

For financial adviser use only.



Income protection for dentists, doctors and surgeons

Feel good. Every day.



Sick pay: under the microscope

Looking after people who are poorly, injured or unable to work is all part of a medical professional's job. They probably know better than most how quickly people's circumstances can change and the need for an income protection policy to help support them to get back on their feet. But just because they work in medicine, doesn't mean they won't get ill or injured, which could stop them from earning.

That's why our income protection has some unique features for medical professionals – making it **easier** for you to recommend our product that helps look after the people who normally look after us.

Our sick pay guarantee

During the first five years of being a dentist, doctor or surgeon, medical professionals can get a different amount of sick pay with each year of service. 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 medical professionals. Making sure your clients are not 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.



Who can have it?

This guarantee only applies to dentists, doctors and surgeons registered (or provisionally registered) with the:

- + **General Medical Council**
 - + **General Dental Council**
- } Who have a license to practice in the UK.

It's also available to professionals who work directly for the NHS and are covered by the NHS sick pay entitlement, or if their employer has the exact same sick pay arrangements as the NHS. In the table below, you'll see what the NHS sick pay entitlement is and what our sick pay guarantee is:

Length of service	NHS sick pay entitlement Full sick pay paid for:	NHS sick pay entitlement Half sick pay paid for:	Our sick pay guarantee 50% of monthly benefit paid after:	Our sick pay guarantee Full monthly benefit paid after:
0-1 years	1 month	2 months	1 month	3 months
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.



How it works

You'll need to select a 52-week deferred period. 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.

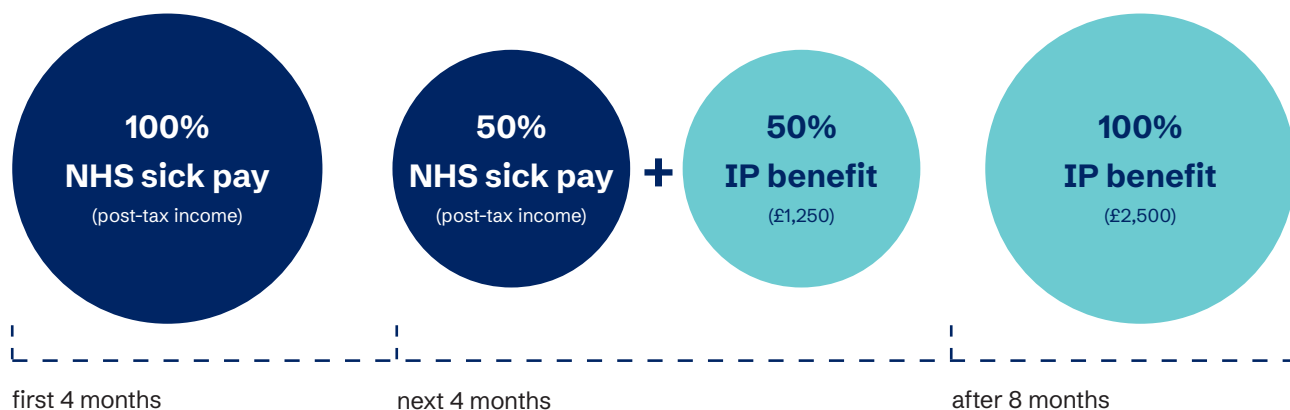
Let's break it down further with an example:

Dr. Jones* has been working as an NHS doctor for three years, earning £50,000 a year. When he took out his YourLife Plan Income Protection policy, his adviser selected the maximum cover allowed under the policy (60% of his pre-tax income) which equates to an income protection benefit of £30,000 per year or £2,500 per month.

A 52-week deferred period was selected to make sure Dr. Jones was covered by the YourLife Plan Income Protection sick pay guarantee for doctors, dentists and surgeons.

Dr. Jones had to take some time off work due to a back injury. Under the NHS sick pay arrangements, he received full sick pay from the NHS (100% of his post-tax income) for the first four months of being off work. For the next four months, Dr. Jones received half sick pay from the NHS (50% of his post-tax income) plus 50% of his income protection benefit (£1,250).

Although this may have been more than 60% of pre-tax income, the guarantee means we do not deduct the sick pay Dr. Jones received that was covered by the NHS sick pay entitlement. After eight months, when Dr. Jones' NHS sick pay stops, we increased Dr. Jones' income protection benefit to the full amount monthly amount (£2,500).



*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 pretax income. If a person earned more than £60,000, it would 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.



Now you've got to grips with how our product complements the NHS sick pay – let's dive into the **additional** features that our income protection policy offers to protect dentists, doctors and surgeons – when they need it the most.

Income replacement guarantee – up to £3,000

Your client can get up to £3,000 every month¹ if their income has decreased since they took out their policy when they claim. They can rest easy knowing how much money they'll have coming in. All other professions are covered for an income replacement guarantee of £1,500 per month.

Sabbatical cover

If your client gets ill on their sabbatical break, they can still claim². We'll treat their job and income the same as before they went on sabbatical for up to two years.

1. For doctors, dentists and surgeons, the minimum number of working hours per week is 32. And their monthly benefit is equal to £3,000 or more.
2. This benefit can't be used in the first 12 months of starting the policy and your client needs to continue paying premiums during their sabbatical. We'll ask for evidence that they've got guaranteed employment as a doctor, dentist or surgeon to return to, after the sabbatical.



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 got 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

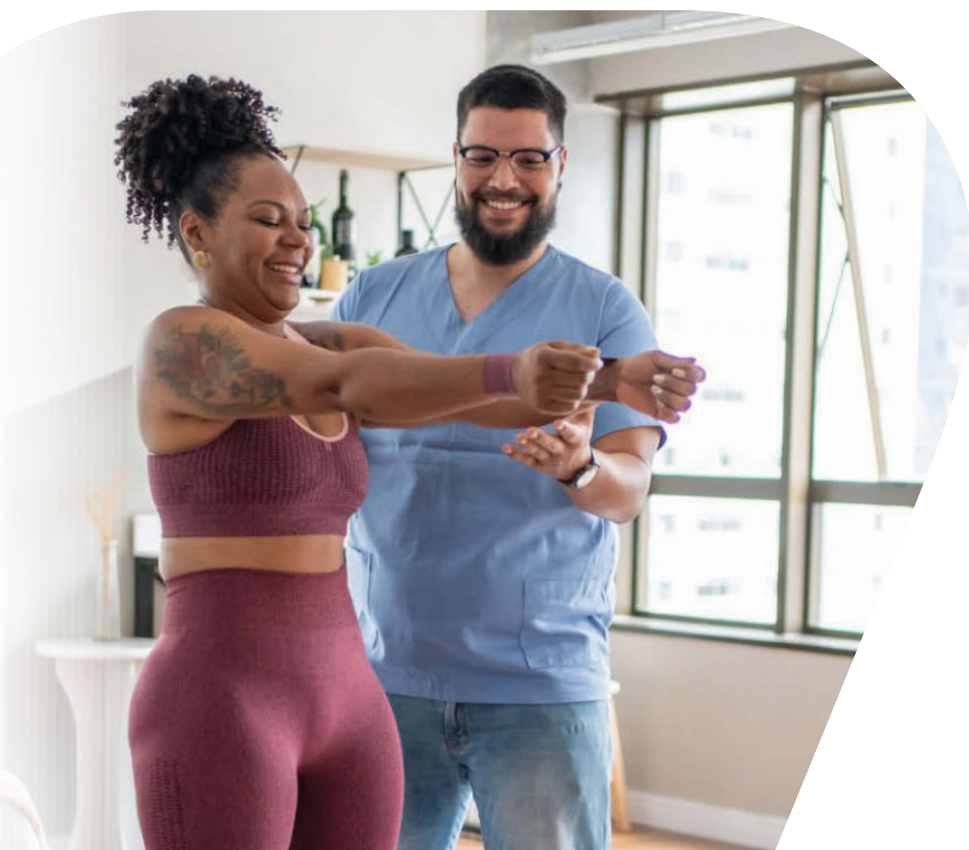
If your clients do end up needing to take some time off, we've got their back straightaway. No need to wait for the deferred period to end. There's a whole set of experts and services ready and waiting².

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 get access to 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 select Aviva Life & Pensions UK Limited customers by Teladoc Health – your policy pack will tell you if you have Aviva Smart 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 Life & Pensions 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 clients 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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(**EDCO4129**) in large font, braille, or as audio.

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