Permanent Health Insurance Policy

The JFSC operates a Permanent Health Insurance (PHI) scheme which employees are eligible for from the first day of employment, subject to acceptance by the insurance provider. The scheme provides for the continued payment of salary, at a pre-determined rate, where absence from work due to sickness or injury lasts for a continuous period of more than 26 weeks’ duration, subject to the rules of the scheme from time to time in force.

What is PHI, how to claim and what to expect:

- It is long term sick pay and is replacement income for long term sick leave (deferred period of 26 weeks)
- It pays out 75% of salary less Jersey single pension state sickness benefit
- Claims are made through notification to Aviva and you will be assigned a dedicated claims handler
- You will be required to undergo an independent medical assessment by the claims underwriters
- The claim decision is made by Aviva
- The claim is paid via payroll and all of the normal deductions will apply (Social Security, ITIS and Pension)
- The premiums are paid on your behalf by the JFSC
- You are eligible as a JFSC employee and there is no option to opt in or out of the scheme
- The Human Resources team and Rossborough Financial will support you through the entire process

PHI cover is an insured benefit. This means it is only payable where the provider accepts an employee on to the scheme. It is entirely the decision of the provider as to whether the employee qualifies for PHI benefits under the scheme. The JFSC has no responsibility or liability for decisions made by the provider. Employees who are declined entry to the PHI scheme will not, under any circumstances, have payments made to them by the JFSC. Eligibility for the PHI scheme is strictly governed by the terms set by the provider from time to time.

The provider of this insurance may vary from time to time and you will be notified of any changes.

Subject to the rules of the scheme, PHI cover will cease when an employee reaches the age of 65 (or the State retirement/pension age if higher).

Should an employee accept a final lump sum through the scheme, the employee will be managed through the capability process and will cease as an employee of the JFSC.