

Group Income Protection from Aviva



Employee Information: Income Protection

When you're unwell, worrying about work or money should be the last thing on your mind. That's why your employer has arranged a Group Income Protection Scheme with Aviva. If illness or injury prevents you from working, it provides a regular income to help cover your monthly expenses—so you can focus on getting better.

Will this cost me anything?

No, your employer is paying for this benefit on your behalf.

How much am I covered for?

The level of benefit you will receive is usually calculated as a percentage of your salary (e.g. 66% x salary, minus the social welfare benefit), which gets paid after the deferred period has ended. (The deferred period is a waiting period before you can submit a claim). Your employer will be able to advise you of the level of cover selected, as well as the deferred period on the scheme.

Are there any other benefits that come with income protection insurance from Aviva?

Protection from Aviva comes with access to Aviva Care. Powered by Teladoc Health, a global leader in virtual care; Aviva Care gives you Digital GP services at home or abroad, provides access to world leading medical experts when a second medical opinion is needed as well as confidential mental health support at a time and place to suit you. What's more, these services come free of charge to you.

Aviva Care

The only protection with back 4 defence

Protection from Aviva comes with 4 exclusive benefits at no extra cost



Digital GP



It's not always easy or convenient to get to the doctors' surgery. With Aviva Digital GP you can get an online appointment with a doctor without having to wait for a face-to-face appointment. The Aviva Care digital GP service is a private doctor service offering you and your immediate family access to clinical advice and guidance in non-emergency situations.

At home or on holiday, it offers the peace of mind of being able to speak to a doctor quickly, at a time that suits you.

The benefits:

- ✓ It's easy to use from the comfort of your own home
- ✓ Provides quick access to an experienced GP
- ✓ You can use it at home or on holiday
- ✓ You can get prescriptions sent to your local pharmacy

Who can use this service?

This service is available to you, your spouse or partner, your children up to age 18. (23 in full time education).

For any health concerns you have, our experienced doctors are available **Monday to Friday from 8am to 8pm and on weekends from 9am to 12 noon.**



Family Care Mental Health Support



Managing your mental health is just as important as your physical health. When life brings new and unexpected changes, it's normal to feel anxious, stressed or low. Whatever your challenge, you're not alone. Our professional team of Psychologists are here if you're:

- Overwhelmed, stressed or anxious
- Feeling low, depressed or lonely
- Need help managing the emotional impact of life events

Family Care gives you access to a wide variety of specialised forms of therapy, including counselling and Cognitive Behavioural Therapy. Patients under 18 years of age are supported with a single assessment session which they will benefit from a formal diagnosis. At the end of the consultation, the Psychologist will make recommendations and support the patient as well as their carer/guardian/parent, to access specialised services.

The benefits:

- ✓ You can avail of up to 5 consultations per issue per year
- ✓ It's completely confidential
- ✓ They can help you develop coping and behavioural skills
- ✓ The Psychologists are registered with the Irish Psychological Society

Who can use this service?

You, your spouse or partner, your children up to 18 (23 if in full time education).

3 Best Doctors Second Medical Opinion



If you or a member of your family become ill or had an accident, it would be reassuring to know that you had the correct diagnosis and treatment plan. With Best Doctors, you can get a second medical opinion from a world leading expert to double check a diagnosis, investigate alternatives or get additional treatment options for any condition affecting your quality of life.

You get access to 50,000 world-renowned specialists with 450 specialities and sub specialities who will work with your own doctors and consultants to advise on the best course of physical action. It can also be used for conditions diagnosed before taking out your cover with Aviva.

The benefits:

- ✓ You can double-check a diagnosis you have been given or the treatment being proposed for you with a world leading expert
- ✓ Investigate if there are any alternative treatment options
- ✓ Review your options if your symptoms haven't been improving
- ✓ Can be used if your worried about a parent, partner or child

Who can use this service?

This service is available to you, your children up to age 18 (or 23 if in full-time education). Your spouse or partner.

PLUS your parents **AND** your spouse/partner's parents.

4 Bereavement Support



Losing a loved one isn't easy. So, it might help to know there's help on hand through bereavement counselling. When you or your spouse/partner need someone to talk to, our team of counsellors and psychologists are just a phone call away.

The benefits:

- ✓ It's completely confidential
- ✓ Access is easy, support is just a telephone call away
- ✓ They can help you develop ways to cope
- ✓ The Psychologists are registered with the Irish Psychological Society

Who can use this service?

The spouse or partner of the deceased customer/member anytime up to 12 months after the loss of their loved one.



How do I access Aviva Care?

Once your policy becomes active, you can register for the service the very next day using your email address and policy number or access code. Download the Aviva Care app from the App Store or Google Play Store or log onto aviva.ie/avivacare to learn more.



We know that being unwell and out of work is difficult. That's why in addition to Aviva Care we can offer a range of Early Intervention services to help you achieve a speedy recovery. We have a large and experienced team including in-house clinicians who can provide practical advice and support when appropriate, as early as 4 weeks into your absence. Services include return to work planning and case management, as well as access to a variety of treatment services to help you when you need it most.

For further information please speak with your HR/employer representative who can refer your case to Aviva and a member of our team will get in touch with you directly to discuss your needs.



For protection you can trust. It takes Aviva.

Aviva Life & Pensions Ireland does not guarantee the on-going availability of the Aviva Care Ireland services to its policyholders and may, at its sole discretion, withdraw access to a service at a month's notice. If we withdraw it, we'll write to notify policyholders at least 30 days in advance of its removal.

Teladoc Health (who provide the Aviva Care services) is not a regulated financial service.

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