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## Sick pay insurance

*Supporting employees' financial and mental wellbeing during long-term sick leave*

**By helping to deal with the financial pressures of being off sick, employees can focus on getting better and back to work.**

Our sick pay insurance provides employees who are signed off from work for 30 (consecutive) calendar days or more, with a monthly income of up to £1,500\*.

With statutory sick pay insurance at just £99.35 per week\*\*, and the average household spend at £481.50 per week\*\*\*, our sick pay insurance can help to bridge this gap.

If employees can't afford time off sick, they may feel pressured to return to work before they're ready to. Our Pay4Sure sick pay insurance helps to ease that worry, allowing them to focus on making a full recovery.

### **Benefits to the employer:**

This policy doesn't just benefit employees, it's also good news for employers. Our sick pay insurance is funded by the employee – all the employer needs to do is give their employees access and set up some simple admin. We'll take care of the rest, and employees can then opt into the policy. Payments are taken directly from their monthly salary, via payroll deduction.

### **Costs:**

There are three levels of cover to choose from each having a different waiting period (30, 60 or 90 days), then there is a choice of four benefit levels £500, £1,000, £1,500 or £2,000 per month for up to six months, or 85% of your employees gross monthly salary whichever is the lesser, so employees can pick the option that suits them. Premiums start from as little as £6.96 per week\*\*\*\*.

Our policy doesn't encourage employees to be off sick. The benefit is only paid after employees have already been off for at least 30 consecutive days, and they won't get more than 85% of their gross monthly salary.

Want to know more? Click here to see more [product information](#).

*Employees must be at least 18 but less than 68 years old at the policy start date, and actively working for a minimum of 16 hours per week. Maternity leave is classed as actively working. Employees must also be a resident of the UK.*

\*Based on Level 3c cover.

\*\*<https://www.gov.uk/employers-sick-pay> (accessed December 2022)

\*\*\*<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/bulletins/familyspendingintheuk/april2020tomarch2021> (released July 2022)

\*\*\*\*Based on Level 1A cover. Insurance Premium Tax is included.

For full terms, conditions and exclusions of the policy, please see the policy details. No advice has been given by BHSF in relation to the sale of this product. All benefits payable are subject to [BHSF policy terms](#) – you can request a copy of these by getting in touch via the email and telephone number in the 'Want to know more' box.

### **[Get in touch](#)**

# Want to know more?

Make a positive impact on the health and wellbeing of your employees. We'd love to talk to you about our sick pay insurance. You can get in touch with us by completing the form below, on email at [services@bhsf.co.uk](mailto:services@bhsf.co.uk) or over the phone on **0121 454 3601**.

First name  Last name   
Telephone number  Email address  Company name   
 Number of employees in company

Confirm your preferred method(s) of contact:

☐ email ☐ phone

Read our full privacy policy [here](#).

Find out more about our services to help your employees manage their health and wellbeing.

[Our services](#)

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