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Income Protection for teachers

Feel good. Every day.



Teachers: a lesson in sick pay

Teachers look after our next generation. If they're unable to work, we want to make sure they're being looked after too. If your client is a teacher and is off work due to illness or injury, **we've got their back.**

Our income protection insurance will take care of them by giving them a monthly payment until they can get going again. We know sick pay is high up on the priority list when it comes to income protection for teachers. Let's get into it.

Sick pay guarantees

For people working in the public sector, their sick pay entitlements can depend on a few factors and often change within the first five years of their career. This can make tailoring income protection to sick pay arrangements tricky. We've made this **easy for you** by designing specialised sick pay guarantees around teachers. Making sure your clients aren't over or under insured - with the right amount of protection set to kick in at the right time.

You'll need to check out the **Cover Details** for full information and eligibility.



Teachers sick pay guarantee

England, Wales and Northern Ireland

This guarantee applies to teachers who are directly employed in the public sector, whose sick pay arrangements are set out in:

- The Conditions of Service for School Teachers in England or Wales (known as the Burgundy Book)
- The Department of Education, Teachers Terms and Conditions for Northern Ireland.

It'll also apply to teachers whose employer sick pay arrangements exactly match the public sector teacher arrangements. In the table below, you'll see what the sick pay arrangements are in England, Wales and Northern Ireland, and what our sick pay guarantee is:

Length of service	Teachers sick pay entitlement	Teachers sick pay entitlement	Our sick pay guarantee	Our sick pay guarantee
	Full sick pay paid for	Half sick pay paid for:	50% of monthly benefit paid after:	Full monthly benefit paid after:
0-4 months	25 days	N/A	N/A	25 days
5-12 months	25 days	50 days	25 days	75 days
1-2 years	50 days	50 days	50 days	100 days
2-3 years	75 days	75 days	75 days	150 days
Over 3 years	100 days	100 days	100 days	200 days

Please make sure you check your client's sick pay arrangements match the above table. (All days are working days)

Scotland

This guarantee applies to teachers who are directly employed in the public sector, whose sick pay arrangements are set out in the Scottish Negotiating Committee for Teachers (SCNT) handbook of Conditions of Service for School Teachers in Scotland. It'll also apply to teachers whose employer sick pay arrangements exactly match those listed in the handbook. In the table below, you'll see what the sick pay arrangements are in Scotland, and what our sick pay guarantee is:

Length of service	Teachers sick pay entitlement	Teachers sick pay entitlement	Our sick pay guarantee	Our sick pay guarantee
	Full sick pay paid for	Half sick pay paid for:	50% of monthly benefit paid after:	Full monthly benefit paid after:
0-18 weeks	N/A	N/A	N/A	1 month
0-18 weeks - 1 year	1 month	1 month	1 month	2 month
1-2 years	2 months	2 months	2 months	4 months
2-3 years	4 months	4 months	4 months	8 months
3-5 years	5 months	5 months	5 months	10 months
Over 5 years	6 months	6 months	6 months	12 months

Please make sure you check your client's sick pay arrangements match the above table.



Let's break it down further with an example:

Ms. Tucker* has been working as a primary school teacher for two and a half years, earning £32,000 a year. Ms. Tucker's sick pay arrangements are set out in The Conditions of Service for school teachers in England and Wales, also known as the Burgundy Book.

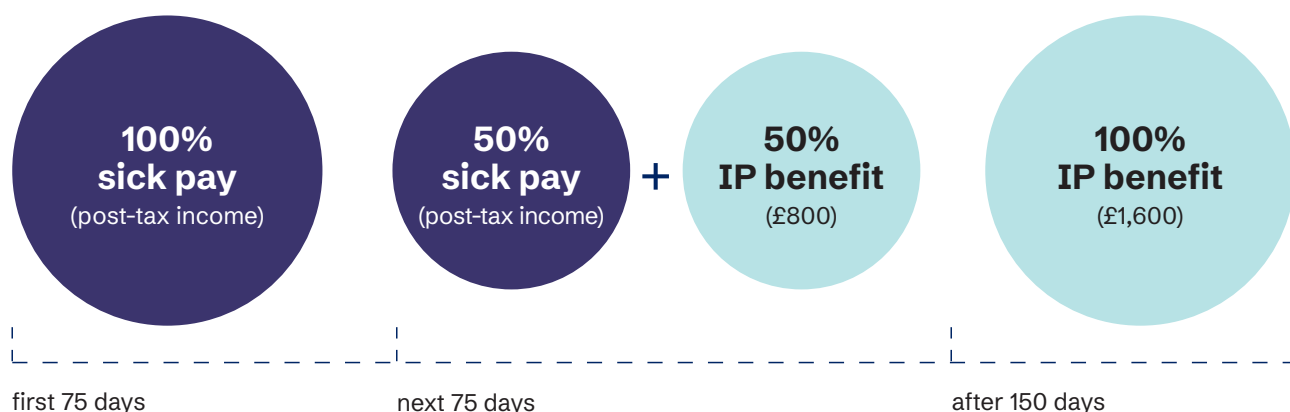
When Ms. Tucker and her adviser took out her YourLife Plan Income Protection policy, they selected the maximum cover allowed under the policy (60% of her pre-tax income), equating to an Income Protection benefit of £19,200 per year or £1,600 per month. They selected a 52-week deferred period to ensure Ms. Tucker was covered by the YourLife Plan Income Protection sick pay guarantee for state teachers.

Ms. Tucker had to take some time off work due to a wrist injury. Under the Conditions of Service for school teachers in England and Wales, Ms. Tucker received full sick pay (100% of her post-tax income) from her sick pay entitlement for the first 75 days of being off work.

For the next 75 days, Ms. Tucker received half sick pay under her sick pay entitlement (50% of her post-tax income) plus 50% of her Income Protection benefit (£800). Although this may have been more than 60% of her pre-tax income, the guarantee means we don't deduct the sick pay income Ms. Tucker received from her teachers sick pay entitlement. After 150 days, when Ms. Tucker's teachers sick pay entitlement pay stopped, we increased her income protection benefit to the full monthly amount (£1,600).

How it works

You'll need to select a 52-week deferred period in order for your client to qualify. A deferred period is the amount of time your client needs to be off work before a claim is paid. However, we'll start paying a monthly benefit as soon as possible, depending on when they became unable to work and their length of service – as long as it's a valid claim.



* This is a fictional example to illustrate how this benefit could work. For reference this example is based on a salary of less than £60,000 so the max benefit amount is 60% of their pre-tax income. If a person earned more than £60,000, it'd be 60% of the first £60,000 and then 50% of the rest of their salary. How this will work in practice depends upon personal circumstances, pre-tax income, employment status, and sick pay arrangements at time of claim.



It doesn't stop there.

Income protection is **more** than just the monthly payments.

It's about keeping your clients happy, healthy and at their best – every day. This is where our prevention and rehabilitation support come in. There to help your clients at the earliest opportunity.

Prevention – Aviva Smart Health

As the saying goes, prevention is better than cure. We want to make sure your clients have what they need to look after themselves. That's where Aviva Smart Health¹ comes in; our very own (award-winning) health and wellbeing offering.

Available from day one of the policy, it has the perfect blend of services – everything from a 24/7 online GP to nutrition advice. Accessed via the app or website, it's unlimited and includes partners and children up to age 21 too.

Rehabilitation – getting back on their feet

If your clients do end up needing to take some time off, we've got their back straightaway. No need to wait for the deferred period to end. There's a whole set of experts and services ready and waiting².

Rehabilitation – from the moment your clients are unable to work, they can get help from vocational rehabilitation specialists to speed up their recovery. So that some time off doesn't turn into a long time off.

Hospitalisation – if your clients are in hospital for a long time the costs can rack up. From car parking, to snacks and everything in between. That's why we'll give them £100³ a night from the seventh night of their stay – making life that little bit easier.

Recuperation – when it's time to go back to work, your clients can access services to help them do just that. Whether it's physiotherapy, counselling or retraining, we could pay up to three times their monthly benefit amount to help cover the cost.

1. Aviva Smart Health is provided to Aviva Protection UK Limited customers by Teladoc Health. This is not part of your insurance contract and can be changed or withdrawn at any time.

2. All rehabilitation features are at the discretion of Aviva Protection UK Limited.

3. Evidence such as hospital admission summary, discharge summary or medical letters may be required

Protection – the money bit

Unemployment waiver of premium

Support is there if your clients are made redundant. We'll pay their premiums for up to six months so they stay covered. All they need to do is let us know within one month of being made redundant.

Proportionate benefit

We'll top up your client's income if they're earning less when they go back to work – normally it's for things like working reduced hours or if they're now in a lower paid role. This means we'll continue to pay a reduced monthly benefit, until your client's income is equal to or greater than when they stopped work.

Reviewable exclusions

If there are any exclusions put on your client's policy, we'll consider removing them through the term of the policy if their health changes in a way that means the exclusion isn't needed. So if their health changes for the better, be sure to let us know.

Life event changes

It's important to regularly review your client's policy to make sure it still meets all their needs. That's why after a significant life event there's an option to change their cover*. These include:

- + Getting married or entering a civil partnership
- + Having or legally adopting a child
- + Promotion at work or salary increase
- + Mortgage increase or getting their first mortgage
- + Rental property increases or moving into a new rental property
- + Receiving a significant salary increase of at least 20%

To find out more visit protection.aviva.com

* An increase is up to 50% of the original monthly benefit or £833, whichever is lower. For the significant salary increase of at least 20% only, the amount of cover can be increased by a maximum of £20,000 per year and this option may only be used once during the term of the cover. To note these options may not be available to everyone, further eligibility information can be found in the Cover Details.



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