AXA Health

Focus on your child's health

Pupils' Healthcare Scheme

£162 per term from
1 September 2026 to 31 August 2027
Includes Insurance Premium Tax

The application form to join the Pupils' Healthcare Scheme can be found at the following address: https://forms.thephc.co.uk/form/ashfordsch

Family matters

Amidst the whirl of family life, there are few better feelings than providing support for your loved ones, and the comfort and reassurance from knowing that they have access to private medical insurance in case they fall ill cannot be understated.

An experienced health insurance provider

AXA Health provides you with expertise, innovative products and service you can trust. With over 80 years' experience of providing healthcare cover, we have been helping people with their health and wellbeing for longer than the NHS.

AXA Health has appointed its' wholly owned subsidiary The Permanent Health Company (PHC) to assist in the administration of these Group Plans.

Support you and your child can rely on

The feeling that your child is in a safe pair of hands can be reassuring at a difficult time. If your child is unwell and their GP recommends further treatment, their Pupils' Healthcare Scheme membership will aim to make the experience easier and less stressful by offering:

- Cover for an adult to stay with your child in hospital when they are receiving inpatient treatment covered by the plan.
- Hotel accommodation benefit of up to £100 a night, up to £500 a year in addition to the hospital accommodation benefit.
- Treatment by experts in their field, so you can be confident your child will have access to appropriate treatment and care.
- Cover for conditions that were present before the membership started (subject to the condition being eligible under the terms & conditions of the plan).
- Cover outside of school hours and term times, providing treatment is in the UK.

Health information and support – just ask – any time of the day

Imagine having a healthcare professional in the family – someone you could call anytime you have a health worry, big or small.

Our 24/7 health support line is here for you to discuss any concerns about your child's health. Plus you and your family (aged 18 or over) can call our healthcare professionals any time of the day or night.*

Our nurses, counsellors, pharmacists and midwives have experience in child health issues, so you can get trusted information and support on a wide variety of topics such as vaccinations, nutrition and childhood illnesses.

What is the premium?

The Pupils' Healthcare Scheme gives you the peace of mind that should your child become ill, which is an already stressful time, they have fast access to treatment and care for eligible conditions. Cover is available for only £162 per child for each term during the membership year 1 September 2026 to 31 August 2027. This includes Insurance Premium Tax (IPT), however AXA Health reserve the right to amend the charge if IPT increases.

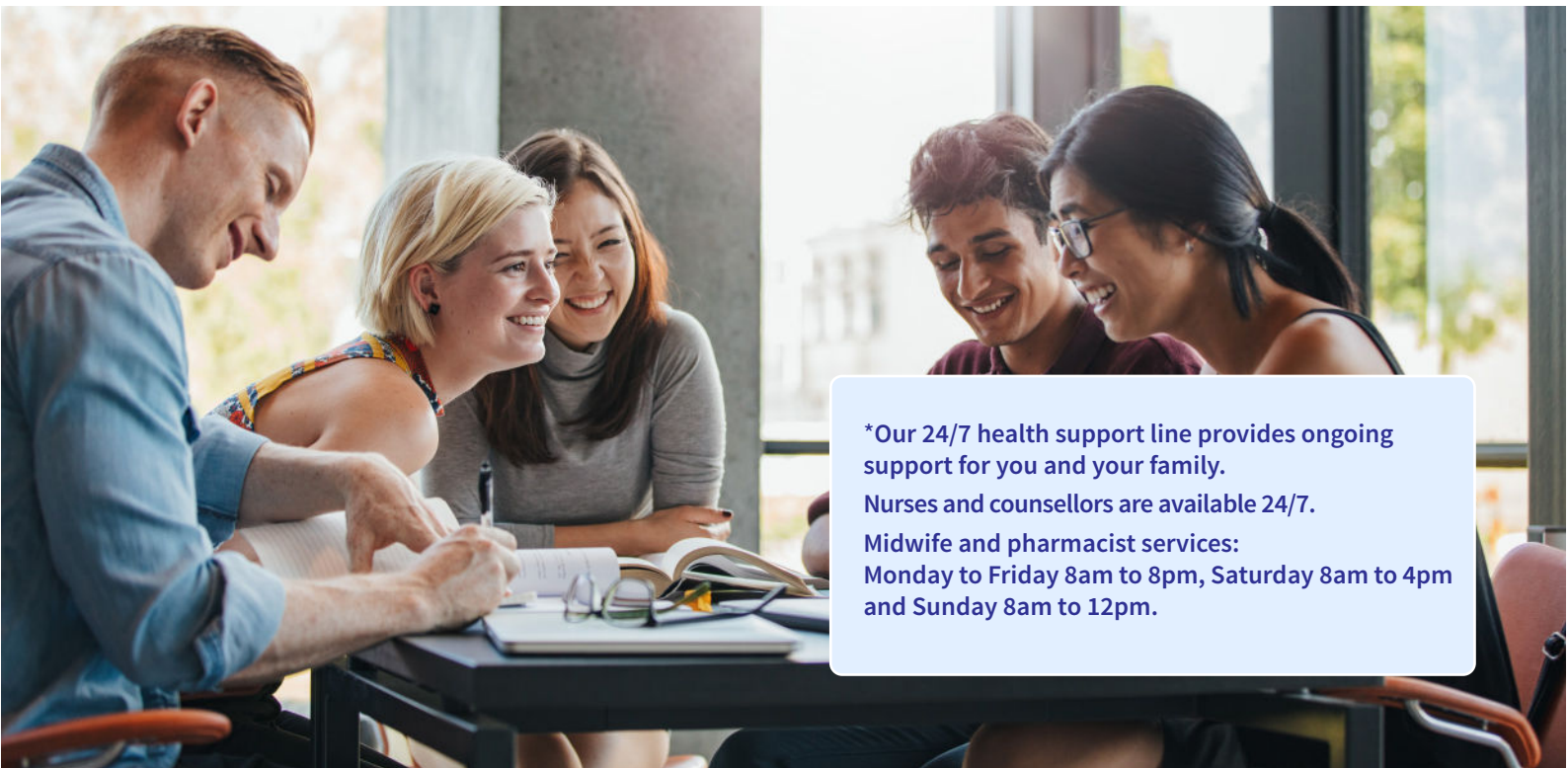
Once cover has commenced it will continue as long as your child remains at the school, the premium continues to be paid and the school continues in the Scheme.

As long as your child is a pupil at the school, they are eligible to be part of the Pupils' Healthcare Scheme.

How to join

Should you wish to take out healthcare cover for your child, simply complete the application form at the link provided on the front cover of this leaflet.

To find out more about the cover available, please contact your child's school scheme administrator.



***Our 24/7 health support line provides ongoing support for you and your family.**

Nurses and counsellors are available 24/7.

Midwife and pharmacist services:
Monday to Friday 8am to 8pm, Saturday 8am to 4pm and Sunday 8am to 12pm.

Your child's benefits

This section gives a summary of the cover.

If your child is an inpatient or day patient		
Private hospital and day-patient unit fees	Paid in full	At a hospital or day-patient unit in our Directory of Hospitals.
Hospital accommodation for one adult while your child is in hospital receiving treatment covered by the plan	Paid in full	Covers the cost of one adult staying in hospital with your child.
Hotel accommodation for one adult while your child is in hospital receiving treatment covered by the plan	Up to £100 a night up to £500 a year	Covers towards the costs for one adult to stay near to the private hospital where your child is having treatment.
Specialist fees	No yearly limit	Includes fees for: surgeons | anaesthetists | physicians.
If your child is an outpatient		
Surgery	No yearly limit	At a facility listed in our Directory of Hospitals.
CT, MRI or PET scans	Paid in full	At a facility listed in our Directory of Hospitals.
Specialist consultations, diagnostic tests and practitioner fees when your child's specialist refers them	No yearly limit	Practitioners are nurses, dieticians, orthoptists, speech therapists, psychotherapists, psychologists or audiologists.
Fees for outpatient treatment by physiotherapists, acupuncturists, osteopaths or chiropractors	No yearly limit on fees up to a combined overall maximum of 10 sessions in a year when your child's GP refers them	We refer to physiotherapists, osteopaths and chiropractors as 'therapists'.
Mental Health – If your child is an inpatient or day patient		
Private hospital and day-patient unit fees for mental health treatment	Paid in full up to 45 days a year	So long as your child uses a hospital or day-patient unit in our Directory of Hospitals. Including fees for: accommodation | diagnostic tests | drugs.
Specialist fees for mental health treatment	No yearly limit	
Mental Health – If your child is an outpatient		
Specialist consultations	No yearly limit	
Mental health treatment by psychologists and psychotherapists when a recognised specialist refers them	Up to four sessions on the referral of the child's GP. If the child needs more than four sessions then they will need to be referred by a specialist	
Additional Benefits		
Cash payment when your child has free NHS inpatient treatment that would have been covered by their scheme	£50 a night up to £1,000 each year	

Cancer cover and care

The scheme includes cover for cancer including chemotherapy, radiotherapy, diagnostic tests and surgery.

The main things we don't cover

Like all health insurance schemes, there are a few things that are not covered.

We've listed the most significant things here, but please also see the details in the scheme handbook.

- Treatment of ongoing, recurrent and long-term conditions (chronic conditions).
- Treatment received outside the UK.
- Private GP fees.
- Health checks and dental treatment.
- Learning and development disorders.
- Fees for specialists who aren't recognised by AXA Health or charge above our agreed rates.
- Any costs incurred once your child's cover has ended, even if the treatment was pre-authorised, or the condition began when your child was covered by the plan.

The details given are a summary of the scheme. Full details of the cover available, including what is and isn't covered, are given in the membership handbook. A copy is available at axahealth.co.uk/pupilshealthscheme

Membership information

Once your child is a Pupils' Healthcare Scheme member, there are a few things you need to know. Firstly, any treatment your child is looking to have needs to be medically necessary. We recommend you contact us before any treatment to confirm your child's cover.

Paediatric facilities in private hospitals

There will be cases where the NHS will be best placed to provide care locally, as not all private hospitals in all areas of the country have suitable facilities for children. When this is the case we will talk to you about your child's NHS options as well.

Helping your child be seen quickly

We can help you get those critical first specialist appointments into your diary as soon as possible. Ask your child's doctor for an open referral. This is a type of referral that states the type of specialist you need to see, without naming an individual specialist. Once you have an open referral, get in contact, and we'll provide you with the names and details of up to three specialists for you to choose from and make an appointment with, at a convenient time.

Making a claim, some important steps to remember

1. The planned treatment must be covered under your child's membership.
2. In order to claim please call **03301 025 503**. Further information on claiming can be found in the handbook.
3. Outpatient, day patient or inpatient treatment must be carried out by a recognised specialist in a hospital within our directory, unless agreed by us in advance.

This is a summary of the cover that is available, for full Terms and Conditions and details please refer to the Pupils' Healthcare Scheme handbook, available at: axahealth.co.uk/pupilshealthscheme A copy of the schedule of insurance is available upon request from your school.

Making a complaint

We aim to provide you with the highest possible standards of service but accept there may be occasions when you feel that things have gone wrong for you and you are unhappy with us. If you have a complaint about any matter please contact us and we'll do our best to address your concerns. Your feedback is vital to helping us to improve.

Further details on how to complain can be found in the 'Making a complaint' section of the membership handbook. If you're dissatisfied with the outcome of our investigation, you can ask the Financial Ombudsman Service (FOS) to consider your complaint. You should contact the FOS (0800 023 4567 or 0300 123 9 123) to find out whether you'd be eligible to have your complaint considered by them, as you'll need to meet specific criteria depending on your particular circumstances.

The Financial Services Compensation Scheme

In the unlikely event that AXA Health becomes insolvent and is unable to pay benefits under the scheme, you may be entitled to claim compensation from the Financial Services Compensation Scheme (FSCS). To find out whether you'd be eligible to claim under the scheme you should contact the FSCS (0800 678 1100).

Further information about the operation of the scheme is available on the FSCS website: fscs.org.uk

Cancellation rights

You can cancel your child's cover before it begins by notifying your child's school. You can cancel your child's membership within 21 days of cover starting and receive a refund from the school if no claims have been paid. If a claim is made within the 21 day cancellation period and the parent/legal guardian still wishes to cancel, then the parent/legal guardian is liable for the premiums for that term. If at any time you wish to end your child's cover you can do so from the end of any term and no refund will be made.

Should you wish to take out healthcare cover for your child or to know more about the cover available, please contact your child's school scheme administrator.

AXA Health

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