operatives leaving the Scheme, eligibility will continue until the end of the month in which they leave.

F6. Administration of the Scheme

F6.1 Contact ECIS on 0330 221 0241 or email ecis@ecinsurance.co.uk for full policy details.

F6.2 Exclusions & conditions apply.

F6.3 ECIS send an eligibility list to the Private Medical Insurance supplier at the start of each month.

F6.4 Full terms and conditions will be sent to employers annually.

F6.5 The 2017 insurer for the Scheme is Bupa Insurance Limited. Operatives can call the Bupa helpline on 0345 606 0802 to check eligibility and make a claim.

F7. Further Information

F7.1 For further information and to request a quote please contact ECIS at ecis@ecinsurance.co.uk or phone 0330 221 0241.

Note: Details above are correct at the date of publication, but may change in line with Bupa terms & conditions.

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