

Income Protection for public sector employees

Subject line: Protecting public sector employees with Vitality's Income Protection

You can never prepare yourself for an illness that puts you out of work. But you can put the right cover in place for your clients should they need it. If your client works in the UK public sector, the sick pay they would typically receive from their employer should they need to take time off work may vary depending on their current length of service. This can make it difficult when matching the deferred, or waiting period, to their current sick pay arrangements.

Dynamic protection for public sector employees

Our Public Sector Employee Benefit aligns the Income Protection cover with your clients deferred period, continuing to match your employer sick pay scheme as it changes with time. This is available for individuals working within the NHS, UK local councils and public sector teachers who may not typically receive sufficient sick pay and can vary depending on the current length of service.

[Explore more](#)

Introducing Vitality's latest enhancements

Vitality now offer full Own Occupation Cover for all occupations, including manual workers and occupations within the public sector. They are also widening their cover for a range of roles by introducing 1 and 2 month deferred periods for 280 occupations and extending the expiry age to 70 for a further 22 key occupations such as nurses and teachers.

Find out more

For more information on Income Protection Cover with Vitality, please visit adviser.vitality.co.uk or speak to your dedicated Vitality Business Consultant.