

Scottish Joint Industry Board Handbook 2026 - 2028

Section F
Private Medical Insurance



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Private Medical Insurance

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F1. Introduction

- F1.1 The SJIB firmly believes in supporting a viable, thriving National Health Service. The SJIB does not regard the scheme described in this Section as an alternative to NHS treatment but sees it as complementary to and supplementing NHS treatment. Membership of the Private Medical Insurance Scheme will not affect an individual's right to NHS treatment, and it is intended that Operatives will be reassured by its provision and benefits.



F2. Private Medical Insurance

- F2.1 Private medical insurance cover must be provided for Operatives as part of the SJIB Welfare Benefits package. Eligibility criteria are specified in Section E1.
- F2.2 SJIB/SELECT Members can purchase cover under a Private Medical Insurance Scheme that provides benefits which are compliant with the SJIB Terms and Conditions through EC Insurance Services Ltd (ECIS) who are authorised and regulated by the Financial Conduct Authority.



F3. Benefits

- F3.1 The SJIB Private Medical Insurance Scheme, provided through ECIS, includes the following features:
- (a) Full cover for hospital treatment and in-patient diagnostics as well as musculoskeletal and mental health quick referral services. There are also cash benefits available for NHS hospital stays.
 - (b) An outpatient limit of £1,250.
 - (c) An annual rolling excess of £150.
 - (d) Full cover for cancer diagnostics and treatment.
 - (e) 45-day in-patient mental health cover.

No medical history is required. Individuals are covered regardless of their current state of health.

- F3.2 If an employer wishes to provide this benefit from an alternative provider, they must provide evidence to the SJIB that equivalent benefits are being provided.



F4. Operatives Joining the Scheme

- F4.1 In order for Operatives to be covered, employers must purchase weekly benefits for them within the timescales communicated by ECIS.
- F4.2 Operatives joining the scheme will be eligible to claim from the beginning of the month following their join date.
- F4.3 Operatives should be made aware at the time of joining that private medical insurance is a taxable benefit in kind and will affect their tax code. Employers are required to complete a P11D form for each employee every year.



F5. Operatives Leaving the Scheme

- F5.1 For Operatives leaving the scheme, eligibility will continue until the end of the month in which they leave.



F6. Administration of the Scheme

- F6.1 Contact ECIS on 0330 221 0241 or email ecis@ecins.co.uk for full policy details.
- F6.2 ECIS sends an eligibility list to the private medical insurance supplier at the start of each month.
- F6.3 Full terms and conditions will be sent to employers annually. Please note that exclusions and conditions apply.
- F6.4 The current private medical insurance supplier for the scheme is Bupa Insurance Limited. Operatives can call the Bupa helpline on 0345 606 0802 to check eligibility and make a claim.



F7. Further Information

- F7.1 For further information contact ECIS at ecis@ecins.co.uk or phone 0330 221 0241.

Note: Details above are correct at the date of publication but may change in line with ECIS terms and conditions.



The Scottish Joint Industry Board (SJIB) was founded in 1969 by SELECT and Unite the Union.

Its principal objectives are to regulate relations between employers and employees, provide benefits for people engaged in the industry in Scotland, stimulate and further the progress of the industry and regulate and control employment, the level of skill and proficiency, health and safety competence, wages and welfare benefits.

The main functions are the maintenance of the National Working Rules, the registration and licensing of apprentices, grading and registration of employees, the resolution of disputes and the provision of welfare benefits.



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