



Income Protection

For public sector employees

Our unique Income Protection Cover solution specifically for public sector individuals is available for employees who work within the NHS, UK local councils and public sector teachers.

You can never prepare yourself for an illness that puts you out of work. But you can put the right cover in place should you ever need it.

If you work in the UK public sector, the sick pay you would typically receive from your employer should you need to take time off work may vary depending on your current length of service. This can make it difficult when matching the deferred, or waiting period, to your current sick pay arrangements.

How our Income Protection Cover is tailored for public sector employees.

When you select a 12-month deferred period and the public sector option, you'll be covered by our Public Sector Employee Benefit. This aligns your cover with your deferred period, continuing to match your employer sick pay scheme as it changes with time. This means you will never be over or under insured.

Any sick pay from your employer scheme, up to the amount payable by Vitality, will not be deducted from your claim payments.

What is a deferred period?

A deferred period is the specified amount of time that you wait after you stop work and before your claim payments start. Deferred periods are usually on your sick pay scheme, so payments start when sick pay ends.

In the unfortunate event that you were to become ill, injured or disabled and as a result unable to work, the table on the right is an outline of what you would typically receive. ▶



¹NHS Employers, Sickness absences - Section 14(a), 2018; Based on Westminster Council Sickness Payments and Injury Allowance (may be subject to change dependent on UK local council).
²Teachers sick pay and sick leave entitlement, NUT, 2019.

³Part 2, Section 6, SNCT Hand.

What will I receive from my employer?

Year	Full month's pay, paid after...	Followed by half months pay paid after...
NHS and UK local council employees - employer sick pay scheme¹		
During first year of service	1 month	2 months (after completing 4 months service)
During second year of service	2 month	2 month
During third year of service	4 month	4 month
During fourth year of service	5 month	5 month
During fifth year of service	6 month	6 month
Teachers (based in England, Wales and Northern Ireland) - employer sick pay scheme²		
During first year of service	25 days	50 days (after completing 4 months service)
During second year of service	50 Days	50 Days
During third year of service	75 Days	75 Days
During fourth year of service	100 Days	100 Days
During fifth year of service	100 Days	100 Days
Teachers (based in Scotland) - employer sick pay scheme³		
Less than 18 weeks	nil	nil
18 weeks but less than 1 year	1 month	1 months
1 year but less than 2 years	2 month	2 month
2 years but less than 3 years	4 month	4 month
3 years but less than 5 years	5 month	5 month
5 years or more	6 month	6 month

What's included with Income Protection Cover from Vitality?



Flexible, 5-Star Defaqto rated cover

Keep peace of mind with a trusted best-in-class product that's designed to suit a range of occupations and offers additional flexibility, as well as being highly competitive on price.

Guarantee your earnings upfront

We'll automatically guarantee a payout of up to £1,500 per month. This means that at the point of claim, your salary won't be considered when calculating the maximum amount payable.

For benefits above £1,500, you can verify them within the first six months of your plan to guarantee a payout of up to £8,000 per month.

Boost your monthly payout by up to an extra 20%

Vitality Income Boost will increase monthly payments by up to 20%, based on your Vitality status, for the first six months from the point of claim. And, even if you return to work before six months, we'll still pay the boosted amount.

Access to private healthcare and support

Available from notification of an eligible claim and with no limit on the level of support, our Recovery Benefit gives you access to private healthcare including Priority Physio, Talking Therapies and Cancer Treatment Support Programme.

Earn discounts and rewards

Enjoy automatic access to the Vitality Programme and get rewarded with benefits and discounts from a range of partners, when you take steps to be healthier.



To find out more about our Income Protection Cover for public sector employees, talk to your financial adviser or visit [vitality.co.uk/life-insurance](https://www.vitality.co.uk/life-insurance).