

Updated April 2025

2025/26 Schools Absence Scheme

Aims of the Scheme

- The scheme aims to provide a contribution towards the cost of providing supply cover for teachers and non-teaching staff who are on sick leave and meet the eligibility criteria of the scheme.
- The scheme is currently only open to Maintained Primary and Nursery schools.

In view of the potential costs of long-term absence, you are strongly advised to ensure your school has adequate cover for this purpose, either via this scheme or a commercial alternative. Schools choosing to self-insure must acknowledge there will be no assistance from any contingency funds if there are significant liabilities leading to budget difficulties.

How does the scheme operate?

The absence scheme is a premium-based assurance pool with schools making claims against the central fund of premiums. The scheme has been successfully operating for a number of years. The scheme is not underwritten by any commercial insurance company and is operated by the Local Authority on behalf of participating schools solely with the aim being self-funding. Accordingly, any surplus in one year is reflected in lower premiums in the next and any deficit results in a premium increase. The LA reserves the right to amend premiums and withdraw any proposal of cover without notice.

The scheme operates using one category of teacher and three categories of non-teacher staffing types and schools are able to tailor the non-teacher staffing category of staff they wish to cover through the scheme as premiums are set out for each category. The categories for sickness are:

- Teachers
- Teaching Assistants
- Caretakers
- Other support staff

Other Support staff with an FTE of less than 0.4 are not covered owing to the time / cost involved in dealing with very small full-time equivalents (This includes admin staff, cleaners, catering staff and midday supervisors). Breakfast Club and After School Club staff continue to be excluded from the scheme. FTE is considered per job role, not as a cumulative total for a member of staff.

E.g, a member of staff with 3 posts works 0.2 FTE in each post. This staff member will be excluded from the scheme in all job roles as no one job carries more than 0.4 fte. Where a member of staff has a role covering 0.5 fte and another role covering 0.3 fte, a claim can be submitted for the 0.5 fte role only provided the schools has selected their role for cover.

Schools can opt for “day one” or “day eleven” cover for Caretakers only. For all other staff only day 11 cover is available.

Teachers’ maternity and adoption are covered through a separate universal de-delegation scheme, which is only available for maintained primary schools.

On receipt of valid claims, funding due to schools will be made via the monthly funding statement – see frequently asked questions.

Please note: Any continuing claim is subject to a 10-day excess period at the start of each new financial year

Cost of the scheme for 2025/26			
Type of Staff	Primary / Nursery		
	Day 1	Day 11	
Teaching Staff	N/A	£25	Per Pupil
Teaching Assistants	N/A	£125	Per FTE of Staff
Caretakers	£500	£125	Per FTE of Staff
Other Support Staff	N/A	£125	Per FTE of Staff

Due to increased claims and costs of these, there will no longer be a discount for continued purchase of the scheme.

Staff joining your school after the signing up form has been received are included in the cover, provided we are notified in advance of a claim and the school has signed up the scheme for that category of staff.

If the numbers of staff increase significantly in year in any covered FTE Staff type the LA reserves the right to reflect this in a revised charge for 2025/26

In the situation where two or more schools share a member of staff, typically the member of staff will be included within the FTE value of only one of the schools. It is the decision of both schools to join the scheme and share the cost. The premium will be charged to the school which has the shared member of staff within their FTE count and schools would have to share the cost of the premium (and possible receipts) through internal/external invoicing.

Sickness absences must be identified

A requirement of the claims process is that the cause of absence is accurately identified. This will help inform the accurate calculation of premiums in future years. One of the following must be selected -

- Back and Neck Problems
- Other Musculoskeletal Problems
- Stress, Depression & Mental Health
- Viral Infections
- Headache & Migraines
- Operation, Post-operative Recovery & other Hospital treatments
- Genito-Urinary
- Pregnancy Related

- Stomach, Liver, Kidney Disorder
- Heart, Blood Pressure, Circulation
- Chest, Respiratory
- Eye, Ear, Nose and Mouth/Dental
- Colds, Influenza etc.
- Other
- Covid*

*Payments will not be made in respect of any staff who are self-isolating unless the claim is supported by a doctor's certificate. In the unlikely event that schools will be required to close or further lockdown was to be enforced, the LA reserve the right to suspend the scheme at any time.

Scheme Payments for 2025/26

The number of days it is possible to make a claim for varies according to the type of staff and the typical type of contract they have. The pro-forma spreadsheet automatically calculates the number of days for each category of staff based upon an analysis of working and non-working days.

The following days are covered for each category of staff:

Type of Staff	Coverage
Teaching Staff	Term time days only
Teaching Assistants	Term time days only / or 52 week for Nursery Schools (depending on contract)
Other support staff	Term time days only
Caretakers	52 week contracts excluding weekends

All term time days exclude teacher-training days and bank holidays.

These terms are the maximum coverage included in the scheme and no other cover arrangements are available (i.e. clerical staff on 52 week contract). The days covered are based upon the model contract type for all schools.

Please be aware of this when you make your decision on whether to join the scheme or not.

The following daily payments will be made for each day of absence after the excess period:

Type of Staff	Benefit for Primary / Nursery Schools (£ Per Day)
Teaching Staff	£230 Apr 25 – Mar 26
Teaching Assistants	£52 Apr 25 – Mar 26
Caretakers	£47 Apr 25 – Mar 26
Other support staff	£52 Apr 25 – Mar 26

No claim will be accepted for absences of less than one day.

Payment will not be processed for late claims submitted more than 4 weeks after the first day of absence.

Initial claims MUST be made within 4 weeks of the first day of absence.

Failure to submit your claim within this timescale will result in your claim being dismissed.

All claims must be supported by adequate documentation to substantiate the period of sickness. For all sickness less than 8 calendar days, a self-certification form must be provided with your claim form. Where sickness lasts for more than 7 calendar days and the employee continues to be off work on the 8th day, a medical certificate must be provided along with a self-certification, except where a medical certificate covers the entire period of absence. An example of a self-certification form can be found in the appendix of this policy. Where your school already has a self-certification process in place as part of any return to work procedures, your self-certification form or HMRC SC2 form will suffice. *The example in the appendix of this document is solely for use in the context of this scheme and should not be copied or used for any other purpose.*

The payment will be reduced to reflect the employee's contracted sickness entitlement in line with their contract of employment. **It is the school's responsibility to notify the local authority of reductions in pay.** Where schools have a long-term absence issue, advice should be taken from an HR professional in order to find a resolution as soon as possible. This scheme will not cover any severance payments arising from termination due to long term absence. A maximum of 100 days of full daily payments and 100 days of half daily payments will be payable per annum.

Frequently Asked Questions

Q - How does the scheme work?

- For each school, premiums for teaching staff are calculated based on the number of pupils on roll, and for non-teaching staff the FTE for each category of staff are calculated based on the information contained in your school's budgeting toolkits. No adjustment to the premium will usually be made for changes in staffing structures throughout the year. Claims can only be made for staff on the school's payroll - Agency Staff are not covered.
- To cover teaching and non-teaching staff you either opt in or out of "day 11" cover. However, for caretakers you have the option of "day 1" or "day 11" and you must select which level of cover you require (day 1 / day 11). **NB: The cost of "Day 1" cover is higher to reflect the fact that schools will be able to make a claim on the first day the caretaker is absent. "Day 11" cover allows a school to claim from the 11th day of absence.**
- Schools make claims during the year in accordance with the scheme procedures contained within this document.

Q - How do I join the scheme?

- Heads and Governors should decide at the time their school budget is submitted whether or not to join the scheme for 2025-26. **No further entries to the scheme for 2025-26 will be allowed after school budgets have been submitted. The deadline for opting in is Friday 23rd May 2025.**
- Premiums for the 2025-26 schemes will be charged no later than July 2025 .

Q - How long does the cover last?

- The scheme will run from the 1st April 2025 to 31st March 2026 inclusive for maintained primary and nursery schools.

Q - What eligibility conditions are there on the scheme?

The conditions and eligibility criteria that will apply from 1st April 2025 are as follows:

- All sickness claims must be made within four weeks of the first day of absence or where multiple doctors certificates are issued, within 4 weeks of the end date of EACH subsequent doctor's certificate.
- Where no doctor's certificate is required, a self-certification of sickness must be provided within four weeks of the first day of absence. If the 4 week window expires within the summer holidays, the school must make the claim by the last working day in September. For the purpose of this scheme, the summer holidays are defined as beginning on 21st July 2025.
- Schools that elect to join the scheme will be covered for contracted staff only, providing the school has subscribed to the scheme for that category of staff. Agency/external workers are not covered.
- Staff joining the school after the start of the financial year will automatically be covered provided we are notified in advance of a claim and the school has signed up to the scheme for that category of staff.
- If a school re-joins the local authority's scheme in 2025-26 after a year or more out, the "pre-existing absence" clause applies. Schools that opt back into the scheme will not be reimbursed for the costs of supply cover for staff with pre-existing absence.
- For schools that are re-joining the scheme after a period of absence, it is the duty of each school to inform the local authority of any circumstance that may represent an undue risk to the scheme. Absences which occur after joining the scheme, but which were known by the Headteacher as going to occur or likely to occur will not be covered. For example:
 - A member of staff who has recurring chronic illness, such as multiple sclerosis, stress/ depression or cancer.
 - A member of staff has been placed on a waiting list for an operation.
- All claims for more than 7 days must have a valid medical certificate or written confirmation from occupational health following the seven calendar day self-certification period, stating that the member of staff is unfit to return to work. **Without this, no payment will be made.**
- Pregnancy related sickness is covered with exception of the four weeks before the Expected Week of Childbirth (EWC) date on the maternity certificate (MAT B1).
- Where a member of staff is pregnant and they are off sick with a pregnancy related illness, any payments will cease from 4 week before the EWC as per the MATB1.
- No payments will be made for claims made after the deadlines. For long-term sickness, schools should make interim claims on production of each medical certificate. Initial claims MUST be made within 4 weeks of the first day of absence.
- The sickness scheme pays for full working days only – therefore weekends, bank holidays, schools holidays and staff training days (where pupils are not in school) are excluded from the eligible days.

Q - What is not covered by the scheme?

The scheme does **not** cover the following situations –

- Request for additional funding for the costs above the defined daily benefit paid by the scheme
- Paternity leave
- Secondments
- Compassionate leave
- Other Support staff under 0.4fte (per role, not cumulative)
- Breakfast Club and After School Club staff
- Suspensions

- Jury service
- Public duties
- Payments in lieu of notice
- Redundancy payments

Schools need to carefully consider any absences they might deem as an industrial injury (Burgundy Book). Claims to this scheme, in these cases, are limited by the maximum pay-outs stated below and require due consideration by schools of professional advice in taking a decision.

Q - When am I eligible to make a sickness claim?

Schools have the option of joining the scheme on two different levels of cover –

- Cover on day 1 of absence (Caretakers only).
- Cover on day 11 of absence

These days essentially act as the excess period on the policy. Schools are not allowed to vary the type of cover throughout the year and will be reimbursed at the scheme's defined daily benefit rate. The payment will be reduced by 50% when the employee goes onto half salary and stops when salary payments to the employee end. **It is the school's responsibility to notify the local authority of reductions in pay.** Where schools have a long-term absence issue, advice should be taken from an HR professional in order to find a resolution as soon as possible. Please note a maximum of 100 days of full daily payments and 100 days of half daily payments are payable per annum.

If an employee is off for an extended period, schools should submit regular interim claims which must coincide with each medical certificate and an interim claim **must** be made up to the last day of the financial year if the employee remains off after the 31st March. Full documentation for all days covered should be included with the claim.

Q – What if I want to claim for a member of staff who was not at the school in April, or who works different hours?

If you wish to claim for a member of staff who was not present at the school or who was working different hours when the FTE counts were taken to calculate your premiums, you can still do so as long as you can provide evidence that the member of staff works for the school. The best way to do this is to submit a copy of a payroll report along with your claim.

All claims are checked against the FTE details provided at the start of the year. Any unexplained differences will result in your claim being returned. Please therefore check the FTE against the submitted SBS budget prior to submitting any claim. If the figures differ then please provide an explanation and evidence as to why this is the case.

Q - I have day 11 cover and a member of staff who is absent again with the same illness. Does the 10-day excess period still apply?

Within a four-week period, the excess period will not apply if a member of staff goes on sick leave again with the same ailment. With recurrent illnesses e.g. cancer, stress related illness and back problems, this excess period is waived within the financial year in which the illness first occurred. **Any claims made in the following financial year for the recurrent illness have to serve the excess period**

again. Please note that a maximum 6 months of full daily payments and 6 months of half daily payments are payable per member of staff.

Q – How do I calculate a member of staff’s FTE?

The formula for teaching staff is:

$$\frac{\text{Hours worked weekly X weeks worked per year}}{25 \times 52}$$

For teaching assistants:

$$\frac{\text{Hours worked weekly X weeks worked per year}}{32.5 \times 52}$$

For other staff:

$$\frac{\text{Hours worked weekly X weeks worked per year}}{37 \times 52}$$

Alternatively, use the FTE calculator which was circulated with the original guidance or can be accessed [here](#).

Q- When will I be charged for being in the scheme?

Schools will be charged in full by 31st July.

Q - A teacher is returning to work on a phased return, is this covered?

NB: Phased returns apply to teachers only, not to TAs, caretakers or other support staff.

Claims can only be made for the days that a supply teacher has been employed to cover the teaching commitment of a teacher on a phased return. The FTE to be entered on the form is the time that the staff member is off rather than the time they worked. For example, if a teacher is 1.0 FTE and they are on a phased return working 1 day a week then the claim will be for 0.8FTE to cover the days they are not working.

For phased returns one claim should be completed for the full period using an average FTE figure. This can be calculated as per the instructions below. The phased return should be on a separate form to any other claims for that teacher.

Step 1: Navigate to the “Phased Return Calculator” tab on the claim spreadsheet.

Step 2: Choose the Employee type from the drop down.

Step 3: Enter the employees' normal FTE in Cell E44 (this should be 0.8, etc not an hourly amount). Please double check the FTE against the submitted SBS budget and explain any differences in your covering email.

Step 4: Enter the number of hours worked (per week) in cell D30 and the number of weeks those hours were worked in cell E30. Repeat in each row for each phase of the phased return.

Step 5: The FTE figure in cell E45 is the figure to enter on your claim form for the full period.

Step 6: Complete the claim form as you would normally, using the FTE figure from Step 5 and the period as the full period of the phased return.

Q - How do I make a claim?

Please check that you are using the newest version of the claim form before beginning. The claim form can be accessed by searching "Sickness Claim Form" on [Cambridgeshire Absence Schemes and Contingencies - Learn Together \(cambslearntogether.co.uk\)](https://cambslearntogether.co.uk)

Detailed instructions for using Sickness Claim Form can be found on a tab of the spreadsheet. Forms MUST be completed electronically. Claims not completed electronically will be returned for amendment and therefore delay payment to the school. Once completed a copy should be printed off, signed by the Headteacher or Bursar and retained in the school's records. The electronic form should then be submitted by saving, attaching to an email and sending to:

Bank.Account@cambridgeshire.gov.uk with the subject clearly stating "Absence Scheme Claim" along with relevant copies of the doctor's certificates and Occupational Health report.

A copy of valid doctor's certificates, self certification or relevant documentation from occupational health covering the period of claim must be included with the claim form.

Claims will not be paid without this documentary evidence.

If the certificate states 'one week', the day it is signed counts as day 1 unless otherwise stated. For example if the certificate date is Friday 4th December, the final day certified would be Thursday 10th December. The staff member would therefore return to work on Friday 11th December unless a further certificate is issued. Similarly if a certificate is dated 4th December for one month it expires on the 3rd January.

Q – When should I claim?

A claim should be completed as soon as you have a doctor's certificate and within 4 weeks of the first day of absence.

Q – When will I receive payment?

As long as the claim is received before the 24th of the month, payment will usually be made in your next month's funding statement for schools. If it is received between the 25th and the end of the month, the school will likely not receive the payment for 2 months.

Payments for long term sickness will be paid as the absence is incurred, not in advance

Schools please note that at year-end all claims received by the 28th February will be paid in the March funding statement. Claims received after the 28th February may not be paid until the May funding statement.

Q – Will you be introducing a "no claims discount"?

This may be considered in future years, alongside the existing pricing and loyalty discounts. At present, this cannot be offered

Q – Will the school be reimbursed if it converted to an academy during the year?

No refunds will be made for schools which convert to an academy during the year. At the date of conversion, any existing claims will be paid up to that date. No further payments will be made for absence which continues after the day of conversion.

If you have any queries concerning individual claims, administration etc. please email:
Bank.Account@cambridgeshire.gov.uk

Employee Self Certification of Sickness

Name.....

Surname.....

DoB.....

First full day of sickness.....

Last day of sickness.....

Brief details of sickness.....

Signed by Employee

X
