

Long Term Sickness & Maternity Insurance Scheme – End of year statement 2023/24 and arrangements for 2024/25

The management committee met just before the Easter break and have considered the implications of the scheme performance for 2023/24. The end of year statement for 2023/24 is attached (appendix 2). The management committee have made the following decisions in relation to the operation of the scheme:

1. A total of 11 schools were capped with Long Term Sickness claims at double their contribution for the last year. The capped sums total was £40,127.00. A total of 9 schools were capped with Maternity claims at 2.75 times their contribution for last year. The capped sums total was £23,529.47. It was decided that in light of the scheme's performance for the year and to avoid a position where a minority of schools benefitted far more than other contributing schools, we would not agree the release of the capped sums to schools. It is worthwhile reminding colleagues that those schools who have had capped sums held back have all received payments from the scheme of twice their own level of contribution.
2. The Management Committee has decided to continue to give a discount on the Long Term Sickness contribution of 30% and a 10% discount on the Maternity Insurance contribution rate, which will apply to all schools who agree to participate in the scheme. We have calculated the contributions based on staff numbers as at February 2024.

The amount left in reserves is now £203,683.60.

All schools will be invoiced through Service for Schools, in the near future.

The scheme operates on a not for profit basis, with a modest charge of 2% of receipts being levied to pay for the costs of administering the scheme. All funds are then either paid out to schools or held in the schemes' reserve. The reserve is monitored and when possible and with the agreement of the management committee, a benefit is provided to schools (e.g. a discount on premiums as shown above).

3. The rates of insurance cover payable for long term sickness are as follows:

Teaching staff (including leadership staff)	- £200 per day
NNEB's in Nursery Classes	- £120 per day
School Administrators	- £73 per day
Caretakers & Assistant Caretakers	- £70 per day

The premiums that schools pay for long term sickness cover are £200 per teacher by headcount.

4. The rates of insurance cover payable for maternity insurance are as follows:

Teacher (including Heads and Deputies)	£3938
School Administrator -	£3298
Admin Assistant -	£2617
NNEB -	£2518
Teaching Assistant -	£2376

Caretakers -

£2150

Cover payable for other staff, amounts available on request.

The premiums that schools pay for maternity insurance cover are £50 per employee.

5. Schools that do not use Ealing's payroll service are asked to provide a staff list to agree which staff will be covered by the scheme.
6. PFI schools whose caretakers are employed by a PFI contractor are asked to nominate an alternative member of support staff to be covered by the scheme. Similarly, primary schools that do not have a nursery are asked to nominate a member of support staff to be covered as an alternative to the NNEB. No additional charge will be raised for this cover. The Nomination form is attached (appendix 3). If a school wishes to nominate a member of the admin team other than the School Administrator, they should complete the nomination form too.

Please see section 1.1 of the main scheme for further details.

7. Where a school/Children's Centre has more than one nursery nurse, they can choose to nominate additional nursery nurses who will be charged at a rate of £200 per additional nursery nurse by headcount. Please complete the 'additional NNEB's' section of the nomination form in this instance.
8. We wish to remind schools that Maternity Insurance claims can only be made after the member of staff returns to school from maternity/adoption/parenting leave.

If the member of staff does not return to your school after maternity leave and takes up employment in another school (Ealing or otherwise) then the position will be different for teaching and non-teaching staff as follows:

Teaching staff – the school will not be eligible to claim under the scheme and will need to contact the teacher to reimburse that element of the contractual maternity pay that is recoverable under the terms of the maternity scheme.

Support Staff – the school will not be able to claim under the scheme. If the member of staff was employed at a community school (in Ealing) and returns to another community school in Ealing (thus effectively returning to the same employer), then by virtue of the national 'Green book' conditions they are entitled to retain the contractual element of their maternity pay. If the two employers are different after a return, then the position is the same as described for teachers above. In either event the school will not be able to claim under the scheme.

The Management Committee, who runs the scheme, is made up of a minimum of 2 and a maximum of 3 Headteachers. If any Headteacher wishes to nominate him/herself to join the Management Committee, please contact Mark Nelson, Head of Schools HR Consultancy.

I would be grateful if you would complete and return the nomination form to Jackie Bouchier in Schools HR at jbouchier@ealing.gov.uk by 26th April 2024.