

What is Sick Pay Complete?

Sick Pay cover is designed to provide an income for you in the event of a long-term absence from work due to illness or injury which prevents you from working in your usual or a reasonable alternative occupation.

This summary is intended to provide factual information about the Sick Pay cover available as part of your employer's benefits provision and not the suitability of the cover for any particular employee.

How does it work?

Sick Pay Complete pays a percentage of your pre-absence salary and is payable if you are unable to continue working due to illness or injury. This benefit comes into effect after an initial period of sickness absence (known as the deferred period). During the deferred period you may receive occupational sick pay. Following the deferred period, payment of benefit will be subject to you meeting the requirements of Ellipse's claim process. Please note that simply being signed off as unable to work by your GP will not necessarily mean you qualify for benefit under this sick pay cover.

As well as the financial benefit, Ellipse will also provide you with a dedicated case manager who will help you with your return to work. They will propose treatments and therapies to assist your recovery and liaise with you, your employer and GP throughout the process. Absences will be reported to us by your employer within 4 weeks of the absence commencing, this is important so that we can help you as soon as possible.

What additional services are available?

At any time, whether you are absent from work or not, you will be able to access our workplace support service, Support Matters. This can be accessed via a dedicated website, 24/7 telephone helpline, text, live chat and email. Your employer will provide you with access details. The service provides information and support for employees on personal, family, financial and employment issues. A programme of face to face or telephone counselling is at the heart of the service.

When does the cover start?

Your employer will inform you whether you are eligible for cover. Once you meet the eligibility conditions you are covered for Sick Pay provided that you are actively at work on that day (i.e. not absent due to illness, injury or incapacity). If you are absent on the effective date of cover, you will not be covered until you return to work. You will not normally be asked to provide medical information before cover commences. If your level of benefit is very high, you do not meet the eligibility conditions or you do not join the scheme when you are first able to do so, Ellipse will ask you to complete an online questionnaire about your health and lifestyle. Based on your responses, and sometimes on additional evidence or medical tests we might require, we will decide if cover can be provided and, if so, on what terms.

Your employer will have arranged the basis of the benefit, including the amount paid each month if your absence qualifies as a valid claim.

What is not covered?

Where you require a licence (other than a standard UK driving licence) to carry out your work, the loss of that licence will not, of itself, be sufficient to make a valid claim. Additionally, specific exclusions may be applied as a result if you have been individually assessed.

How long will benefits be paid?

Your employer will have decided on the payment period covered under this policy. Your employer will inform you of this (it could be for a limited period, e.g. 5 years, or until state pension age).

In addition, we will undertake regular reviews to ensure that you continue to satisfy the definition of incapacity. If you no longer meet this definition or you or your employer fail to participate in an agreed rehabilitation programme, the benefit will cease.

How long does the cover last?

You will have cover for as long as you remain a member of the scheme. If you are absent due to maternity, paternity or adoption leave, cover will continue while you remain eligible for membership of the scheme.

Sick Pay cover ceases on the day you leave employment.

Making a claim

Your employer is responsible for making a claim against this policy. However you will be asked to provide medical details in support of the claim and to participate in any assessment or rehabilitation as directed by us. A claim will be paid where you satisfy our definition of incapacity and that incapacity extends beyond the end of the deferred period. Claims will be paid to your employer and you will receive an income via your employer's payroll.

Taxation

As the payment to you is administered through your employer's payroll, the usual tax deductions will apply.

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