

Doctors absent from duty because of illness, injury or other disability receive the following sick leave allowances from the NHS:

Length of Service	Full Pay	Half Pay
First 4 months	1 month	Nil
Next 8 months	1 month	2 months
1 Year	2 months	2 months
2 Years	4 months	4 months
3 -5 years	5 months	5 months
5 years plus	6 months	6 months

In addition to the above sick pay provision, should you have to retire early from the NHS on the grounds of ill health, you have the potential to receive an ill health pension and a lump sum.

The NHS will only pay these ill health pensions should you be unable to work in any job on a permanent basis. The relevance of this is that you need to decide, when calculating the level of income protection required, whether to include or exclude the ill health pension from the calculation. If you include it in your calculations and then stop work due to illness but do not qualify for the pension, you could have a financial shortfall. Likewise, if you exclude it from your calculations and then qualify, you may find that you are over insured.

### Income protection

Income protection policies are designed to provide on-going income from the point of a claim until the earlier of recovery and return to work, death or your selected retirement age. They have a 'waiting period' which is the time between illness beginning and a claim being made under a policy and the benefits actually being paid.

This 'waiting period' is important because it generally has a major effect on the premium payable, the longer the waiting period, the lower the premium. Hampton Dean continually search the whole market for plans that dovetail with NHS Sick Pay as detailed above, provide benefits specific to your own occupation and have premiums that are guaranteed not to rise relative to the benefit.