

# Income Protection+

Special arrangements for  
NHS doctors, surgeons,  
nurses and midwives



# Help keep your finances healthy. Even when you're not

Our Income Protection+ can help you pay the bills if illness or injury stops you from working. Plus it comes with special features designed for NHS doctors, surgeons, nurses and midwives. Please read the policy summary and policy conditions. These will provide you with further information about Income Protection+ including full details of what is covered and any limitations which may apply. Your adviser will be able to provide you with these.

## What is Income Protection+?

Income Protection+ is a long-term policy that pays out a proportion of your income if, during the policy term, you can't work and suffer a loss of earnings due to illness or injury.

Income Protection+ has no cash-in value at any time. If you stop paying your premiums you won't get any money back and your cover will end. And, as you'd imagine, we can only pay out if you have an eligible claim.

## Why choose Income Protection+?

- **Monthly payments if you can't work due to illness or injury** – helping to keep your finances in shape while you recover.
- **Mental health conditions covered** – including if you're signed off with anxiety or depression (subject to underwriting).
- **Level or increasing cover** – You can keep your level of cover the same or your cover can increase each year without you needing to provide anymore health or lifestyle information. If you increase your cover the premiums will increase too.
- **Unlimited claims** – you can claim as many times as you need to while your policy's in place.
- **Straightforward service when you need us** – thanks to our expert UK-based claims team.
- **Your premiums paid when you can't work** – if you make an eligible claim, we'll pay your premiums for you (usually from 13 weeks onwards after you became unable to work).
- **A range of additional support** – including private physiotherapy treatment (these are non-contractual and can be changed or withdrawn at any time).
- **Plus our NHS sick pay arrangement** – helping to match your payment of benefit with your NHS sick pay entitlement.

# Our NHS sick pay arrangement

In your first few years working for the NHS, your sick pay entitlement changes a lot. So, to make life easier for you, our Income Protection+ comes with an NHS sick pay arrangement.

Your sick pay entitlement builds up gradually during your first five years working for the NHS until you reach the maximum allowance of six months' full pay, followed by six months' half pay. And if you leave for 12 months or more, you'll start again from scratch.

We recognise that this can cause uncertainty – and make it difficult to know what deferred period (the time you need to wait from when you are first off work before any benefit

is paid) to choose for an income protection policy. That's why we offer a special sick pay arrangement to all NHS doctors, surgeons, nurses and midwives.

Choose a deferred period of 52 weeks, and we'll automatically begin your income protection payments as soon as your NHS sick pay stops or reduces – regardless of when that happens.

## When we'd pay out if you had an eligible claim:

Continuous NHS service	NHS sick pay at full pay	NHS sick pay at half pay	Partial benefit from Income Protection+	Full benefit from Income Protection+
0-1 years	1 month	2 months	<b>Months 2 and 3</b>	<b>Month 4 onwards</b>
1-2 years	2 months	2 months	<b>Months 3 and 4</b>	<b>Month 5 onwards</b>
2-3 years	4 months	4 months	<b>Months 5 to 8</b>	<b>Month 9 onwards</b>
3-4 years	5 months	5 months	<b>Months 6 to 10</b>	<b>Month 11 onwards</b>
4-5 years	6 months	6 months	<b>Months 7 to 12</b>	<b>Month 13 onwards</b>
5 years+	6 months	6 months	<b>Months 7 to 12</b>	<b>Month 13 onwards</b>

## Here's how it works

Let's say Dr Smith is earning £40,000 a year and has been working for the NHS for just over two years when she injures her back and can't work. This means her NHS sick pay entitlement would be four months' full pay followed by four months' half pay. She has taken out an Income Protection+ policy for the maximum benefit amount allowed based on her earnings – that's £2,166 a month – and has a deferred period of 52 weeks.

While Dr Smith is on half-pay sick pay, she'd still be receiving around £1,464 a month from the NHS. So, we'd deduct this from the maximum benefit amount of £2,166, and pay her £702 a month ( $£2,166 - £1,464 = £702$ ) for the four months she's receiving half pay.

Then, when her NHS sick pay entitlement ends completely, we'd start paying her the full benefit of £2,166 a month.

**The above is a fictional example to illustrate how this benefit could work. How it will work for you will depend upon your personal circumstances.**

## Other benefits for NHS staff

### Sabbatical cover (known as Restricted Benefit)

Whether you want to study, travel or take time out to raise a family, we'll continue to cover you as though you're still at work. If you do need to claim, your benefit would be paid for a maximum of 12 months.

### Overseas cover

Want to work abroad? You can take your cover with you to many countries, including North America, Australia, France, Germany and Spain. The NHS sick pay arrangement wouldn't apply for overseas cover if you are no longer working for the NHS. Please see policy conditions for full details.

### No automatic exclusions

Needle-stick injuries can be a common occupational hazard for NHS workers. And whilst the risk is small, you can rest assured that we don't have any exclusions for conditions contracted from needle-stick injuries.

### Life change option

Had a promotion? Starting a family? Our life change option may allow you to increase your cover if your circumstances change, without having to answer any more medical questions, subject to eligibility. Please note there are other options available.

To benefit from our NHS sick pay arrangement, you must be working directly for the NHS as a doctor, surgeon, nurse or midwife and be registered with the GMC or NMC. You must also choose a deferred period of 52 weeks.

If at the point we accept your claim you are no longer working directly for the NHS (including being employed by a practice) then you will need to wait until the end of your 52 weeks deferred period before we are able to pay your benefit. It is important to review your cover if you change your job in the NHS or no longer work for the NHS as you may no longer be eligible to use the NHS sick pay arrangement.

# How our Income Protection+ works

Applying is easy, you just need to make a few simple decisions when your adviser sets up your policy.

## When setting up your policy, you choose:

- 1) How much money you'd like to receive each month (subject to the maximum benefit amount available against your earnings).
- 2) How long you'd like to receive those payments for. You can choose to receive payments:
  - up to 2 years each time you are incapacitated or
  - for as long as you are incapacitated, up until when you have chosen your policy to end.
- 3) How long you want your policy to last (up to age 70).

If you're not sure, your adviser will be able to help you decide.

## The amount of cover you can have

The amount of cover you can have depends on how much you're earning. So, when you start your policy we'll do a calculation based on your earnings before tax. This will show you the maximum cover you can take out.

If you make a claim, we'll do the same calculation, but on your earnings in the 12 months before your claim. This will show you the maximum you're allowed to claim. If it's gone down (usually because your earnings have fallen) you may be eligible for our 'benefit guarantee'.

We'll then pay you either the amount you're insured for or the maximum amount we calculated when you made your claim – whichever is lower. We will deduct the net amount of any NHS sick pay you're receiving from what we pay out.

## Cover that can rise in line with your earnings

If you expect your salary to go up each year and want your cover to increase in line with inflation – then it's worth talking through our increasing cover options with your adviser.

We can arrange for your benefit to increase either: a) in line with any rise in The Retail Prices Index; or b) by a fixed annual rate of 3% or 5%, whichever suits you best. If you choose one of these options your premium will also increase, but at a higher percentage rate.

## Our benefit guarantee

If your income falls after you've taken out cover you can end up 'over insured' – and not get as much money as you expected when it comes to making a claim. But with our benefit guarantee, that's less likely to happen. You need to be working a minimum of 16 hours a week for this guarantee.

If the benefit shown on your policy schedule is £1,500 a month or less, we'll pay you the amount shown on your policy schedule, even if your earnings have fallen. If the benefit on your policy schedule is over £1,500 a month, we'll calculate the maximum benefit you'd be entitled to on your earnings in the 12 months before you became unable to work.

We'll then either:

- Pay the amount shown on your policy schedule – if the maximum benefit you're now entitled to is at least 90% of what's shown on your policy schedule.
- Pay the maximum benefit you're now entitled to or £1,500 (whichever is more) if the maximum benefit is now less than 90% of the amount shown on your policy schedule.

## Here is a fictional example to illustrate how the benefit guarantee could work

Dr Jones works for the NHS 5 days a week earning £50,000 a year. To assist with childcare arrangements she is reducing her working hours to 4 days a week and her salary has reduced to £40,000, a 20% reduction.

She took her policy out to provide a benefit of £2,350pm. The maximum benefit Dr Jones could have on earnings of £40,000 a year would be £2,166.

As Dr Jones' insured benefit amount is over £1,500pm and the maximum benefit on her earnings is more than 90% of the insured benefit amount, we would guarantee the insured benefit amount of £2,350pm.



# Protecting your pocket

Income Protection+ doesn't just pay out when you're making a claim. We also provide financial support at other times.

## If you're in hospital...

We'll pay you a benefit of £100 a night if you're in hospital for six consecutive nights or more during your deferred period. The payment will be backdated to your first night in hospital and we'll pay this for up to a maximum of 90 nights during your policy term.

## If you suffer a trauma...

We'll pay you a one-off lump sum of up to £40,000 to help you make adjustments to everyday life if you suffer one of six traumatic events, such as losing your sight or losing a limb.

## If you're returning to work...

We want to help you get back to work when you're ready once you've made a claim. So, if your earnings are reduced when you go back as a result of your illness or injury, we may still be able to pay you a monthly benefit.

### No premiums while you're claiming

Every penny counts when you're unable to work. So, if you have an eligible claim, we'll start paying your premiums for you after 13 weeks (if you've chosen a deferred period of 52 weeks). You'll need to start paying your premiums again when your claim ends.



# Aviva DigiCare+

We can't predict what will happen tomorrow. But we can prepare for it today. The Aviva DigiCare+ app, provided by Square Health, can help. The services are provided by Square Health and a handful of other carefully selected providers. It puts the guidance and care you need to detect, manage and prevent common health and wellbeing problems at your fingertips.

Aviva DigiCare+ is ready to use as soon as your policy is active, so you can look forward to a healthier future by looking after yourself today.

Of course the main reason for taking out a policy with us is financial protection – you shouldn't take out a policy for Aviva DigiCare+ alone.

This is a non-contractual benefit Aviva can change or withdraw at any time.

## What's included with Aviva DigiCare+?

- **Annual health check**  
A test for 20 different health markers to assess your risk of diabetes, high cholesterol, gout, liver, kidney and bone health.
- **Digital GP appointments**  
Access to a private GP, from the comfort of your home
- **Nutrition support**  
Advice on improving your eating habits as part of a healthier lifestyle
- **Bupa Anytime HealthLine**  
A nurse led helpline, available 24/7 all year round, for the times you need that extra support
- **Mental health support**  
A professional psychotherapist to turn to if you need support with your mental health
- **Second medical opinion service**  
Get another expert medical opinion on your diagnosis and treatment plan
- **Physiotherapy support**  
Face to face sessions with a private physiotherapist, available to Income Protection customers only
- **Bereavement support**  
Practical and emotional support for the life assured and eligible family members to help during those difficult times when a loved one passes away

## How to access Aviva DigiCare+

It couldn't be simpler to get started using the app, once you've taken out a new Life Insurance+ Plan, Whole of Life Insurance+ Plan, Critical Illness+ Plan, Income Protection+ Plan, or Living Costs Protection Plan with us. All you need to do is:

1

### Download the app

Get the Aviva DigiCare+ app from the App store or Google Play. Mobile data charges may apply.



2

### Register Your Details

Login with **MyAviva** or register with your policy number (found on your policy documents) or activation code (emailed to you around the start of your policy).

3

### Start using the services

Create your medical profile to start using the app and complementary services.

Terms and conditions and a privacy policy can be found within the app. The benefits are available to permanent residents of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

For further information please visit <https://www.aviva.co.uk/insurance/life-products/aviva-digicare-plus/>

# Boost your cover

Give yourself and loved ones even more protection by adding these optional extras to your policy. Available for an additional cost.

## Fracture cover

Add this option to your policy, and we'll pay you a lump sum of up to £6,000 if you suffer one of 18 different fractures during any 12-month period.

We'll pay a maximum of one claim per year.

## Global Treatment

If you became seriously ill, you wouldn't be just facing a diagnosis that could affect your whole life. You'd be facing the overwhelming task of having to digest complex medical information and make important decisions about your future. That's a lot to take in.

What you'd need is the right treatment, delivered quickly and seamlessly. That could be NHS treatment. It could be private treatment. Or it could be treatments outside of the UK which are better abroad, or simply aren't available at home.

Global Treatment isn't a replacement of the NHS. It's simply designed to complement the NHS and private care to give you the power of choice. Working alongside

Further, we offer Global Treatment to our policy holders and their eligible children if they are diagnosed with one of our defined serious illnesses.

For a small cost per month this gives direct access to the latest treatment for your condition, outside of the UK. Further then arrange all logistics involved with the process, including travel, accommodation, medical appointments and wider expertise as part of their end-to-end service.

We'll automatically renew global treatment every three years until your policy ends, unless we substantially change the terms of the benefit or we can no longer offer it. This means the premium you pay for it might change every three years.

For the full details, conditions covered and financial limits associated with Global Treatment, please refer to the Income Protection+ policy conditions.

## Find out more

Please speak to your adviser for further details.





For more information or to get a no-obligation quote  
please contact your adviser or visit  
**aviva.co.uk/income-protection**

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### **How to contact us**

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