



**Education
Mutual**



Education
Mutual

**Recommended
for Schools by**

The Department
for Education through
the CPC Framework

Staff Absence Protection for Schools and Trusts



Since our inception,



Education
Mutual

has paid

100%

of all valid claims



feefo 



EXCEPTIONAL - 4.9 OUT OF 5



Welcome to your new favourite way to manage your staff absenteeism

Education Mutual provides a proven, innovative way to manage staff absence protection for Schools and Trusts. We've revolutionised how the staff absence insurance market operates, ensuring that schools, their budgets and their staff are all supported through a non-profit making alternative.

We're dedicated to providing schools and academies with the guidance, resources, and protection they need to excel.



Non-profit making

Education Mutual provides an alternative to staff absence insurance through a non-profit-making mutual model, reinvesting all surplus funds to benefit the education sector and not shareholders



School established

The board of Education Mutual is made up of leaders in education who, like our members, want the best for their budget, together with the flexibility of a commercial provider

How a membership works



Your contribution

All member schools pay a contribution to the mutual. These funds are pooled into a shared pot, safely protected via stop loss.



Claims payments

The collective pot of money is used to pay 100% of all valid claims, including discretionary claims too. Members can count on comprehensive support when they need it most.



Health and Wellbeing

Your staff benefit from access to our comprehensive health, mental health, occupational health, and pupil wellbeing services, all included in the membership at no additional cost.



Have your say

Throughout the academic year, we engage with members for their input on important topics. Additionally, all members are invited to our Annual General Meeting every September, ensuring their voices are heard.



Surplus funds

Any surplus funds remaining at the end of the year are reinvested directly back into the education sector - it's all up to our members!



By schools, for schools

The UK's largest member owned provider of staff absence protection

Our 'Trusted Friend to the Sector' commitment offers a solution to safeguard your school to prevent and reduce staff absences.

Schools and Trusts benefit from guaranteed budget certainty and access to complimentary healthcare services through our multi-award winning protection.



Added value

Our ethos allows us to provide an affordable and sustainable solution to prevent and reduce staff absences, alongside adding value to each membership



Exclusive provider

Education Mutual are proud to be the new provider of NAHT Wellness and Protect (staff absence protection with health and wellbeing services tailored to the needs of NAHT members)

Personalise your protection

Memberships are tailor-made to align with each school's unique needs, securing extensive coverage customised to fit your budget requirements.

We're member-owned

This structure enables members to actively influence the direction of the Mutual. Their decision-making voice prioritises schools' interests and ensures focused support.

Mutual protection you can trust

Education Mutual is a proud member of the Association of Financial Mutuals (AFM) and operate under their close guidance.

Your Education Mutual Board

The board is made up of leaders within the education sector who understand first hand the frustrations schools face each academic year. They ensure that every member has a voice to provide a community-driven alternative to staff absence insurance.

Did you know that Education Mutual are....

- ✓ Recommended for schools by the Department for Education through the CPC framework
- ✓ The only staff absence protection provider with a public review forum - Feefo
- ✓ A multi-award winning staff absence protection provider

A trusted friend to the education sector



Customise your protection

Staff protection

Choose to cover any combination of staff, be that teaching staff only, some or all non-teaching, support and site staff.

Protection benefits

From £30 up to £300 per day.

Stress protection


Choose 0, 30 or 190 days cover.

Waiting periods


Select either 0, 1, 2, 3, 5, 10, 15, 20 or 30 days.

Maternity


Benefits up to £10,000 are available.




Standard Membership
Included in every membership




Major incident cover




Interrupted claim




Bereavement leave




Trade union days




Suspension cover




Compassionate leave




Jury service



Phased return




Stranded Staff Cover




Gold Membership
Every membership can be enhanced

In addition to the above, all Education Mutual Gold Memberships include:






Pre-existing conditions



Pre-planned operations

Included in maternity protection:

Design your bespoke cover through choices of:

-  Maternity up to £10,000
-  Parental leave up to £3,000
-  Adoption leave up to £10,000

Membership Referral Scheme



REFER A MEMBER

and receive a free school trip



This initiative allows you to share the benefits of Education Mutual with other schools and earn a fantastic reward in return!

*T's & C's available via www.educationmutual.co.uk



Trust in Education Mutual

At Education Mutual, we understand the unique challenges faced by Multi-Academy Trusts to effectively manage staff absenteeism.

Our tailored protection is designed to provide comprehensive support to MATs, ensuring continuity and stability in the education environment.

Your Trust, our promise

- ✓ Enjoy complimentary ISBL Trust memberships on us
- ✓ Access tailored CPD Trust leadership sessions
- ✓ Staff Health and Wellbeing
- ✓ Occupational Health
- ✓ Pupil Wellbeing
- ✓ Referral scheme and rewards available to all Trusts

“ A Trusted Education Mutual membership

“We are entering our third year working with Educational Mutual. We initially chose Educational Mutual following a full tender process, looking for a company that was not only cost effective, provided all services we required but also matched the values of our MAT and was approved by the DfE.

We work closely with some of the Educational Mutual staff, not only our relationship manager but also the financial accounts team and find them to be knowledgeable, friendly, with a desire to help guide and support. We have a number of schools who do not require absence insurance but Education Mutual have supported us to allow us to offer a similar wellbeing offer to all staff within our Trust.

*The administration portal has been easy to use and navigate, even for new Business Managers. As an HR Manager, the overview of all schools has been essential in being able to keep a track of claims and estimated income”. *2024*

Bishop Hogarth Catholic Education Trust



Trusted provider by



Contract management

A Trust is assigned the same Relationship Manager for all schools



Multi-year deals

Enter into a multi-year deal to reduce the complexities associated with procurement



Entitlements

Allocate your healthcare entitlement to individual schools, or combine your Trust's entitlement



Information management

Full membership control can be held within the central team or with individual schools



Service usage

Allocate healthcare usage to either covered staff or to staff across all categories



Collaborative purchasing

Unite within your Trust to access bespoke pricing options for your membership



Financial management

Trusts can choose to administer the claims process and payments at school or Trust level




Claims process

How does Education Mutual work?

Education Mutual is owned by its members and runs solely for the benefit of all member schools. Each year, our member schools are invited to participate in the decision-making process that serves the collective interests of all member schools at our Annual General Meeting.

 Your contribution to the mutual is put into a pot, safely protected via Stop Loss

 We use this to pay valid and additional discretionary claims

 Our members all decide on the allocation of the remaining surplus funds



Discretionary Claims

A vital facet of a discretionary mutual is that additional claims are paid at the discretion of the Board.

99%

of members said that they receive regular support from their Relationship Manager

*Data taken from Education Mutual Membership Satisfaction Survey 2024



Relationship Managers

Each member school is assigned a dedicated Relationship Manager who provides personalised and tailored support to meet your specific needs for each academic term.

Multi-Academy Trusts receive the same Relationship Manager across the Trust to maintain continuity and a strong understanding of your unique requirements.

Quick and easy claims

You can manage all aspects of your membership using our bespoke and secure membership portal at a time to suit you.



Sign in

Log into the portal to make a claim, either by yourself or with the assistance of your Relationship Manager.



Support

We embrace a minimalistic approach and avoid asking for onerous documentation from staff.



Submit

Information should be submitted within 30 calendar days to facilitate the processing of your claim and payment.



Settlement

We pay claims every 30 days via BACs. Monthly payments are made for long term claims without the hassle of chasing.

100% of all valid claims

has paid

Education Mutual



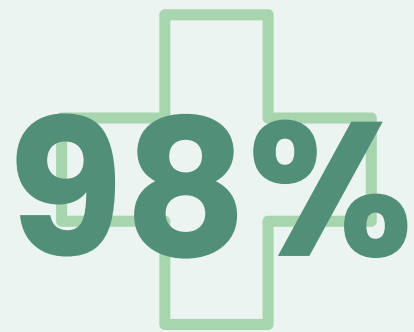
since our inception,



Health and Wellbeing Services

Unlock smarter budget management for your school while gaining access to comprehensive health and wellbeing services designed to prevent and minimise teacher absences.

Becoming an Education Mutual member provides access to a wide range of health and wellbeing services which are all included at no additional cost.



of members who have used our healthcare services, rated them as "Brilliant" or "Good"



of members said they would refer Education Mutual to another school

**Data taken from Education Mutual Membership Satisfaction Survey 2024*



EXCEPTIONAL - 4.9 OUT OF 5



Our new healthcare services for 2025



Sleep Therapy

This service enables meaningful changes to boost personal health and professional performance, equipping your team with practical advice to improve sleep quality.



Voice Care

With the right techniques and self-care habits, our new service ensures that your voice remains strong and reliable throughout your career.



Staff Reputation Legal Protection

This service covers the initial legal costs to help you take swift and effective action on damaging statements made about you arising from your professional duties.



Risk Management Protection

Our new service is designed specifically to reduce risk management overheads while ensuring the safety and wellbeing of students, staff, and visitors.

Mental Health and Wellbeing Services



Counselling

Our extensive network of quality-checked and vetted clinics across the UK ensures the convenience of scheduling appointments at times and dates that suit members unique needs.



Stress Management

This popular service allows you to receive support from a qualified and trusted professional who adheres to the highest standards of ethical and therapeutic practice.



Mental Health First Aid Training

This proactive initiative is designed to equip educators with the knowledge and skills they need to identify the signs of mental health issues among themselves and their colleagues.



Grief and Resilience

Navigating grief is a deeply personal journey and support from an expert can be invaluable during this time. Grief is not a one size fits all, and this service allows you to break your thoughts and feelings down to foster a positive mindset as you move to the future.



Financial Wellbeing Coaching

Managing finances is not always an easy task, particularly with a tough economic landscape and rising costs. This service is run by coaches who delve into financial habits to create a strategic plan for a brighter future.



Men's Mental Health

By breaking down the stigma surrounding men's mental health issues, this direct support for male teaching and support staff provides a safe space for open conversation.

Healthcare Services



Flu voucher service provided to you via Boots

Flu Vaccines

Staff members who are not already eligible for a free vaccination through the NHS can access free flu vaccines through Education Mutual.



Physiotherapy

At Education Mutual, our expansive nationwide network of highly skilled physiotherapists prioritise your staff by arranging face-to-face sessions at times, dates, and locations that align with their schedules and preferred locations.



24/7 GP Service

Our 24/7 GP service is a valuable resource that offers individuals the utmost flexibility when it comes to accessing expert medical advice and support. Members can connect with a General Practitioner whenever it is needed.



Nurse Support Service

Education Mutual's Nurse Support Service embodies compassion and expertise, driven by a team of registered nurses who possess a strong understanding of the physical, mental, and emotional needs of individuals.



Balancing Parenthood

Becoming a new parent can be one of the greatest experiences, but it can also be quite daunting. This thorough support looks after new parents before, during and after pregnancy, with expert advice on planning for leave and returning to work.



Surgical Assistance Programme

Our Case Managers help by facilitating private specialist surgical procedures, wherever possible under the same consultant, at private hospitals local to you.

Occupational Health Services



Occupational Health Assessments

Our assessments are conducted by Specialist Occupational Health Practitioners (SOHP) who bring expertise and understanding to each case.



New Employee Assessments

A Specialist Occupational Health Practitioner (SOHP) considers any underlying medical conditions and issues a fit-for-work certification.



Deloitte Legal Services

Member schools have access to exclusive rates for support and guidance from one of the UK's highest quality legal teams, offering invaluable support to address areas of employment law including liaising with trade unions and severance.



Neurodiversity Training

This training session explores the benefits of neurological conditions like ADHD, autism, and dyslexia in schools, offering effective communication strategies for creating an inclusive environment.



Occupational Health Support Line

We understand the importance of fostering a clear and effective channel of communication. This dedicated helpline is designed to empower those with comprehensive guidance and expertise.



Occupational Health Hub

This comprehensive resource is designed to empower schools with the knowledge and tools they need to create a thriving, healthy, and productive education environment.

Menopause Services



Menopause Counselling

Our expert counsellors provide a confidential space for individuals to explore their feelings, concerns, and questions. They're trained to address the emotional and psychological aspects of this transition, offering guidance.



Navigating your Personal Journey

This popular service empowers individuals with practical guidance and personalised strategies to navigate their unique experiences during this life stage.



Supporting Staff in the Workplace

Our workplace support service provides insights and strategies for both employees and employers to foster a supportive environment for those navigating this new transition who may need it.



Menopause Blog

This newly introduced blog is a dedicated space offering valuable insights, tips, and personal stories related to menopause. It aims to raise awareness, break stigmas, and provide support through expert advice and shared experiences.



Symptoms Tracker

The Menopause Symptom Tracker helps individuals monitor and manage their menopause symptoms effectively. This tool allows users to track changes in their health, identify patterns, and access personalised advice to better navigate this life stage.



Guidance for Partners

Designed to help partners navigate the emotional and physical changes that menopause can bring to a relationship, we offer compassionate advice on how to understand and respond to symptoms, while fostering empathy and open communication.

Pupil Wellbeing Service



Accessible online portal

Our assessments are conducted by Specialist Occupational Health Practitioners (SOHP) who bring expertise and understanding to each case.



Staff + Pupil Customisation

Once set up, educators can assign specific wellbeing modules to each pupil through their own custom account.



Online Avatar Guided

At the start of each session, pupils are greeted by a friendly online avatar, creating an engaging and welcoming experience. This personalised approach helps pupils to feel comfortable as they navigate the platform.



12+ Modules Available

Dive into the hub for insights on topics such as 'What is Mental Health?', 'Confidence and Body Language'. Many more topics are currently available, plus additional topics added every month.



Additional Printable Resources

Upon completing each module, pupils will have access to additional and easily downloadable and printable resources.



Integrate existing frameworks

Each module is designed to integrate seamlessly into your school's existing framework, supporting both the academic and emotional needs of students.



Testimonials

“Joining Education Mutual has been a game changer for staff absence insurance”



Farnworth CofE Primary School *2024

See what our member schools have to say via our review site



Gold Trusted Service Award
2023



Gold Trusted Service Award
2024



Platinum Trusted Service Award
2025



“Education Mutual have always been incredibly helpful since working with our Trust since September 2023. Nothing is ever too much trouble and the staff are only ever an email away and reply instantly.”



Create Learning Trust *2024

“Fantastic service from start to finish. Communication is very good and the portal is so easy to use. Customer service is always at the end of the phone for advice. I would recommend to anyone. Perfect all round service. Thank you for the past year and look forward to working with you again this next year.”



St James C of E Primary School *2024



“We have always found Education Mutual to be customer focused, fair, and responsive, three things that are not often found in the world of absence insurance! They strive for continuous improvement and this is evident in the increased offering year after year.”



Evergreen School *2024

“Whenever I have called, there is always someone on the other end of the phone who can support and answer my queries and their prompt reply is well appreciated. They are very approachable and knowledgeable in their field and their expertise speaks for itself. The wellbeing services available are excellent and many of our staff have used and welcomed this support and confidential service.”



Woodlands Primary School *2024

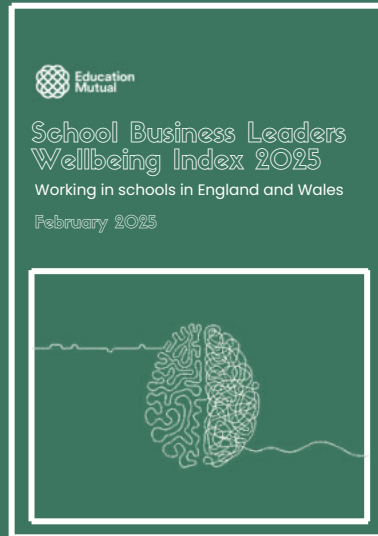
Excellent 4.9 | ★★★★★

“We moved to Education Mutual a few years ago from our Local Authority and have found it to be really good value for money. The service we've received has been excellent. The portal where I record the claims is really quick and easy to use but there is always someone on hand to help if necessary. The claims are paid regularly without having to chase. We would definitely recommend to anyone considering using the Mutual.”



Meath Green Junior School *2024

School Business Leader Wellbeing Index 2025



We conduct annual research into the mental health and wellbeing of school business leaders in England and Wales

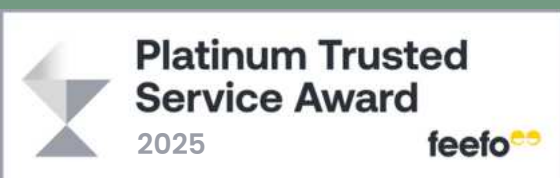


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Members rate our Health and Wellbeing Services

Members rate our Occupational Health Services

Platinum Trusted Service Award
2025 **feefo**