

WESLEYAN PERSONAL INCOME PROTECTION - PROVIDING THE BUILDING BLOCKS TO RECOVERY



Depression and anxiety-related illness can be debilitating for anyone; whatever your walk of life or profession – no one it seems is immune.

In 2016, a former NHS consultant was going through a particularly challenging time in his professional life. Richard had worked hard to establish his career within the NHS and, having spent 21 years as a consultant caring for others, he suddenly found himself in need of care and support.

Dealing with a very difficult and ongoing situation at work with no sense of when it might be resolved, meant Richard was forced to take time away from his duties due to his illness and the anxiety this caused him.

Income protection that made all the difference

Richard knew that his NHS sick pay would cover him for the first six months of him being off work, but after that, he would be forced to rethink his options.

When his sick pay came to an end, Richard decided to make a claim on his income protection plan and with just one call to Wesleyan, his situation started to change. Richard explains: *"When I first took out my plan some years ago, I never really gave it much thought. You know it's there should the worst happen, but you never think you'll ever be in a situation where you'll need to use it."*



Wesleyan's return-to-work and rehabilitation services

Not knowing if he really wanted to, or if he would be able to return to the clinical work he loved, Richard had to make some tough decisions. During his claim, Wesleyan agreed to provide him with some additional support and rehabilitation to aid his recovery. The counselling he received helped Richard refocus his mind and start thinking about his future - a step that proved to be a lifeline to his recovery.

A few months into his claim, and after a lot of careful thought, Richard decided not to go back to his clinical role in the NHS. Instead, he put all the experience and knowledge he gained through his clinical career into something very close to his heart – health technology.

Richard and his business partner set about creating their health technology and innovation company. Now feeling much healthier and, after being certified by his doctor as being 'fit for work', Richard asked Wesleyan if they would consider supporting him financially for a short while longer as he continued to recover and develop his new career. Wesleyan considered Richard's proposal and agreed to close the claim with an advance payment (the equivalent of three months' benefit).

We asked Richard to sum up how he felt about the service he has received from Wesleyan and, if all those years ago, he thinks he made the right decision to take out an income protection plan with us. *"From the very first phone call to receiving benefit, Wesleyan was with me every step of the way."* says Richard. *"But, it's not just about the financial support my plan gave me at such a difficult time, it's the care and support I received during my claim - that's what made the difference and helped me to get back on my feet."*

"Thanks to Wesleyan, I now have a renewed passion to continue to help others and build a new career."

The Wesleyan Personal Income Protection Plan has recently been awarded '5 stars' by the independent research company Defaqto, for being 'an excellent product with a comprehensive range of benefits and features'.



If you would like to find out more about our income protection plans, please speak to your Wesleyan Financial Consultant direct. Or, call us on **0800 058 2965** and we can arrange an appointment on your behalf.

we are all about you

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