

Cancer pathway

Group income protection



How group income protection can be there for employees with cancer.

Our group income protection is designed to help employees and businesses be at their best.

From day one on your group income protection policy, all employees have access to expert support. As well as a financial benefit if your employee is off work for a while with cancer.

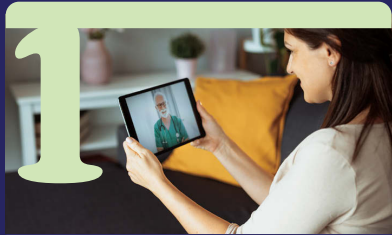
Every two minutes, someone in the UK is diagnosed with cancer¹. This document shows the pathway your employees can take to access cancer specific healthcare, and highlight the support we can offer your business.

¹Cancer Research, Cancer Statistics for the UK, January 2022

We've split our cancer pathway into five clear stages:

1. Reducing the risk
2. Diagnosis and treatment
3. Absence notification
4. Vocational rehabilitation
5. Making a claim

Overview



Reducing the risk

For employees

- + Aviva Smart Health¹ gives employees round-the-clock GP appointments and online health checks to help catch any symptoms as early as possible
- + Tailored fitness and nutrition plans through the experts at Aviva Smart Health - keeping employees fit and healthy



Diagnosis and treatment

For employees

- + Aviva Smart Health gives employees a second medical opinion from over 50,000 world leading specialists to make sure they've got the correct diagnosis and best treatment plan



Absence notification

For businesses

- + Guidance from our claims team as soon as you notify us of an employee's absence
- + We'll help get your employees back to work. Signposting them to the specific cancer support they need - from Aviva Smart Health to other employee benefits you might provide



Vocational rehabilitation

For businesses

- + Guidance and support for HR and line managers from vocational rehabilitation specialists
- + Collaborative return to work plans when the time is right

For employees

- + Dedicated vocational rehabilitation specialists
- + Treatments including occupational therapy and mental health counselling



Claims management

For businesses

- + A dedicated claims team on hand to guide you throughout the claims process

For employees

- + A percentage of their income paid while they're off work if their claim is successful

¹Aviva Smart Health is provided to select Aviva Life & Pensions UK Limited customers by Teladoc Health - your policy pack will tell you if you have Aviva Smart Health. This is not part of your insurance contract and can be changed or withdrawn at any time.

Who's involved

We work alongside experts from the health and protection industries to provide you with the best possible service.

Prevention

**Aviva Smart Health
- provided by
Teladoc Health**

Aviva Smart Health has helped employees, and their families, live happier, healthier lives over 55,000 times.¹

Aviva Smart Health

Vocational rehabilitation

**Provided by
Proclaim Care**

Proclaim Care is one of the UK's largest providers of rehabilitation services. Their UK-wide team of highly experienced, clinically qualified rehabilitation specialists provide integrated rehabilitation services. For all types of illness and injury.



Claims management

**Delivered by
Aviva's expert
claims team**

Aviva's expert claims managers will guide you through every step of the claims process.



¹Aviva Smart Health, Teladoc data, April 2023



1. Reducing the risk

Our cancer support services are here to let your employees look to the future with confidence. They'll give them the knowledge and tools they need to reduce the risk of cancer, from day one of your group income protection policy.

Services range from round-the-clock GP appointments to personalised fitness and nutrition plans. Read on to find out more.

Support for employees

Our employee health and wellbeing services can be used by employees at any point and are accessible before, during and after an income protection claim is made. These services can help employees reduce the risk of cancer by staying fit and healthy. Inside and out.

Aviva Smart Health fitness plans

Keeping to a healthy weight and staying physically active can reduce the risk of cancer¹. Aviva Smart Health² can help your employees do exactly that.

They can benefit from tailored fitness plans designed by sports coaches and nutritionists to keep them on track. With a choice of four or eight week plans to help them keep fit and healthy, all they have to do is fill out a health and lifestyle questionnaire and they're good to go.

¹Macmillan Cancer Support, [Causes and risk factors](#), February 2023

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Aviva Smart Health nutrition advice

Along with fitness plans, they also have access to a team of expert nutritionists through Aviva Smart Health.

While food alone can't prevent cancer, eating a balanced diet can reduce the risk of some cancers and will help employees keep to a healthy weight¹.

They'll receive personalised weekly plans and nutrition advice from the experts to help keep them healthy and cut the risk of cancer.



Aviva Smart Health

Cancer isn't always preventable through the way we live. But getting an early diagnosis is a key part of preventing the worst and improving the outcome¹. Aviva Smart Health can make sure your employees are able to keep on top of their health care and potentially spot cancer sooner.

¹NHS, [Cancer earlier diagnosis](#), July 2023

Aviva Smart Health

Group income protection from Aviva

24/7 GP appointments

Aviva Smart Health gives your employees access to on-demand medical appointments, day or night. They can talk to a UK registered GP over the phone or on a video call for any of their concerns, no matter how big or small.

They can book appointments online or through the Aviva Smart Health app at a time that works for them. In most cases they'll be able to talk to a GP within a couple of hours. A faster appointment could mean a faster diagnosis which is so important when it comes to cancer.

Online health checks

Along with round-the-clock GP appointments, your employees also have access to online health checks designed by the experts at Aviva Smart Health.

They're quick and easy and provide employees with personalised advice. All they have to do is complete an online questionnaire to receive their tailored report.

They'll gain awareness of things like their Body Mass Index (BMI), heart health available tests and screening programmes and much more – which can all help in spotting early signs of cancer.



2. Diagnosis and treatment

Our support services don't just stop at prevention. We're there for your employees when it really matters. Because we know it's a sensitive topic.

Support for employees

A cancer diagnosis can be daunting for anyone. But if it does happen to an employee you want to be confident they're getting the very best medical support. Confident they've got the right diagnosis. And confident they've got the best treatment plan to help them fight back.

Second medical opinions from world-leading experts

With Aviva Smart Health¹, your employees get access to second medical opinions from over 50,000 experts. Your employees will be connected with their own GP case manager who'll provide them with personalised support from start to finish. They'll take a look at the notes, current diagnosis and treatment plan and source the best expert to look at your employee's case. So you know they're well looked after.

One in three people who've received an Aviva Smart Health second medical opinion have had recommendations to change their treatment and one in ten received a change in diagnosis². That's how transformative a second opinion can be.

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²Smart Health, Teladoc Data for all second medical opinion uses, not just cancer, April 2023

Signposting to the experts

We're not experts in cancer. But we do work with a few. At diagnosis and throughout treatment, we'll signpost your employees to the experts at Aviva Smart Health and charities like Macmillan so they get the help that's right for their needs. From physical support to emotional support, you can be sure your employees will be in the best possible hands.





3. Absence notification

Our team are here to make life for employees living with cancer that little bit easier. As soon as you notify us that an employee is absent, we'll be here to help both them and you.

Support for businesses

Our dedicated claims team are here to help you. As soon as you notify us of an employee's absence due to cancer, we'll be there to guide you through the support group income protection can offer.

Absence notification

When you ring Aviva to notify us of an absence, our claims team will take time to explain each step of the process and the information we'll need from both you and the employee. You'll need to notify us by the end of the fifth week of absence. But the sooner you let us know, the better, so we can start to help you and the employee.

Signposting

Our claims team will explain the support services provided by Aviva Smart Health¹, including access to one-on-one appointments with qualified mental health experts if the cancer is affecting them mentally too.

Our team will work with you to understand the other employee benefits your company has in place, such as private medical insurance and occupational health. We'll signpost you to the right services that these benefits offer for employees with cancer, providing additional care to the employee.

At this stage, the team will also make a referral to vocational rehabilitation if it could help your employee. They'll talk you through the vocational rehabilitation service and how it can make a difference for both the business and the employee.



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4. Vocational rehabilitation

Our independent and impartial vocational rehabilitation service is provided by our partner, Proclaim Care. For employees who need to take time off work because of cancer, Proclaim Care's vocational rehabilitation specialists are here to help. They'll provide help and guidance for both you and your employees.

Rehabilitation specialists get to know an employee and their unique situation, working alongside them to create a realistic return to work plan for their transition back to working life.

Vocational rehabilitation has a proven success rate: 92% of Aviva group income protection cases which had vocational rehabilitation and which closed in 2022 achieved a successful return to work.¹

¹Source: Data provided by Proclaim Care for Aviva Life & Pensions UK Limited group income protection claims in 2022

Support for businesses

The vocational rehabilitation specialists at Proclaim Care will guide you throughout an employee's vocational rehab journey. Working with you to build a plan that works for everyone involved and getting them back to work when the time is right.

Return to work plan

The vocational rehabilitation specialist will work with HR or the referring manager, and the employee, to put together a return to work plan when the employee is ready. This is often most effective when an employee has been through treatment and the time is right to start to thinking about returning to work.

Once the employee is ready to return and a plan is in place, the rehabilitation specialist will support both you and the employee through its duration, checking progress and offering guidance. Following the employee's return to work, the specialist will continue to stay in touch until they're happy that the return is successful.

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Signposting and referral

At the beginning of the absence the rehabilitation specialist will check in with the employee and signpost any services that could help them on the road to recovery.

The vocational rehabilitation team consists of occupational therapists, which means the added benefit of them being dual trained in physical and mental health. Where there are multiple conditions experienced by the employee, including if the cancer is causing them mental health issues, the vocational rehabilitation specialist has the clinical experience to help the employee without having to pass them to another clinician.

The specialist will check for any private medical provisions that may be available to the employee either directly or indirectly through other family members. Where private therapies aren't available, they'll signpost the employee the experts at Macmillan, Aviva Smart Health¹ or to the NHS.



Support for employees

The real value is in the structure the programme provides, plotting out an achievable road-map back to work. But the programme may also include treatments which will be paid for by Aviva.



Vocational rehab specialist

Your employee will have their own vocational rehabilitation specialist on hand.

At the beginning of the absence the specialist will check in with the employee and signpost any services that could help them on the road to recovery. Then when the time is right, they'll work with them to build a plan to get them back into the world of work.



Signposting and treatment

The vocational rehabilitation specialist will ensure the employee is signposted to the best support for their needs, which could include PMI, occupational health or NHS services. If appropriate, the specialist will source treatments such as occupational therapy to help the employee on their road to recovery. These treatments will be paid for by Aviva.



Return to work plan

The specialist will work with the employee when they're ready to start thinking about returning to work.

They'll build a plan with the goal of getting back to work when the time is right. This is usually most effective once the employee has been through treatment.



Helping a mum beat cancer

Case study

This case study shows how vocational rehabilitation can provide support to an employee following cancer treatment and help them with a successful return to work.

Background

Sarah* is a married mum of two little ones, who she adores. Together with her husband, they work hard to give them the best life they can. Sadly, Sarah was diagnosed with breast cancer, which had an enormous effect on the family. Especially as it caused high levels of stress and anxiety at almost every turn. Waiting for results was particularly nerve-wracking.

Treatment and support

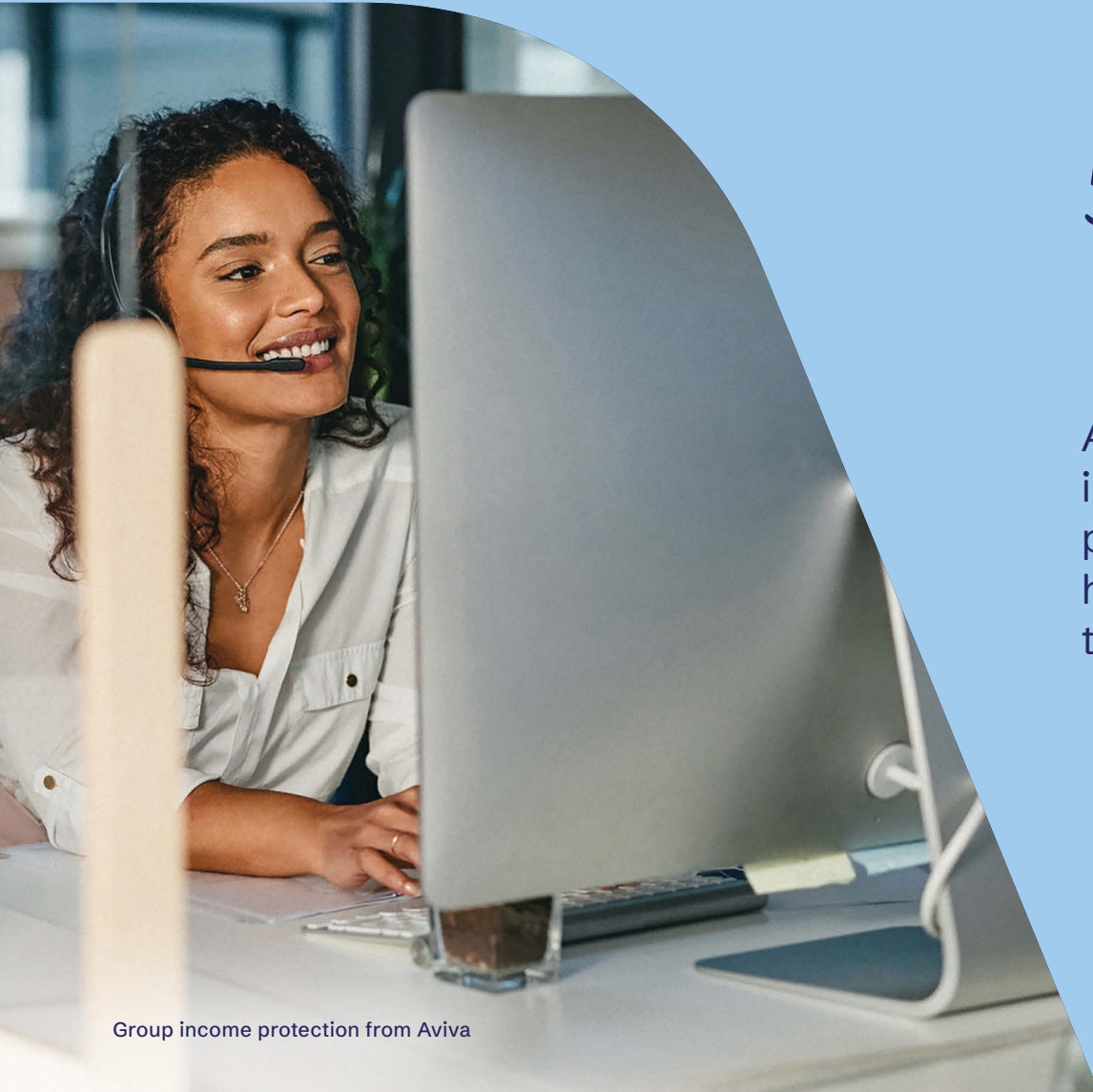
Immediately, Sarah began chemotherapy, which caused fatigue and nausea. Following that, she began rounds of radiotherapy, lasting three weeks. To help support her through this time, her rehabilitation specialist kept in regular contact with both Sarah and her employer (at times that suited her). They also suggested she contact local support services like Macmillan to see if they could help her too. And her rehabilitation specialist discovered certain medication could be delivered straight to Sarah's door, making things easier for the family.

Outcome

Sarah gradually recovered and went into remission. It was while she was at the end of her treatment that Sarah's rehabilitation specialist identified the possibility that she could return to work earlier. It was welcome news as Sarah was eager to get back to simply living. Together with her employer, they created a phased return to work plan.

She did in fact return to work two months after treatment, starting by working from home, which helped manage her fatigue. Then, with the support of her GP, she began working four hours on alternate days, gradually moving to full-time work after six weeks. When she did go back to the office, her commute was changed so she could avoid rush hour and feel more comfortable. Any time that was missed, she could make up at home after her commute, which worked for everyone.

*Proclaim Care and Aviva real-life customer case study. October 2017 – June 2018. The image shown is for illustration purposes and names have been changed for confidentiality.



5. Claims management

Aviva's experts are here to make group income protection claims as simple as possible. Your claims manager will be here to guide you through every step of the process.

Support for businesses

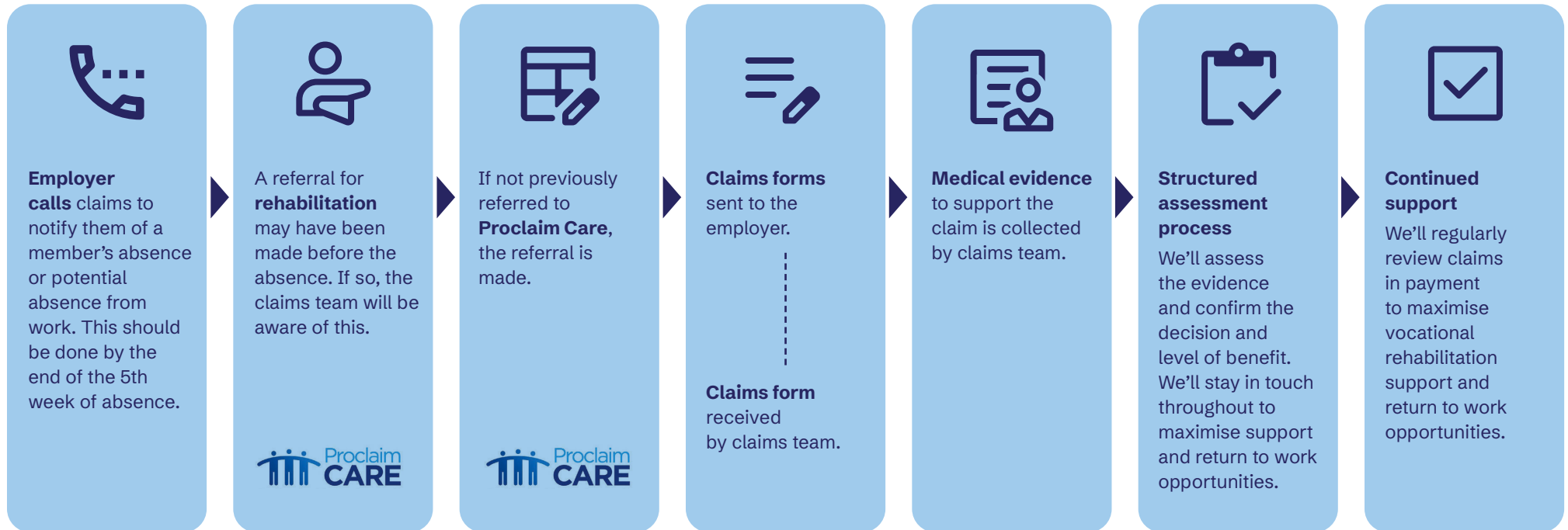
If you need to make a financial claim, our group income protection claims management team will be on hand to make the process as quick and easy as possible.

Claims management

Wherever possible, we try to make sure you deal with the same claims manager throughout each employee claim you make with us. For larger clients (200 employees+), we'll assign a dedicated claims manager to the account, so you deal with one claims manager for all the claims you make.



Our claims process



Support for businesses

Our claims team create a long term partnership with your business. We'll make sure everything runs smoothly, whilst providing a caring, personal service.

Long term partnership

- ✓ Understanding process
- ✓ Dovetail services
- ✓ Frequent contact
- ✓ Exchange of information
- ✓ Dedicated contacts
- ✓ No surprises



You can call our claims team on **0330 303 9973**
or email us at groupclaims@protection.aviva.com

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