



UK Healthcare™

Looking after every body

Inicio Learning Trust- Recent improvements to terms and conditions are listed below and replace the equivalent clauses:

- **Maternity/Paternity/Adoption (one adult only) —see below**

Single payment per child born or adopted

We will pay a single payment for each child born to you or your partner whilst you are a member of this policy, providing you have completed the initial twelve month qualifying period.

We cover:

- The birth of each child
- Adopted children under the age of 3
- The birth of a stillborn child after 24 weeks

We don't cover

- A miscarriage up to 24 weeks
- Foster Children
- Termination of pregnancy
- Dependant children

- **Face-to-face counselling (employees only) – see below**

Following your call to the helpline or as a result of intervention by your employer, if your counsellor considers that it would be of benefit to your circumstance, our service partner can arrange for up to six face to face counselling sessions in person. These counselling sessions occur following:

- A referral by your telephone counsellor
- A referral by your manager
- A request by yourself

The service provides access to a network of counsellors covering the UK enabling you to meet someone close to your home or place of work, typically within either 15 miles or 30 minutes' drive. Travel expenses are your responsibility. The fully experienced counsellors work with a wide range of issues including (but not limited to):

- Emotional problems
- Work related issues
- Stress/ Anxiety
- Relationship difficulties and family matters
- Bereavement
- Retirement
- Redundancy

This service is completely free of charge to you, however face to face counselling is unfortunately not available to your immediate family as this would then be deemed as a taxable benefit. One-off telephone counselling and online support is available for your legal partner and children aged 18-24 in full time education residing in the same household. The service is provided by a third party company.

To speak to a counsellor call 0800 107 6585 quoting reference number 73006

- **HRT Pre-payment Certificate – see below**

- As from 1st April 2023 a claim can be made for 1 prescription against the cost of the HRT (only) pre-payment annual certificate

- **Benefits run annually – September to August (From 1.9.24)**

We strongly recommend you keep this amendment with your policy document in order to maintain an accurate record of the terms and conditions employed.



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