

Practice Protector Plus

Comprehensive cover for your practice



**WESLEYAN
MEDICAL SICKNESS**



If your practice has at least three members of staff, the Wesleyan Assurance Society Practice Protector Plus is designed to help the practice towards covering the cost when you need to hire a locum, temporarily replace key staff, or provide sick pay benefits to employees.

Why you should choose a Permanent Contract

Our plan provides your practice with permanent protection. The value of this can't be under estimated. Cover is provided regardless of health changes or the number of claims made. It is designed to be a long-term plan, rather than an annual contract that is renewed every year. The plan can only be cancelled by us if the terms are no longer maintained.

Can your current provider offer you this?

- Cover for key staff to help towards the cost to the practice in the event of absence due to illness or accident
- Sick pay protection for key employed practice staff
- Continuity of cover, no matter how many claims are made or changes in health occur
- Medical underwriting that occurs when you make your application, rather than at the point we assess the claim
- Cover without medical evidence up to a specified limit
- Automatic annual indexation increases in benefits in line with inflation up to a specified limit
- Flexibility of different benefits, deferred periods and payment periods to meet specific member and practice needs.

Award winning performance

Wesleyan Assurance Society was first established in 1841 and is one of the financially strongest mutuals in the UK. The Society has received a ten-out-of-ten rating for overall financial strength for the fifth consecutive year in the prestigious Cazalet Consulting With Profits rating report.* Wesleyan is the only life office to have secured top marks for five consecutive years, setting a new precedent in Cazalet rankings.

The Society was also named Life Insurer of the Year for the second time in three years, at the prestigious 2010 British Insurance Awards, beating off competition from NFU Mutual and Zurich.

In 1884 we began serving the financial needs of doctors and continue to do this today through Wesleyan Medical Sickness.

Expert guidance

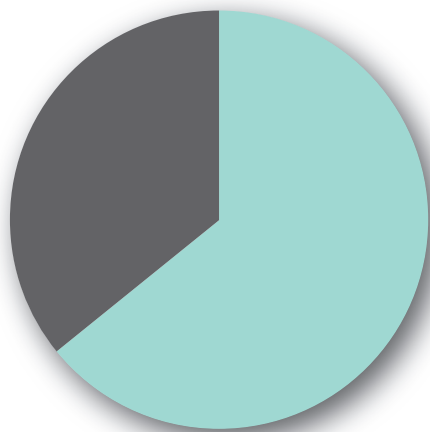
We also have an advisory board in place to ensure we stay true to our heritage and that our products are relevant to your needs. A number of leading medical professionals sit on this board, including Professor Sir Brian Jarman who has been a member since 1981 and is a past President of the BMA and Professor Parveen Kumar, also a past President of the BMA and co-editor of "Kumar and Clark's Clinical Medicine".

Exceptional insight

Within Wesleyan Medical Sickness, our Financial Consultants focus entirely on individual professions. Your local Consultant will have insight into the bespoke financial needs of GPs and their practices. They will be able to assess your specific needs and only recommend solutions to meet them. All our consultants time and expertise is offered on a no obligation basis.

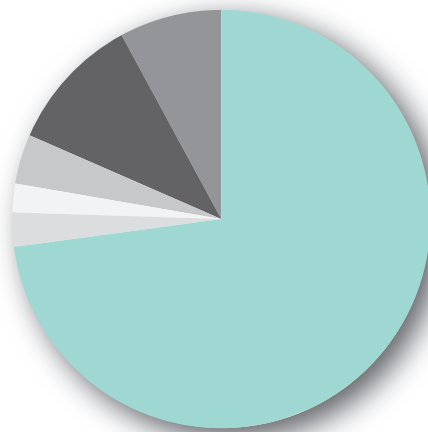
* Cazalet Consulting With Profits Ratings (July 2009).

Over £2 million was paid out in claims to practices in 2009[†]



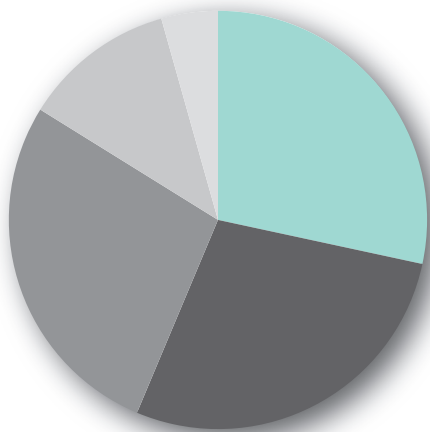
Claims by gender

- Female 64.19%
- Male 35.81%



Claims by job type

- GP 72.93%
- Practice Nurse 10.48%
- Receptionist 7.86%
- Practice Manager 3.93%
- Nurse Practitioner 2.62%
- Other 2.18%



Claims by type

- Psychiatric conditions 28.38%
- Muscular Skeletal 27.95%
- Other 27.51%
- Cancer related 11.79%
- Heart related conditions 4.37%



Claims by length

- Up to 60 days 23.14%
- 61 - 120 days 28.38%
- 121 - 180 days 18.34%
- 181 - 240 days 7.86%
- 241 - 300 days 10.04%
- 301 - 365 days 12.23%

Example claims from 2009

Occupation	Reason for claim	Length of claim (days)	Total benefit paid (£)
GP	Concussion from falling off bike	18	1,648.373
Nurse Practitioner	Carpal tunnel syndrome	34	756.58
Nurse	Miscarriage	45	208.29
Practice Nurse	Fractured left foot	100	1,638.00
Medical Receptionist	Low back pain	132	1,324.57
GP	Glandular fever	169	31,634.65
GP	Hysterectomy	265	23,908.00
GP	Acute myeloid leukemia	339	15,373.50
GP	Breast cancer	349	16,139.22
GP	Depression	363	51,878.57
GP	Brain tumour	364	46,031.00

[†] Total amount paid in claims in 2009 - £2,126,472.14. Source - Wesleyan Claims Dept.

Costs of locum GPs

Hiring a locum can be very expensive. Costs vary considerably, but the following daily rates are taken from the Medeconomics UK Survey of locum rates for 2010:

England	£	Scotland	£
East of England	400 - 500	Ayrshire, Arran, Lanarkshire	370
London	300 - 700	Borders, Dumfries, Galloway	340 - 360
North East England	350 - 600	Lothian	300
North West England	250 - 700	Wales	£
South East Coast	300 - 520	Mid and West Wales	310 - 460
South West England	300 - 800	South East Wales	350 - 490
West Midlands	350 - 650	Northern Ireland	340
Yorkshire & Humberside	200 - 566		

Individual v group policies

It remains much easier for the practice to manage one plan, rather than various individual plans being in existence. More importantly, it is often much cheaper. The example below highlights the potential savings a group plan could offer:▲

ABC Medical Centre				
Name	Dr X	Dr Y	Dr Z	Total
Gender	Female	Male	Male	
Age	52	29	43	
Weekly benefit payable after 4 weeks £	1000	1000	1000	
Weekly top up benefit payable after 26 weeks £	500	500	500	
Minimum payment period (weeks)	52	52	52	
Terminating age	65	65	65	
Monthly premium - Individual cover	£283.76	£72.45	£138.08	£494.29
Monthly premium - Group cover	-	-	-	£251.40
SAVING				£242.89

▲ Figures assume premium calculated on current rates as of 06/09/2010, all members are non-smokers, considered in good health, no extended premium guarantee period, policy terminating age of 65 and all policies index linked. Source - Wesleyan Actuarial Dept Sept 2010.



Enjoy an extensive range of benefits

- **Cover Without Medical Evidence** - regardless of any medical consideration, a level of benefit is available for eligible members that is free from underwriting
- **Guaranteed Insurability Option** - once the plan has been in force for three years, you can apply to increase locum or role replacement cover by up to 25%, without providing medical evidence
- **Cover for psychiatric conditions** - this is included, as standard with all applications subject to underwriting
- **Roles eligible for role replacement cover:**
 - Practice Managers
 - Nurse Practitioners
 - Pharmacists
 - Physician's Assistants
 - Nurse Clinicians
- **Employed staff eligible for sick pay, up to £2,000 per week** - options of 13, 26 or 52 week payment period
- **Maximum initial weekly benefit up to £3,000** - for locum and role replacement cover
- **Tax deductible** - for partnerships costs can be written off as business expenses
- **Payments to working GPs** - colleagues can be reimbursed if they cover fellow GPs sessions
- **Rehabilitation cover** - improve your work life balance with a phased return to work, where applicable
- **Full HIV and needlestick cover** - with no standard exclusions
- **Pregnancy cover** - complications of pregnancy that are diagnosed by an Obstetrician will be covered
- **Worldwide protection** - you are covered anywhere in the world and benefit can be paid whilst in the UK, North America, Australasia and most of Europe
- **Dangerous sport cover** - all activities covered on an amateur basis
- **Annual increases** - at each anniversary of your plan you can increase benefits in line with inflation
- **Include existing policies** - partners existing Wesleyan policies can be incorporated into the plan if required
- **Choice of benefit payment period** - 26 or 52 weeks for role replacement cover and 13, 26 or 52 weeks for sick pay
- **Choice of when benefit payments start** - seven options that can be tailored around Primary Care Trust assistance
- **Dedicated team** - to manage your plan and deal with your queries
- **Age for cover to end is 70** - for physiotherapists the maximum is 55
- **Career break option** - the member can suspend their cover whilst taking a sabbatical of up to two years, without paying premiums during this period and then restart their previous cover on their return, without medical underwriting
- **Maternity leave** - the member can take a one year break without paying premiums, claim within 26 weeks of giving birth for a related complication, then restart their previous cover on their return, without underwriting

For GPs with locum cover, a Practice Locum Cover Plan is provided at no additional cost.

This provides funds to cover the following:

- Jury service attendance
- GP suspension from work
- Attending a family emergency
- Absence due to family bereavement
- Adoption/paternity leave

This is a separate policy to your Practice Protector Plus plan and forms an annually renewable contract.



Satisfied customers

“In December 2008 I was suffering from acute back pain and right sciatica. The initial contact with the Health Claims Department was in March 2009. They listened and advised, being helpful and supportive at all times. All monthly payments were on time.

Following surgery I was not able to return to full time work, but the plan supported my return on a rehabilitation claim after 6 months sick leave. My Financial Consultant, Nigel Fitzpatrick, was able to advise me on anything I was not clear on and knows his policies well.

One of the most appealing benefits of the plan is that you can be unwell from the same problem more than once! Not all policies do this. In my experience these policies really are what they say they are and more!”

Dr Annette Eales GP, Swansea

“Wesleyan have been involved, for many years, in providing our practice locum cover. They have been outstanding in helping the practice at this time of unprecedented illness in the partnership, and I can thoroughly recommend the company in the provision of this product.”

Dr Alistair Sutcliffe GP, Whitby

To discuss your practice protection needs with a Financial Consultant:

 **practicereview@wesleyan.co.uk**

 **0808 100 1884**

 **www.wesleyan.co.uk/gp**

