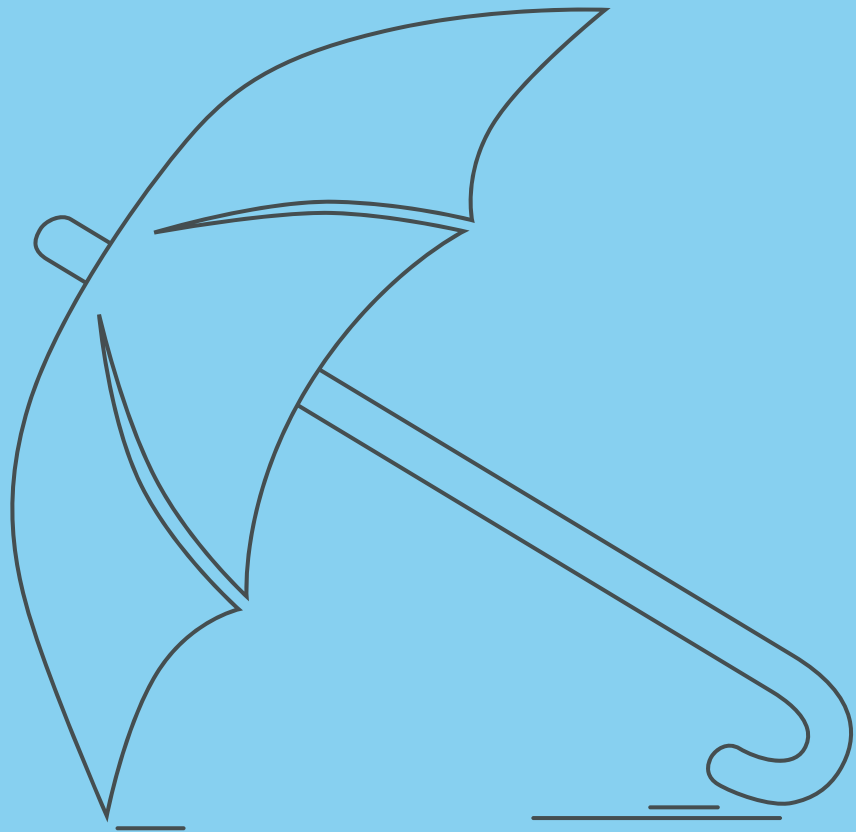


Enhanced Benefits

Wellbeing benefits for a
healthier and happier you



Terms and Conditions

Enhanced Benefits

Connecting you to the best health and wellbeing services when you need them.

In partnership with



We believe everyone can benefit from being part of Shepherds Friendly, so we always aim to go above and beyond with our products and service. That's why we have created an Enhanced Benefits package for Income Protection members.

Enhanced Benefits are here to help you boost your physical and mental wellbeing and connect you to the best support when you need it. Plus, you and your family will get a financial helping hand throughout life's milestones.

Enhanced Benefits include:

Nuffield Health Benefits

- ✔ Nuffield Health Virtual GP
- ✔ Nuffield Health Emotional Wellbeing
- ✔ Nuffield Health Gym Discount

Family Support Benefits

- ✔ New Child Payment
- ✔ Bereavement Payment

Enhanced Benefits are currently available to our Income Protection members throughout their journey with us. These are discretionary benefits that aim to help you make the most of your Income Protection plan, offering you much more than a safety net.

What do we mean by discretionary benefits?

Our Enhanced Benefits are designed to provide our members with extra support, but as these are discretionary benefits, it does mean that they can be withdrawn by us at any time in the future. However, we would always ensure that we give you a minimum of six months' notice both in writing and on our website before withdrawing any of our Enhanced Benefits.

Who do these benefits apply to?

Our Enhanced Benefits are available to those members who have an active Income Protection plan with us (excluding Holloway and Premier Protect Income Protection plans), and are residents of the United Kingdom or Isle of Man, as long as payments into the plan remain up to date.



What Enhanced Benefits are available?

Nuffield Health Benefits



Nuffield Health Virtual GP

Connecting you to 24/7 GP access wherever you are

Nuffield Health's Virtual GP service can be accessed online or through a dedicated app 24 hours a day, 7 days a week, worldwide.

Here's what's included in Nuffield Health's Virtual GP service:

- **Choose your GP** – Flexible choice of GP, including gender, and no need to unregister from your existing GP.
- **Available worldwide** – International prescriptions or advice on over-the-counter medication while abroad.
- **24/7 appointments** – GP's available around the clock.
- **Referrals and fit notes** – Specialist referrals and fit notes uploaded direct to your medical records.
- **Prescriptions** – Private prescriptions delivered to your door or nearest local pharmacy.
- **Unlimited appointments** – Access as many 20-minute video or phone appointments as you require.
- **Works alongside your NHS GP** - Your notes can be shared with your NHS GP (with your consent).





Nuffield Health Emotional Wellbeing

Help with exploring and improving your emotional wellbeing

Accredited by the National Institute for Health and Care Excellence (NICE), Nuffield Health's Emotional Wellbeing platform is designed to help maintain and improve emotional wellbeing, by addressing any underlying issues that could potentially have a negative impact on your mental health.

Here is how the Nuffield Health's Emotional Wellbeing platform can help improve your wellbeing:

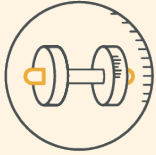
- **Getting started is simple** – Start by taking two minutes to answer a 5-question multiple choice Wellbeing Questionnaire. This wellbeing questionnaire helps to set out a personal journey for you.
- **A variety of options** – There are various programmes available which are designed to provide information and support for people experiencing problems related to mental health or to boost your emotional wellbeing.
- **Proven effectiveness** – Based on years of clinical research, this platform contains interactive and engaging activities, applications and quizzes that can be completed as you move through the modules.

“

68% of users show significant improvement.

Berkshire clinical trials NHS

”



Nuffield Health 20% Gym Discount

Receive 20% off your membership at Nuffield Health Gyms

Nuffield Health's Gym Discount gives you access to your local club's fitness and wellbeing facilities, on-site expert services, and a full timetable of classes to help you get fit and healthy, all at a reduced price.

What's included?:

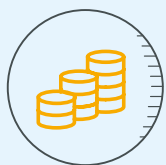
- 20% off monthly 'Anytime' membership fees at selected Nuffield Health Fitness and Wellbeing clubs.
- Get fitter, feel healthier and enjoy savings at the same time.
- Discounted access to physiotherapists, personal trainers and Health MOT's.
- A wide range of group exercise classes and equipment.
- Locations throughout the UK.

How to access your Nuffield Health Enhanced Benefits

Our Enhanced Benefits are available to members who have taken out an Income Protection plan with us (excluding Holloway and Premier Protect Income Protection plans), are resident of the United Kingdom or Isle of Man, and as long as the plan remains active, and payments into the plan remain up to date.

All you need is your plan number which can be found in your welcome pack or welcome email, name, and email address. Visit the Enhanced Benefits log-in page on our website to get started or contact our Member Services team on **0800 526 249**.

Family Support Benefits



New Child Payment

What is it?

This is a payment that will be made upon the birth or adoption of your child and is ideal for giving them a head start in life.

As long as the plan remains active and payments into the plan remain up to date, the £250 new child payment is available for every child born or adopted:

- after 23 September 2019, and during the period the benefit is offered;
- and
- 45 weeks after the start date of your Income Protection plan with us.

How is the payment made?

Opening a Junior ISA is easy and can be set up from just £10 a month or an initial lump sum of £100. You can apply through the Shepherds Friendly website or by calling our Member Services team.

When you have applied, you will need to supply us with a certified copy of a birth or adoption certificate of the child you are opening the plan for. Once we have received and approved these necessary documents, we will deposit the £250 into the child's plan.

To be eligible for a Junior ISA the child must be a UK resident, aged under 18 and not already have a Junior Stocks and Shares ISA or Child Trust Fund. If your child already has a stocks and shares Junior ISA with another provider, you would need to transfer it to Shepherds Friendly to claim this benefit.

If you'd like more information on our Junior ISA, please visit; shepherdsfriendly.co.uk/junior-isa



Bereavement Payment

What is it?

Our Bereavement Payment provides your loved ones with a payment of £6,000 if you die during the term of the plan. This is to help those important to you with continued support at a difficult time. We will pay the benefit to your husband, wife or civil partner in instalments of £1,000 for six months. However, if there is no surviving spouse or civil partner then a £6,000 lump sum payment will be made to your estate.

Is there a cost?

No, there is no extra cost for this benefit. It's worth noting however, if the benefit is paid, the recipient should seek advice on inheritance tax, for which there could be a cost involved.

The short-term Bereavement Payment is not a substitute for Life Insurance.

Is there anything else I need to consider?

We need to make you aware that payment of this particular benefit might not take place if the following occurs:

- If the cause of your death was due to one of the medical exclusions shown on your Income Protection plan documentation, or if the cause is by suicide within 12 months of the Income Protection plan start date.

The benefit will be paid as long as:

- The plan was active and all payments had remained up to date at the time of death.
- The death was after 23rd September 2019.

How is your Bereavement Payment made?

In order to process the Bereavement Payment, we will require the following documents:

- A certified copy of a death certificate;
- A copy of a marriage certificate;
- The bank account details and proof of identification of the person receiving the payment.

If there is no surviving spouse or civil partner and the payment is to be made to your estate, we will require a certified copy of the death certificate and a certified copy of the Grant of Probate, or Letters of Administration before the lump sum payment can be made.



Enhanced Benefits at no extra cost

At Shepherds Friendly we pride ourselves on putting our members first every time... and adding value to our highly rated plans, such as Income Protection, is just one of ways we do this.



Our Income Protection plan is Defaqto 5 star rated, meaning you can choose Shepherds Friendly with total confidence knowing that our plan has the seal of approval from the experts.

Contact us

For more information on our Enhanced Benefits, please visit our website or give us a call.



shepherdsfriendly.co.uk



0800 526 249



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Shepherds Friendly is a trading name of the Shepherds Friendly Society Limited which is an incorporated Friendly Society under the Friendly Societies Act. Registered No 240F. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 109997. The Head office and Registered office of The Shepherds Friendly Society is based in the United Kingdom.