



Group Income Protection Plan

A benefit under the Aviva Pension Trust for
Independent Schools (APTIS)

Employees guide to benefits
For school employees

Scheme name: **The APTIS Group Income Protection Plan**

Your benefits under the plan

In the event of your incapacity preventing you from working, on a full or part-time basis, for a period in excess of 39 weeks (known as the 'Deferred Period'), we will pay:

- Up to 50% of your basic salary plus an additional 15% to cover pension contributions

Payments will continue whilst you are incapacitated for a limited period. The maximum period that payments can continue to be made and what happens when that period ends, has been selected by your school (please ask your school for details).

Payments will cease before the end of the limited period if you are able to return to work, no longer employed, you die or you reach State Pension Age, whichever is sooner.

It should be noted that employees on zero hour contracts cannot be covered for Group Income Protection benefits.

Who pays for my benefits?

Premiums will be funded and paid by your employer and are not treated as a benefit in kind.

When will my cover cease under the plan?

Cover will cease when you leave the employment of your school or you reach State Pension Age. Whichever is sooner.

What happens if I leave employment before I retire?

Cover will cease under the plan if you leave the school before you retire.

What happens in the event of a claim?

Your employer will need to inform us if you have been absent from work for a month. This will allow us to put any potential rehabilitation programme in place to assist you in returning to work and will also allow us to assess the nature of your incapacity, to ensure that the claims process goes smoothly in the event that your absence continues beyond the 39 week Deferred Period.

Should your incapacity extend beyond the Deferred Period, your employer will complete a claim form and forward it to us. We will then be in contact with you to obtain any further information that we will require to process the claim.



Will my benefit increase when a claim is in payment?

No. The amount will remain constant whilst the claim is in payment, unless your circumstances change regarding your ability to work (for example, you may be able to work part-time).

Are there any additional services included with this policy?

Yes. As a member of the Group Income Protection plan you benefit from access to the Employee Assistance Programme (EAP) provided by Care first. They offer a range of services, which includes:

- Up to eight face-to-face personal counselling sessions per year and unlimited 'in the moment' telephone support;
- Unlimited access to the EAP online resource of personal, health and work-related information;

Further additional services include:

- Thrive Mental Wellbeing App
- Aviva Mental Health Guidance
- Aviva Cancer Care Support

- Wellbeing Library
- Get Active
- Aviva Digicare+ Workplace

You can find details for each of these services at our Group Income Protection Employee Hub, found here:

GIP Employee Wellbeing hub

These are non-contractual benefits facilitated by Aviva and they may be changed or withdrawn by Aviva at any time without notice.

Residency restrictions and terms & conditions will apply to some of these services. Further details can be found by clicking on the link to the GIP Employee Wellbeing hub.

Supporting documentation

Full details of the terms and conditions of this policy will be held by your employer.

Who do I speak to if I have any queries?

If you have any queries concerning your benefits in the Group Income Protection plan, please speak to your school in the first instance.



