

Roles and Responsibilities

Introduction

Mercer Limited, trading as Mercer Marsh Benefits (MMB), work with AXA PPP healthcare Limited trading as AXA Health (AXA Health) as their preferred provider of private medical insurance (PMI) for the Education sector.

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

The below outlines the roles and responsibilities of each party involved in the administration of your Group Plan.

The role of Mercer Marsh Benefits (MMB)



MMB is an independently authorised employee benefits adviser, who acts on the school's behalf. MMB should be your primary source of information and guidance in relation to the management of your group plan. As an independent adviser, MMB is also able to undertake a market review for you to ensure that the cover provided is right for your needs.

The role of AXA PPP healthcare Limited (AXA Health)



Your policy is a group contract of insurance between you and AXA Health. AXA Health will be the insurer and the provider of this group plan. The members or guardians of your group plan should contact AXA Health directly when making a claim, on the number provided in their Membership Handbook.

Any claims or reimbursements owed to members or guardians in relation to a claim will be paid by AXA Health. Your premium is set each year by AXA Health.

The role of The Permanent Health Company Limited (PHC)



PHC is part of the AXA PPP healthcare Group and AXA Health delegates parts of the administration of your group plan to PHC. The main activities PHC is responsible for are:

- Policy administration, including sending out group plan literature and registering, changing and confirming group plan member details.
You can contact PHC directly in relation to membership changes at: pupilshealth@thephc.co.uk or by telephone on **01923 770 000**.
- Invoicing for, collecting and refunding premium. It is important to note that when collecting or returning premium, PHC acts as agent of the insurer, AXA Health. This means your money is protected, as any premium you pay to PHC is treated by AXA Health (your insurer) as having been paid directly to them. Should you receive a refund of your premiums it will be made by PHC and be shown as such in your bank account.

AXA Health is a trading name of AXA PPP healthcare Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. PHC is a trading name of The Permanent Health Company Limited which is authorised and regulated by the Financial Conduct Authority. The Permanent Health Company Limited is a wholly owned subsidiary of AXA PPP healthcare Group Limited and part of the global AXA group. Both companies are registered in England and Wales under numbers 03148118 and 02933772 respectively and their registered office is located at 20 Gracechurch Street, London EC3V 0BG.

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