

Our income protection products

Support Plus*

BUPA Anytime HealthLine

Counselling and carer support through Workplace Options

Second opinion by Best Doctors®

Income Protection+

To replace a proportion of a customer's earnings up until the end of the policy term

Paid to the end of the policy term or return to work

- Evidence of earnings required
- Benefit guarantee – limited
- Own Occupation
- Waiver of premium
- Additional benefits:
 - Trauma Benefit
 - Hospital Benefit
 - Physio Benefit* – provided by IPRS Health
- Life change benefit x 6
- Back to work benefit
- Protection Promise
- Costed optional benefits
 - Global Treatment**
 - Fracture Cover

Income Protection+ – 2 Year Limited

To replace a proportion of a customer's earnings for a limited period of up to two years

2 year payment period – recurrent

- Evidence of earnings required
- Benefit guarantee – limited
- Own Occupation
- Waiver of premium
- Additional benefits:
 - Trauma Benefit
 - Hospital Benefit
 - Physio Benefit* – provided by IPRS Health
- Life change benefit x 6
- Back to work benefit
- Protection Promise
- Costed optional benefits
 - Global Treatment**
 - Fracture Cover

Living Costs Protection

To help towards covering a customer's essential outgoings. Pays out a fixed monthly amount, chosen by the client, for a limited period of up to 12 months

1 year payment period – recurrent

- Evidence of earnings – not required
- Benefit guarantee 100% of monthly benefit
- Own Occupation
- Waiver of premium
- Life change benefit x 2
- Back to work benefit
- Protection Promise
- Costed optional benefits
 - Global Treatment**
 - Fracture Cover

*Support Plus benefits and Physio benefit are non-contractual and can be withdrawn at any time.

**Global Treatment is provided in conjunction with both Best Doctors® (responsible for the second opinion service) and Further Underwriting International SLU (responsible for medical and non-medical concierge services for treatment overseas).

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