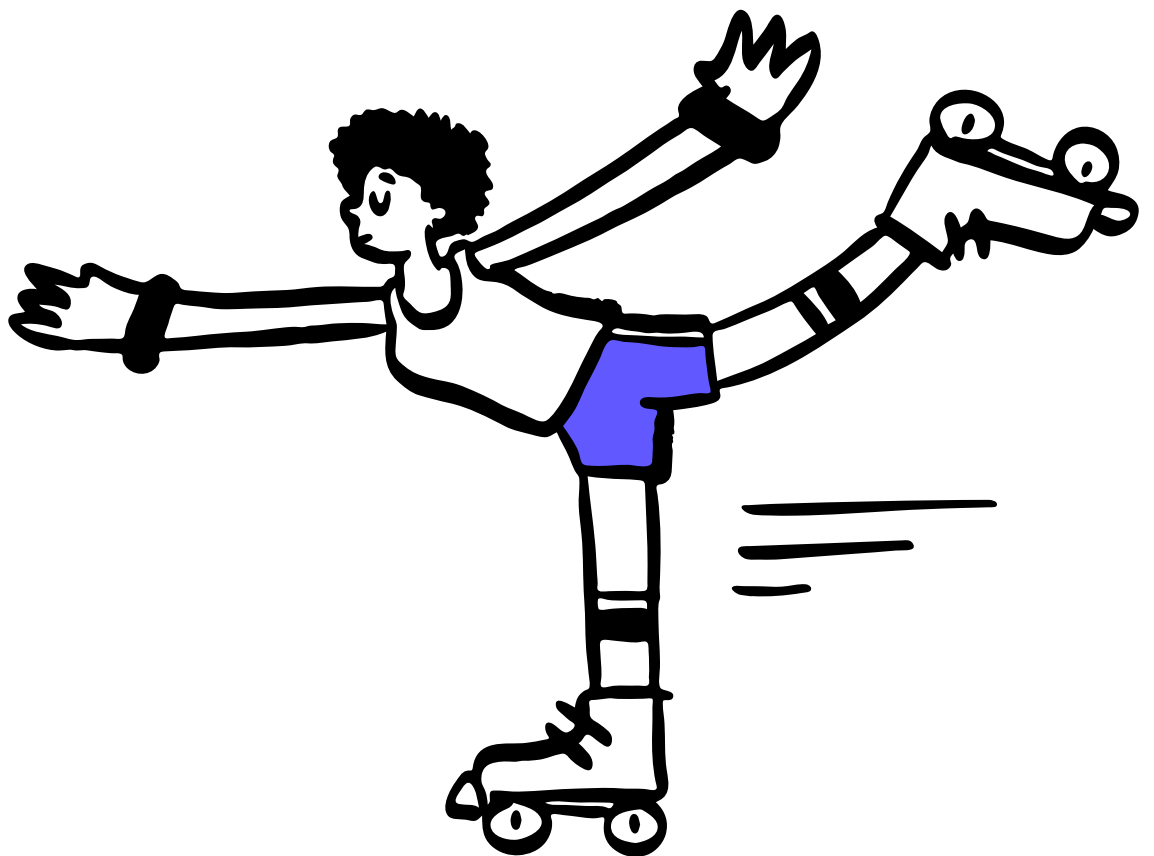




Enhanced Benefits

Wellbeing benefits for

a healthier, happier you



[Terms and Conditions](#)

Enhanced Benefits

What makes Eleos Income Protection **even better?**



A generous helping of extra benefits

When you take out an Eleos Income Protection plan you get access to a great selection of special benefits. As well as giving you financial peace of mind, you get access to benefits that help you look after your physical and mental wellbeing:

- + Nuffield Health Virtual GP**
- + Nuffield Health Gym Discount**
- + Bereavement Payment**



The Enhanced Benefits are discretionary benefits provided to you by Shepherd's Friendly who are the underwriter of the Eleos Income Protection plan.

What do we mean by **discretionary benefits?**



The Enhanced Benefits provide Eleos Income Protection members with extra support, but as these are discretionary benefits, it does mean they can be withdrawn at any time. However, Shepherds Friendly, the underwriter of this plan, will always give you a minimum of six months' notice, both in writing and on the [Eleos website](#) before withdrawing any of the Enhanced Benefits.

Who do these **benefits apply to?**



The Enhanced Benefits are available to those members who have an active Eleos Income Protection plan 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 Virtual GP

Are you frustrated by how hard it can be to see your doctor these days? Now you can say goodbye to phone queues and appointments that are weeks away. The Nuffield Health Virtual GP is available 24 hours a day, seven days a week, worldwide.

- + Unlimited 20-minute appointments available around the clock**
- + Accessible wherever you are in the world**
- + Choose from a video or phone consultation**
- + The option to select a female or male doctor**
- + A team of highly qualified Advanced Nurse Practitioners are available to help with a wide variety of minor ailments and illnesses**
- + Private prescriptions delivered to your door or local pharmacy**
- + Fit notes and referrals go straight into your medical records**
- + Your consultation notes can be shared with your NHS doctor (with your consent)**

Powered by:





Nuffield Health 20% Gym Discount

Exercise is a great healer for the body and mind. Sure, you could take up running if you don't mind the British weather, but why not get yourself a gym membership at 20% off?

Nuffield Health's gyms are packed with first-class 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.

- + 20% off monthly 'Anytime' membership**
- + Over 110 locations throughout the UK (most of which have a pool)**
- + A wide range of group exercise classes and equipment**
- + Discounts on physiotherapy, personal trainers and Health MOT's.**



Bereavement Payment

Income protection is a very valuable cushion against the uncertainties of your working life. The Bereavement Payment goes the extra mile to provide your loved ones with a payment of £6,000 should you pass away during the term of the plan, and it won't cost you a penny more than your normal premium.

The benefit will be paid to your husband, wife or civil partner in instalments of £1,000 for six months to help them at a difficult time. If there is no surviving spouse or civil partner, then a £6,000 lump sum payment will be made to your estate.

How it works

In order to process the Bereavement Payment, the underwriter, Shepherds Friendly will require the following documents from you:

- + 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.**

Or, if the lump sum payment is to be made to your estate, Shepherds Friendly will require:

- + A certified copy of the death certificate**
- + A certified copy of the Grant of Probate, or Letters of Administration**

Please note, the Bereavement Payment is not a substitute for Life Insurance and the recipient of the benefit should seek advice on inheritance tax. They may have to pay for this advice.

The Bereavement Payment might not be payable if the cause of death was due to one of the Personal Exclusions shown on your Income Protection plan documentation, or if the cause is by suicide within 12 months of the plan start date.

How to access your Enhanced Benefits



To get started and access your Enhanced Benefits, please visit the [Eleos login page](#)

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