



# Group Income Protection

## Employee guide to Early Intervention

There are significant costs associated with long-term absence from work. Implementing early intervention and meeting your obligations as an employer requires expertise, resources and time.

At Aviva we prefer to see your Group Income Protection policy as a service to support you and your employee during sickness absence, with the additional benefit of income protection.

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**Your Aviva Group Income Protection policy provides financial support if an employee is unable to work because of illness or injury.**

**We also know that when people are absent from work due to ill health, accessing effective rehabilitation support can be a frustrating and expensive process. That's why with the help of Aviva's expert in-house case managers, clinicians and use of our large network of rehabilitation partners we can provide you and your employees with the right support at the right time, to help their recovery and return to work.**





# What is Early Intervention?

Our research has shown that working or being actively at work is part of a successful recovery. Being around colleagues again and getting back to normal is an important part of recovery.

Early intervention is a range of supports and services that Aviva can provide to your employees following an illness or injury that prevents them from going to work. These services are most effective when utilised within the deferred period, which is a continuous period of time that someone must be absent from work before a claim can be made on an Income Protection Scheme.

We offer our services as early as 4 weeks into an absence if appropriate. During this process we work with you and your employee to get to grips with what's wrong as soon as possible. Our aim is to create a tailor-made plan for each employee which considers all barriers in returning to

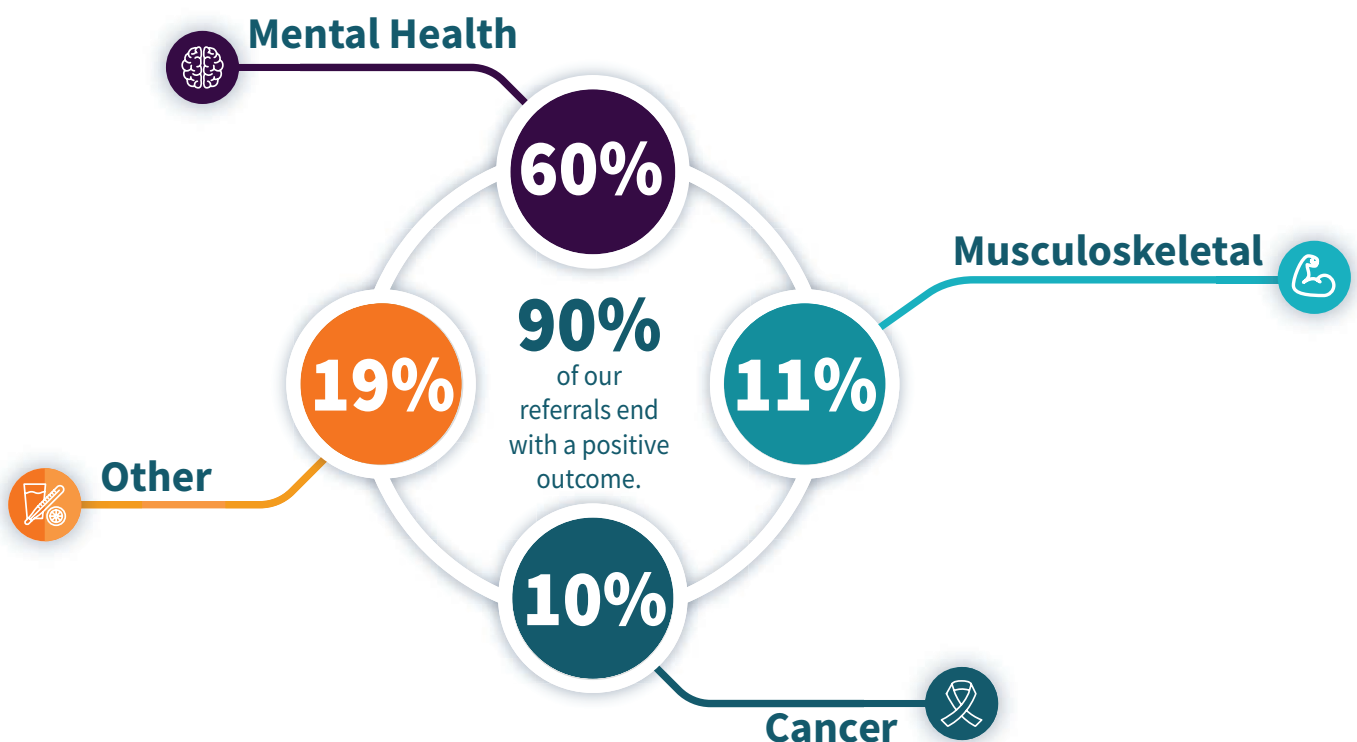
work, and we will sponsor services where necessary to aid recovery.

Our plans are designed to complement any treatment being received from a GP or Consultant. By engaging with our services such as physiotherapy, psychology, ergonomic workstation reviews and dietetics, we can help reduce the time spent out of work due to illness or injury.

Once it's the appropriate time to commence a return to work, we are also on hand to help ensure a smooth and safe return.

We've helped our customers with many different conditions and here are some of the results:

## Top 4 conditions covered, 2019\*



\*Aviva Group Income Protection data 2019.

# Your Aviva team

We believe in using the combined expertise of our in-house case managers and clinicians to ensure the most effective outcome is achieved for you and your employees.

## Dedicated Early Intervention (EI) Case Manager

Our in-house EI Case Managers are your primary point of contact during the Early Intervention process. They will in the first instance perform an Initial Needs Assessment (INA) to help identify the unique issues your employee faces, while creating a tailor-made plan with the support of clinicians to facilitate a return to work.

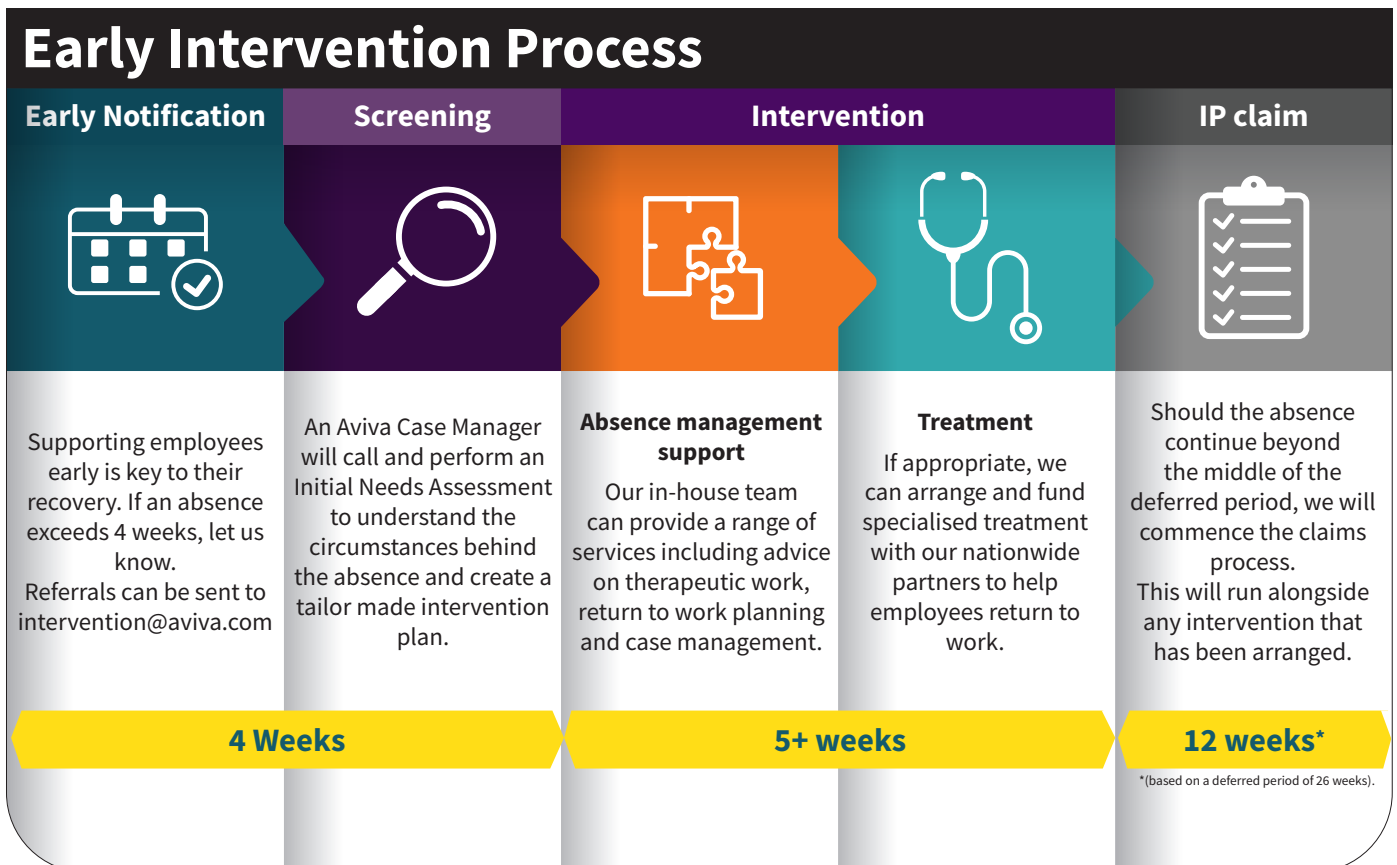
This may include helping with absence management advice, return to work planning, helping identify workplace adjustments or engaging some of our treatment partners.

## Claims Case Manager

Your Claims Case Manager will become involved in the process should your absence continue beyond the middle of the deferred period in preparation for a claim assessment. Your EI and Claims Case Managers will work together to ensure a consistent approach to managing the absence and claim.

## Aviva Treatment Partners

Working in partnership with a substantial network of rehabilitation partners, we can offer a wide range of services for many illnesses. When appropriate, you will be supported with evidence-based treatment and services tailored to your employees needs.



# Aviva's Rehabilitation partners

Working in partnership with a substantial network of rehabilitation providers, we can offer a wide range of services for many illnesses.

## Our Primary Rehabilitation Partners



Spectrum Health is Ireland's largest provider of private allied health services, providing support to 150,000 people, with 33 clinics and 170 affiliates nationwide. Spectrum Health offer a range of services including:

- Chartered Physiotherapy
- Psychology and Counselling
- Speech and Language Therapy
- Dietetics and Nutrition
- Podiatry and Chiropody

Spectrum Health has a mental health affiliate network of 170 psychologists, counsellors and psychotherapists. This means that you will not have to travel more than 30 miles to avail of their services.



Medfit is a physiotherapy and rehab centre incorporating a full gym. Working in partnership with Aviva, MedFit offer the following services:

- Back pain and spinal rehabilitation
- Joint and muscular rehabilitation
- Cardiac care and rehabilitation
- Weight management
- Sports injuries and rehabilitation

Their focus is on improving your health through exercise no matter what your current physical ability, exercise experience, age or medical condition.



VHI Healthcare provides a mental health care pathway programme available nationwide. This includes:

- Psychological assessments
- Talking therapies including CBT, bereavement and work focused therapy
- Early access to multidisciplinary outpatient Dean clinics

All referrals being dealt with by VHI will be handled by qualified and experienced therapists with the aim of assisting your return to work.





# Our customer journeys

## Ciara's story

Ciara is a 38 year old team leader who was off work due to anxiety. After an initial call to Ciara by our EI Case Manager, we offered to fund counselling to support Ciara through this difficult time. When she and her counsellor felt she was ready, our EI Case Manager met with Ciara and her line manager to discuss some of the work place challenges, and to devise an appropriate graded return to work plan.

From an early stage we supported Ciara and her employer, providing advice on therapeutic work activities, home working, modified hours and finally, a carefully graduated return to full duties in the workplace. Regular calls with Ciara and her employer by our EI Case Manager during the return to work helped her to address any concerns before they started to impact on her health. We funded additional counselling sessions during the graduated return to work, which she found really helpful. Ciara made a successful return to her full time role over a period of four months.

## Derek's story

Derek, a 56 year old writer, had been suffering with neck pain which was now preventing him from sitting at his PC to do his work. Although he had already had some treatment, he felt that there had been little improvement in his symptoms and was frustrated by conflicting advice from some of his treating clinicians. He was starting to come to the conclusion that he would no longer be fit to do his job at the age of 56.

We funded a specialist worksite assessment by a qualified physiotherapist, who provided recommendations on both workstation adjustments, and self-management of Derek's symptoms.

On the physiotherapist's advice we found suppliers of specialised chairs with head and neck support, and funded a six week physiotherapy course, which was recommended as part of Derek's self-management programme. Our EI Case Manager, then helped Derek plan a graduated return to work.

Derek's symptoms improved well with this co-ordinated management plan, and he successfully completed a graduated return back to full time working hours.

*These case studies are real examples, but for confidentiality reasons personal details have been changed. They are based on an equivalent Policy provided by Aviva UK Life. Please note terms and conditions on this product may differ from the Aviva UK Life product used in the above examples. Ciara and Derek have not received any payment for their stories. Spectrum Health and Medfit Proactive Healthcare are not regulated financial services.*

# Putting you at the centre of our Early Intervention and claims service

We have listened closely to our customers' needs and aim to shape our group income protection services to match them as closely as possible. We feel that the following components of our service are key to providing you with a flexible, personal and effective service.

## Early Intervention

We are committed to providing you with early intervention that supports your existing absence management and occupational health processes. We believe intervening early will increase the chances of a successful return to work. Fundamental to this is our aim to understand you as an individual employer and how our expertise can supplement your own in-house support services.

## Telephone service

Whether you simply need advice or you require the early intervention and claims services, we're only a phone call away. Our Case Managers are empathetic and supportive, providing practical advice and emotional support when your employees need it most.

## Experienced staff

We have a large in-house claims team of 20 people with an average tenure of 15 years claims management experience. This experience allows us to provide the most up to date advice and support service available.

## Streamlined referral process

To access the early intervention and claims service simply email [intervention@aviva.com](mailto:intervention@aviva.com). We aim to streamline the referral process to fit your own absence management processes and any occupational health services available to you.

## Dedicated points of contact

Your Aviva Case Manager works to understand your specific operational needs and rehabilitation requirements, keeping you and your employee informed from the outset.

## Case specific rehabilitation

Early intervention & claims case management plans are tailored to the specific needs of the individual case by our rehabilitation, clinical and claims teams.

## Nationwide coverage

Wherever you or your employees are based, our Case Managers and rehabilitation partners can provide assessments and vocational support anywhere in Ireland meaning local support for your employee and reduced travel when they need it the most.

## Performance updates and management reporting

We understand that feedback on your claims experience is important. We can offer claims tracking and reporting if required, ensuring that you are fully updated and consulted throughout the process.

## Efficient claims assessments

We manage each claim as efficiently as possible, with our philosophy being underpinned by continuous improvement. This is reinforced by our proven track record when it comes to paying claims and providing innovative solutions for our customer's needs.

## Partnership approach

We believe the relationship with our customers is a joint partnership. This means we provide bespoke approaches to your unique issues, making sure your concerns are at the fore of everything we do. It is important for us to collaborate with you, making sure we dovetail into any other services that you may already have in place.

We have also maintained deep and long term relationships with Aviva UK Group Protection, as well with our treatment partners, which also allows us to provide innovative solutions for our customer's needs.



# Referring for early intervention?

## The start of the rehabilitation journey

### When should I make a referral for early intervention?

From our experience, we recognise that working closely with employees at an early stage of absence is more likely to result in a successful return to work. Once an employee has been absent from work for four weeks or more, we would encourage you to contact us as soon as possible.

### How do I make a referral?

We aim to streamline the referral process to fit your own absence management processes and any occupational health services available to you. Many of our customers prefer to pick up the phone and talk to their designated contact here at Aviva. Alternatively, it may be easier to contact us by email. Whichever way, your designated contact can accommodate what works best for you.

### The initial needs assessment

In most instances, and with your consent, we'll speak to your employee over the phone. Our EI Case Managers are able to discuss the employee's illness or injury in an empathetic and understanding manner. They can offer emotional and practical support while identifying the potential challenges that you and the employee face in achieving a successful outcome.

### Keeping you at the centre of the early intervention process

Once we've considered the potential support available, we will contact you to discuss this. It's important to us that any support we offer is in keeping with our customers' expectations.

### Devising a return to work plan

Our EI Case Manager and rehabilitation partners work closely together to ensure that our decisions support you in managing your employee's absence. After your employee's initial needs assessment, your Case Manager and the appropriate clinician, will consider how best to support you and your employee.

### Who else will be involved in the process?

With the necessary consent we may need to work with the employee's treating health care professionals, our rehabilitation partners, charity services and any state funded support services if applicable.

Want to make a referral?



Simply email us at:

**[intervention@aviva.com](mailto:intervention@aviva.com)**

# Starting a claim

In the unfortunate event of your employee having to remain off work, your EI and Claims Case Managers will work together to ensure the absence management and claims decisions support each other.

## When do I need to start the claims process?

For us to support you with effective early intervention, our EI case manager would ideally be in contact with you well before any claims assessment needs to take place. Your case manager will notify you when we need to start the claims assessment process. In cases where our support is not required, just call us and we will be able to advise you on when to start the claims process.

Early notification enables us to gather the information required to assess the claim as soon as possible, ideally within the deferred period of your policy.

## How do I make a claim?

Simply contact the claims team by phone or email. We're at the end of the phone if you need to talk about the claims process, and your claims advisor will be able to tell you what information we require to be able to assess the claim.

## How will our claim be assessed?

All medical information received will be expertly assessed by your designated claims case manager with input from our experienced clinical staff. They will liaise with treating clinicians to gain a clear understanding of any rehabilitation in place and ensure that the claims decision supports any return to work plan already in place. In the event that additional evidence is required to support the claim, these will be requested at this stage.

## How will you communicate with my employee?

If we haven't already been in contact with your employee to offer them our early intervention services, with your consent we will contact them by phone or email, depending on your preference, to start the claims process. We will also communicate claims updates to you and your employee, unless you specifically advise us not to.

## How will I know what stage the claim is at?

We will ensure that you are kept informed at all times and you will be notified as soon as a decision has been made. If you have any queries about a claim, we are simply a phone call away.

## Will the Early Intervention support continue to be available to us once a claims decision has been reached?

Our EI Case Manager will provide you and your employee with continuing support and look at possible intervention and rehabilitation both pre and post claim admittance.

## Want to make a Claim?



Call your Aviva case manager on:

**1800 882 049**

Lines open 8:30am - 5pm Monday-Friday

Calls to and from Aviva may be monitored and/or recorded for training and verification purposes



Alternatively, email us at:

**[riskclaims@aviva.com](mailto:riskclaims@aviva.com)**









**It takes Aviva.**

Aviva do not guarantee the ongoing availability of specific early intervention services and may withdraw access at any time.

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