Transport for London

The information contained in this document is highly confidential and must be treated accordingly. It should be used only for the purposes of providing the information requested and should not be distributed more widely than necessary to provide that quotation or illustration. In no circumstances should it be disclosed to third parties without our written consent.

Heading	Description	Remarks
Scheme name	Transport for London (TfL).	
Eligibility and subsidy	Pay Bands 1-3 - single cover only. Pay Bands 4+ and Business Managers - married cover, children and the employee's own cost. Some legacy arrangement apply.	
Over Age Dependants	Can remain on cover until the renewal following their 21st birthday, or 25th if in full time education.	
Continuation option	An individual continuation of cover option with no further medical underwriting being applied is preferred.	
Payment basis	Trust fund paid quarterly.	
Renewal date	01-Apr-22	
Current Provider	AXA Health.	
Current Scheme	Advance Pathways (mandatory open referral). *The musculoskeletal pathway is mandatory.*	This must be replicated.
Current Hospital Cover	Pathways (open referral network, previously known as THP).	
Age / Claims Related	Claims related.	
Funding	Trust.	
Stop loss insurance	110% general stop loss and £50k specific stop loss.	
Underwriting	Medical history disregarded.	
Benefit limitation	£100 per person per scheme year.	
Co-Insurance	N/A.	
Weightings	Single - 1 Couple - 2.2 Family - 2.84 Single parent - 1.62 *Same rates apply for under and over 65's. Commissioner has own rate based on different outpatient benefit.*	The existing weightings must be maintained i.e. same weightings for under and over 65's.
Health initiatives: company smoking policy	N/A.	
Health initiatives: pre-employment medicals	N/A.	
Health initiatives: regular medicals	N/A.	
Health initiatives: EAP	Policy with AXA Health.	
Health initiatives: Other	N/A.	
Location details	Nationwide.	
Additional Information	N/A.	

Transport for London

Benefits	Existing design
Inpatient and day patient treatment	Paid in full at an Advance Pathways private hospital or day patient unit.
Outpatient cover	£1,750 outpatient limit. Commissioner only - full refund. CT, MRI or PET scans - paid in full. No U&C as mandatory open referral on Pathways network.
Physiotherapy, osteopath and chiropractic treatment	Paid from the outpatient limit when treatment is via the musculoskeletal pathway (mandatory).
Acupuncture and homeopathy treatment	Paid from the outpatient limit when treatment is GP referred.
Cancer cover	Active treatment of cancer will be covered. In the case of cancer drug treatments that are given for prolonged periods of time (for example Herceptin for some types of breast cancer), these are payable once per course of cancer treatment. By 'course of cancer treatment' the administrator means from diagnosis of a primary or secondary cancer (whichever occurs first) through to the final surgery, radiotherapy or chemotherapy for that primary or secondary cancer (whichever occurs last). These cancer drug treatments will be covered for a period of up to one year or the period of the licence whichever is the shorter. The time limit starts from when the member first started receiving that drug treatment funded by the administrator. These drugs will only be eligible for benefit when they are used within the terms of their licence. Chemotherapy for pain relief as well as radiotherapy will be covered.
Mental health	Inpatient treatment - 28 days. Day patient treatment - paid in full. Outpatient - within the £1,750 outpatient limit.
NHS cash benefit	£200 per night up to £3,600 per scheme year.
Cancer cash benefit	£200 per night up to £5,000 per scheme year
Parent accommodation	Hospital accommodation - paid in full for one parent to accompany a child, while the treatment is receiving eligible private treatment. Hotel accommodation - up to £100 a night up to £500 per scheme year towards the costs for one parent to stay near to the private hospital where a child is receiving eligible private treatment.
Ambulance transport	Paid in full when medically necessary.
Home nursing	Paid in full.
Oral surgery	Paid in full so long as the member uses a facility that the administrator has an agreement with covering oral surgery. The plan will pay for: - reinserting the member's own teeth after trauma. - surgical removal of impacted teeth, buried teeth and complicated roots. - removal of cysts in the jaw.
External prostheses	Up to £5,000 for the lifetime of the membership.
Emergency overseas treatment	Excluded.
Virtual GP service	Included - unlimited consultations, diagnostic pathway included.
Musculoskeletal pathway	Included - mandatory.
Mental health pathway	Included - voluntary.
Cancer pathways	Included - voluntary.

Transport for London

Current membership details

Membership category	2021/22 opening	2021/22 current
Single	5,089	5,089
Married	334	334
Family	269	269
Single parent	59	59
Commissioner (s)	1	1
Total	**5,752.0**	**5,752.0**

Historic membership details

Year	Average membership
2020/21	5,715.9
2019/20	5,800.5
2018/19	6,064.0

Transport for London

Monthly paid claims data

Month	2018/19	2019/20	2020/21	2021/22
April	£329,884	£353,682	£167,858	*Data to follow when more is available.*
May	£377,375	£268,483	£185,679	
June	£405,026	£339,195	£150,678	
July	£332,995	£327,044	£207,842	
August	£369,192	£305,321	£249,469	
September	£321,405	£310,275	£277,224	
October	£351,999	£383,751	£279,382	
November	£273,326	£283,275	£263,962	
December	£232,203	£337,507	£326,205	
January	£236,130	£326,686	£271,871	
February	£354,663	£297,357	£262,370	
March	£394,081	£188,262	£322,730	
Total	**£3,978,279**	**£3,720,838**	**£2,965,270**	**£0**

Summary of top 10 hospital spend

Hospital	2018/19	2019/20	2020/21	2021/22
London Clinic	£311,590	£488,057	£246,514	*Data to follow when more is available.*
Spire Bushey	£22,641	£2,517	£146,310	
London Bridge Hospital (HCA)	£84,842	£35,824	£142,466	
BMI The Blackheath Hospital	£112,163	£125,563	£88,707	
BMI London Independent Hospital	£88,026	£151,486	£88,127	
Leaders in Oncology Care (HCA)	£36,669	£1,328	£72,654	
BMI The Clementine Churchill Hospital	£95,166	£128,054	£71,815	
Parkside Hospital	£62,645	£106,741	£64,065	
Nuffield Health Brentwood	£79,417	£83,214	£61,010	
The Holly Private Hospital	£86,915	£107,008	£60,114	

Transport for London

High claims over £20,000

Contract year	Identifier	Diagnosis	Value	Status	Remarks
1 April 2021 to 30 June 2021	*Data to follow when more is available.*				
1 April 2020 to 31 March 2021	Dependant	Cancer	£170,355	Ongoing	
	Employee	Cancer	£127,916	Ongoing	
	Employee	Cancer	£98,504	Ongoing	
	Employee	Cancer	£62,157	Ongoing	
	Employee	Cardio/MSK	£57,443	Ongoing	
	Employee	Cancer	£54,747	Ongoing	
	Employee	Cancer	£44,757	Ongoing	
	Employee	Cancer	£44,416	Ongoing	
	Employee	Cancer	£41,959	Ongoing	
	Employee	MSK	£41,358	Ongoing	
	Employee	Cancer	£31,943	Complete	
	Employee	Cancer	£30,967	Ongoing	
	Employee	Digestive system	£27,643	Complete	
	Employee	Cancer	£23,478	Ongoing	
	Employee	Cancer	£22,268	Ongoing	
	Employee	Cancer	£21,402	Ongoing	
1 April 2019 to 31 March 2020	Employee	Cancer	£150,546	Unknown	
	Employee	Cancer	£122,721	Unknown	
	Employee	Cancer	£48,051	Unknown	
	Employee	Cancer	£46,715	Unknown	
	Employee	Cancer	£43,160	Unknown	
	Employee	Cancer	£39,672	Unknown	
	Employee	Cancer	£32,799	Unknown	
	Employee	Cardiovascular	£29,625	Unknown	
	Employee	MSK	£25,867	Unknown	
	Employee	MSK	£22,873	Unknown	
	Employee	Cancer/MSK	£21,645	Unknown	
	Employee	Cancer	£21,350	Unknown	
	Employee	Cancer	£21,144	Unknown	
	Employee	MSK	£20,936	Unknown	
	Employee	Cancer	£20,482	Unknown	
	Employee	Cancer	£20,223	Unknown	
1 April 2018 to 31 March 2019	Employee	Cancer	£120,541	Unknown	
	Dependant	Cancer	£83,113	Unknown	
	Employee	MSK	£72,603	Unknown	
	Employee	Cancer	£66,118	Unknown	
	Employee	MSK	£65,542	Unknown	
	Employee	Disorders of nervous system	£40,813	Unknown	
	Employee	Cancer	£32,825	Unknown	
	Employee	Cancer	£27,659	Unknown	
	Employee	Cardiovascular	£26,349	Unknown	
	Employee	Cardiovascular	£24,564	Unknown	
	Employee	Cancer	£24,170	Unknown	
	Employee	MSK	£22,122	Unknown	
	Employee	Mental health	£21,258	Unknown	
	Dependant	Cancer	£21,248	Unknown	
	Employee	Breast disorders	£20,419	Unknown	
	Employee	MSK	£20,214	Unknown	