Income Protection Plan - Information for ministers

Eligibility

The income protection plan is a separate insurance-based product included for those who are active members of the Ministers or Staff Sections of the Baptist Pension Scheme. It does not cover those in the Basic Section of the Baptist Pension Scheme.

In essence, it is a scheme to provide ongoing income to those who are ill for longer than six months.

Notify

Your church needs to notify Broadstone of a potential claim ideally within one month of the first day of absence even if you believe your absence may be short-term or if you are uncertain that a claim will ultimately be made.

Other support and advice can be provided by your Regional Minister and BUGB. Churches can call BUGB on 01235 517700 or email hr@baptist.org.uk or ministries@baptist.org.uk

Broadstone will notify Aviva (the insurers).

Making a claim

Aviva will gather information from you and your church.

Claims process

An assessment process takes place. Aviva will gather medical information from your health professionals.

A claim cannot be accepted without up to date medical information from appropriately qualified medical practitioners. This could be a GP, but might also involve a report from a specialist or consultant. You will need to give your permission for the insurer to contact your medical advisers for reports on diagnosis, prognosis, likelihood of recovery and whether the medical condition is caused or exacerbated by your working environment.

Once a claim has been accepted

If the claim is accepted, then payment will start after six months of continuous absence.

Initially, payments of 50% of stipend or salary are made each month, **being paid to the church** who then pays it to you through the church payroll.

The scheme pays both employer and employee pension contributions in full. Again, **these are paid to the church** who then pays them into the Baptist Pension Scheme each month in the normal way.

Review and next steps

There is usually a six month review where additional medical information may be requested. The claim will then be reviewed on an annual basis.

You might:
Become well enough to return to work with rehabilitation support (provided by the insurer).
Return to work on a phased return.
Return to alternative Baptist ministry. In these cases, the income protection policy may continue to pay out, reflecting the difference in income between the original role and the role you returns to.
Move to direct payments from Aviva.

You must not resign or end your appointment while a claim is being assessed.

Benefits provided

Regular monthly income	If you are unable to work due to illness or injury for more than **26 continuous weeks**, the plan may pay you a **monthly income** while you continue to meet the insurer's definition of incapacity.	This is normally **50% of your annual income plus Manse Value** immediately prior to the start of your incapacity
Ongoing pension contributions	While you are receiving income protection payments **and remain in service**, the plan also normally pays: Your **member pension contributions**, and Your **employer pension contributions**	This means that: You continue saving towards retirement You remain an active member of the Baptist Pension Scheme Associated life cover linked to active membership may continue
Employee Assistance Programme (EAP)	The plan also includes access to Aviva's **Employee Assistance Programme**, provided by **HealthHero.** https://workplace.aviva.co.uk/gip-wellbeing/gip-eap/	This offers confidential support and advice on a wide range of issues, including: • health and emotional wellbeing • family and caring responsibilities • financial and legal matters • work-related concerns
Rehabilitation support	The insurer offers a rehabilitation service to help individuals who are recovering from serious illness or injury and who are likely to be able to recover enough to return to their current role.	There are specialist pathways to help those recovering from major conditions such as cancer and heart attacks.

Ending an appointment

You must not resign or end your appointment while a claim is being assessed.

Ending your appointment or resigning **before the insurer has accepted your claim** can:

- Invalidate the claim entirely, and
- Result in the loss of a very significant long-term financial benefit

Even after a claim is accepted, leaving service without the insurer's agreement may affect whether payments continue and the definition of incapacity applied.

Either the church moving to end appointment or employment, or the individual resigning before a claim has been decided, can have very serious financial consequences and these decisions should not be made before seeking advice.

Ill health early retirement

Ill health early retirement is a provision of the pension scheme itself and is not linked to the IPP scheme. However, in financial terms, continuing a successful claim under the IPP scheme is usually a far better option for a minister or member of staff whose ill health means they are unlikely to work again because it covers pension contributions. This enables their pension savings to continue to grow during the claim period.

It is strongly recommended that you seek advice and ensure you fully understand the implications before pursuing ill-health retirement.

When do payments stop?

Income protection payments will normally stop if:

- You no longer meet the insurer's definition of incapacity
- You reach State Pension Age
- You take up alternative gainful employment
- You choose to leave service without insurer agreement
- Your fixed-term appointment ends
- You die

Neither the Baptist Union nor your church can replace payments once the insurer stops paying.

Communication

It can be difficult to maintain communication during periods of serious illness, but it is important that you remain in contact with your church (usually via a trustee or church secretary). They can help you understand what is happening in the claims process.

You should also discuss with your church what information you are comfortable being shared, and what level of contact from the congregation is appropriate for you.