

Group Income Protection Employee Information



You work hard to provide for yourself and your family, but what if you could no longer work and earn an income? Your employer has set up a Group Income Protection scheme to provide you with a replacement income should you become unable to work due to illness or injury giving you complete peace of mind.

What is the benefit of having Income Protection Cover?

Income protection replaces your income in the event that you are unable to work. This benefit is usually a percentage of your salary i.e. 66% of salary. This helps to reduce the financial burden on you and your family in the event that you are unable to work.

What is the deferred period?

This is a waiting period before you can submit a claim. Typical deferred periods are 13, 26 or 52 weeks. Your employer will confirm the deferred period on your scheme.

Who pays for my benefits?

Your employer pays for this benefit on your behalf.

Who is my benefit paid to?

The benefit is paid to your employer who will then pay you through their payroll.

When will my cover cease under the plan?

Cover will cease when you leave employment or when you reach the scheme retirement age. Whichever is sooner.

What happens in the event of a claim?

Your employer should inform us if you have been absent from work for a month or more to allow us to assess the nature of your incapacity and put any potential rehabilitation programme in place.

Should it seem your absence will extend beyond the deferred period, we will provide a claim form which when returned to us will allow us to begin processing your claim. Once a claim has been accepted, Aviva will pay the claim directly to your employer who will then pay you through their company payroll.

Who do I speak to if I have any queries?

Any queries you may have about the plan should be referred to your HR representative or your employer.

Exclusive benefits are available to you as a member of your employer's Group Protection scheme with Aviva.

Early Intervention Support

Following an illness or injury you would want to have the support in place to help you recover and return to work. Early Intervention can be key factor in recovery so Aviva has partnered with a number of providers (some of which are outlined below) to offer a range of supports and services to you. Once your employer has recognised that you need specialist support they will contact you to offer our voluntary and confidential services.



Best Doctors®

Best Doctors provide a second medical opinion service to you and your immediate family members. If you are diagnosed with a serious illness or have a medical condition affecting your quality of life, this service will give you access to over 50,000 of the world's top physicians. They can:

- double check the diagnosis you have been given
- double check the treatment being proposed for you
- investigate if there are any alternative treatment options
- review your options if your symptoms haven't been improving

This service can be used for conditions diagnosed before going on cover with Aviva.

Who can access the service?

- You
- Your spouse or partner
- Your children up to age 18 (or 23 if in full-time education)
- Your parents and your spouse/partners parents

How does it work?

Call the **Member Care Centre on 1800 882 342** at any time of the day or night, seven days a week.

A dedicated Case Manager will be assigned to you who will guide you through the whole process including supporting you to gather the relevant medical documentation and discussing the meaning of your report.

Aviva Family Care

Aviva Family Care is a mental health support service offering counselling and psychotherapy services to you and your immediate family. You may be facing emotional challenges in life, such as:

- struggling with a bereavement
- feeling overwhelmed, stressed or anxious
- feeling depressed or alone
- feeling the emotional impacts of life events

We have a professional team of clinical, counselling and health psychologists registered with the Irish Psychological Society who offer a wide variety of specialised forms of therapy.

Who can access the service?

- You
- Your spouse or partner
- Your children up to age 18 (or 23 if in full-time education)

Patients under 18 years of age are supported with a single assessment session during which they will benefit from a formal diagnosis. At the end of the consultation, practitioner psychologists will support the patient and their parent/guardian/carer and make recommendations to access specialised services.

How does it work?

Call the **Confidential Care Line on 1800 816 560** at any time of the day or night, seven days a week.

A customer service agent will note your details and make an appointment for you with one of our team of psychologists.

These attractive benefits have been provided by your employer and are an important part of your remuneration package.

Aviva Life & Pensions Ireland does not guarantee the on-going availability of the Best Doctors - Second Medical Opinion benefit to its policyholders or the Aviva Family Care Benefit (Mental Health Support) and may, at its sole discretion, withdraw access to the service at a month's notice. If we withdraw it, we'll write to notify policyholders at least 31 days in advance of its removal.

Teladoc Health (who provide the Best Doctors and Aviva Family Care Benefit) is not a regulated financial service.

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