

For employer use only. Not to be used by employees.



Why, what and how

Group Life cover:
Wellbeing services



We're dedicated
to helping people live
their best lives



Why Group Life cover matters

Our Group Life cover helps your employees deal with one of the most difficult situations. We offer financial payments to an employee's partner, family or dependants in the event of an untimely death. The payment can never replace a valued and respected employee, but can help ease the financial burden when their dependants need it the most.

Why wellbeing services matter

Looking after mental health in the workplace is an important part of keeping your employees happy and healthy. It can help increase employee engagement, improve productivity, reduce absenteeism and help with retaining staff. We have a range of information, advice, guidance and tools in place to help you and your employees create a workplace in which your people can thrive.

When an employee dies, Group Life cover also offers access to a range of helplines to help those left behind. These can help provide the support that you, the employee's family members or your other employees need to help make things easier at such a difficult time. Services offered:

- Bereavement Helpline
- Stress Helpline

In addition, we're dedicated to helping people live their best lives. That means encouraging them to consider their wellbeing in terms of everything they do.

Group Life cover also offers access to these wellbeing services:

- Aviva DigiCare+ Workplace, which includes:
 - Annual Health Check
 - Digital GP
 - Second Medical Opinion
 - Mental Health Consultations
 - Nutritional Consultations
- Aviva Line Manager Toolkit: Mental Health
- Cancer Care Support
- Aviva Mental Health Guidance
- Wellbeing Training
- Wellbeing Library
- Lifestyle discounts with Get Active
- Red Apple Law legal services
- Grief Encounter

Important Information

Wellbeing services are non-contractual benefits Aviva can change or withdraw at any time. This doesn't apply to Grief Encounter, as they're a charity and therefore available to the general public.

To be eligible to use these services employees must be a permanent resident of Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man.

Aviva DigiCare+ Workplace

Putting health and wellbeing at employees' fingertips.

We can't predict what will happen tomorrow, but we can prepare for it today. Provided by Square Health, the Aviva DigiCare+ Workplace app can help.

It puts the guidance and care your employees need to help detect, manage and prevent physical and mental health problems. It takes only a few steps to help them towards a healthier future and includes:

- Annual Health Check
- Digital GP
- Second Medical Opinion
- Mental Health Consultation
- Nutritional Consultation

Available to your insured employees through your Group Life policy, the app offers a comprehensive annual Health Check.

It's a self-administered fingerprick test they can take in the comfort of their own home. The Health Check helps your employees understand their current health status and spot the early warning signs for a number of conditions.

Plus they and their eligible family members have access to the clinical expertise of qualified, experienced practitioners – including GPs, mental health counsellors and nutritionists – as well as a Second Medical Opinion from an expert UK-based clinician.

You can find more information on the services provided on the Aviva DigiCare+ Workplace app on the following pages.

Terms apply. They can be viewed by employees within the app and must be agreed to before use. The privacy policy can also be viewed in-app before use.

Increased allowances for multi-product holdings

If you hold more than one Group Protection policy, then the service allowances available to your insured employees will increase for Digital GP, Mental Health, Bereavement and Nutritional Consultations only.

- Two policies – double the services
- Three policies – triple the services

Your insured employees can check their full service allowances within the app.

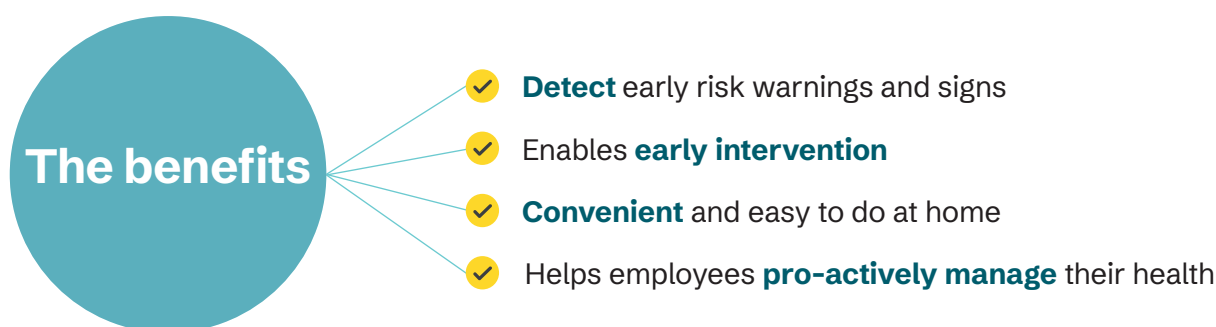
Health Check

Help your employees keep on top of their health.

Aviva DigiCare+ Workplace offers your employees an annual health assessment through a fingerprick blood test. They can do it themselves at home, so there's no waiting around and no need to attend a hospital or clinic.

This test checks 20 different health markers to spot problems early on, covering common issues like the risk of diabetes, cholesterol status and liver health.

Once your employees have returned their blood sample, they'll receive a personalised health assessment report within the app providing a full breakdown of their Health Check results, including recommendations and any additional actions they may need to take. If they need to, they can then book a follow-up consultation through digital GP to discuss their results further.



£ What does it cost?

Your employees get an annual Health Check at no extra cost.

Who can use this service?

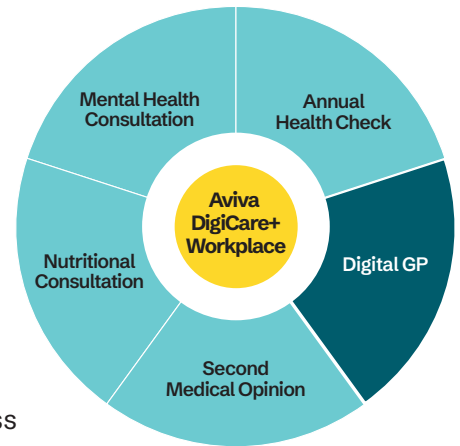
The annual Health Check is available to employees insured under an Aviva Group Life policy.

Digital GP

Give your employees easy access to a Digital GP consultation with the Aviva DigiCare+ Workplace app. The consultation can last up to 20 minutes, including wrap-up time.

Your employees can book Digital GP consultations seven days a week, between 8am and 8pm. With 97% of appointments available within 3 hours, it makes appointments more accessible to employees outside of standard working hours.

The service complements rather than replaces an NHS GP. It isn't appropriate for emergency treatment or life-threatening situations such as chest pains, breathing problems, suspected stroke or bone fracture, severe bleeding or loss of consciousness.

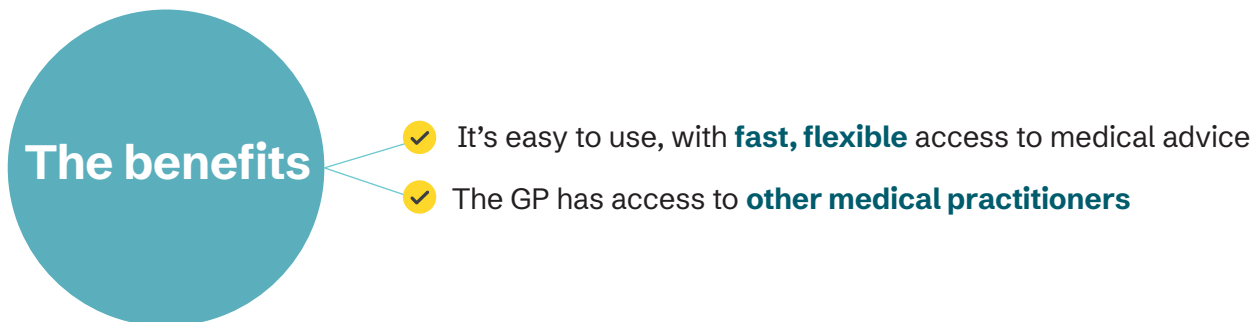


A choice of GP

Here's what your employees can do through the app:

- Choose from male and female GPs
- Search for a GP they've seen through the app within the last six months to book directly with them
- See the same GP for multiple appointments if they are available
- Review GPs' bios and choose a GP based on who best suits their needs according to their profile
- Get a prescription, a fit note, a recommendation or referral for specialist treatment
- Use the service to speak to a UK doctor when they're on holiday abroad.

There may be limits to the number of times your employees can use this service, they can check their full allowances within the app.



£ What does it cost?

Anyone using this service will have to meet the cost of the medication. In the event your employee uses the next day at home delivery service, then delivery charges will also apply.

Before booking, your employees will go through a short section covering terms and conditions and symptoms, and can then select a preferred time, date and GP for the consultation.

Who can use this service?

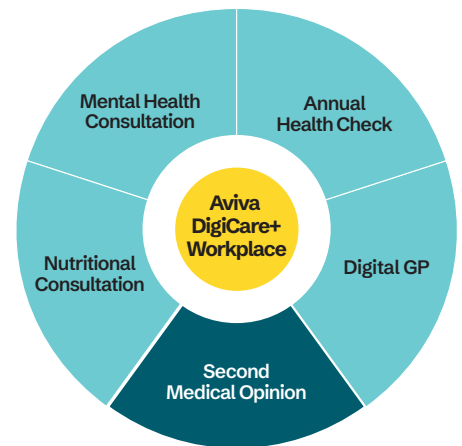
The Digital GP service is available to employees insured under an Aviva Group Life policy. It's also available to their spouse or partner and dependants up to the age of 18 (or 21 if still in full-time education).

Second Medical Opinion

A medical diagnosis can come as a shock.

It's easy to forget to ask important questions, and your employees might be left wondering whether other medical professionals might come to different conclusions.

The Second Medical Opinion service offers employees and their eligible family members the support they need in situations like these. This service is for a recent diagnosis originally given by a primary treating consultant based in the UK.

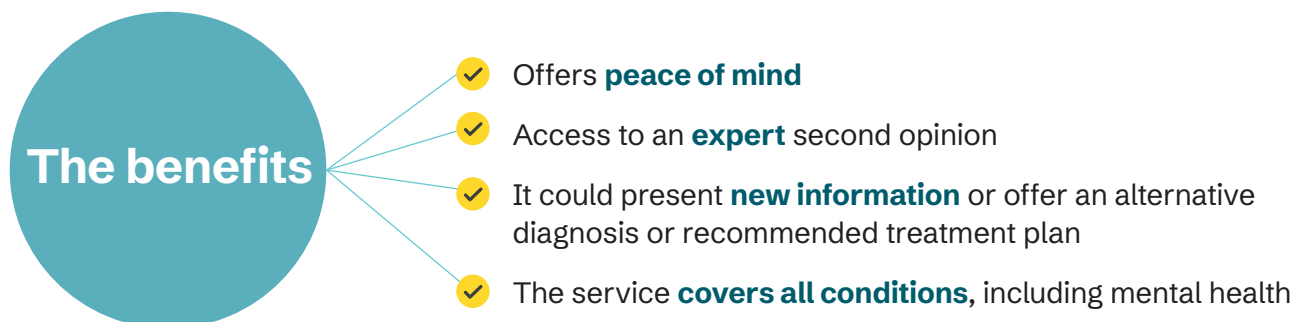


A Second Medical Opinion from a clinician with relevant experience

After answering questions in-app, the employee is matched to a suitable UK-based specialist to give their medical opinion. All are experts in their fields and can bring fresh insight to bear on a diagnosis.

It's not about distrust. Instead, consulting another professional gives the employee a chance to digest their diagnosis, ask questions and more fully understand their illness, helping them to embrace their chosen treatment pathway.

There may be limits to the number of times your employees can use this service, they can check their full allowances within the app.



£ What does it cost?

Square Health covers the costs for the consultation and the report only. The patient must cover any travel costs and costs for any treatment they decide to go ahead with following the Second Medical Opinion, as these are not part of the service.

Who can use this service?

This service is available to employees insured under an Aviva Group Life policy. It's also available to their spouse or partner and dependants up to the age of 18 (or 21 if still in full-time education).

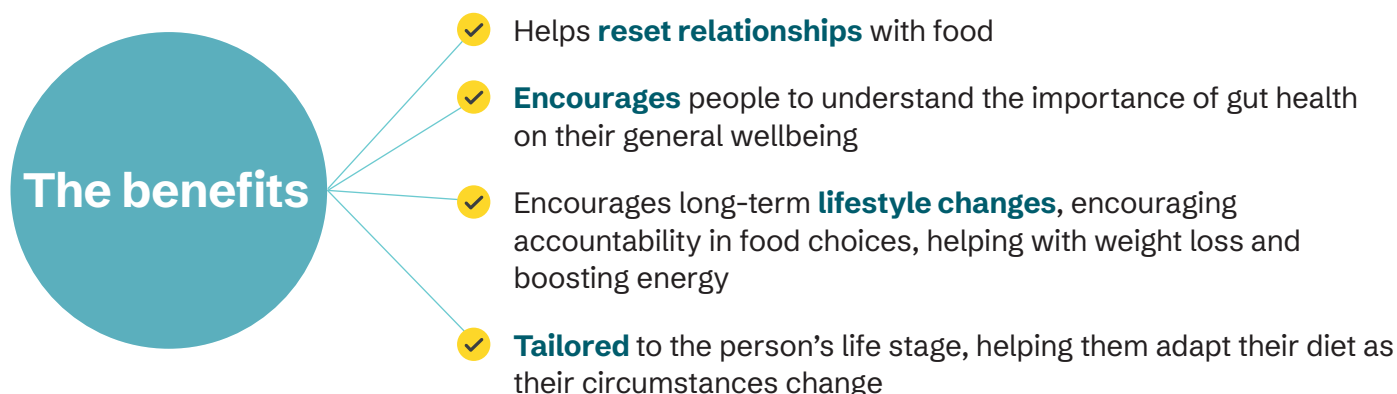
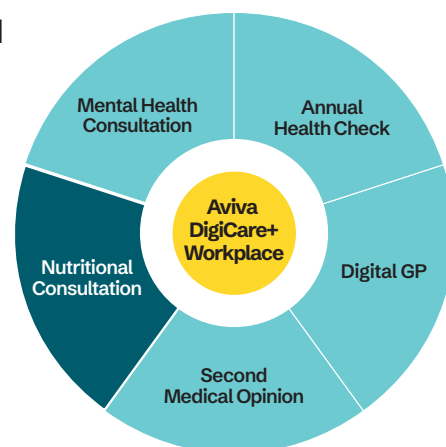
Nutritional Consultation

Nutritional Consultations can help your employees understand more about how nutrition affects their health and wellbeing.

Making healthy nutritional choices helps with achieving good physical fitness, which in turn can affect mental health. That's why it makes sense to help your employees establish a healthy relationship with food.

Your employees will have access to 30-minute consultations with a trained nutritionist, which can be shared with their eligible family members. During these consultations, the nutritionist will give them advice on optimal eating plans, how to change their relationship with food and how to break bad habits.

There may be limits to the number of times your employees can use this service, they can check their full allowances within the app.



£ What does it cost?

The Nutritional Consultation service is available to your employees at no additional cost.

Who can use this service?

The Nutritional Consultation service is available to employees under an Aviva Group Life policy. It's also available to their spouse or partner and dependants from the age of 12 up to the age of 18 (or 21 if still in full-time education).

Mental Health Consultation

Mental health problems are common in the workplace. Acting quickly to identify issues and getting help as early as possible can make a big difference.

Available to your employees and their eligible family members, this service offers quick access to tailored mental health advice from a qualified therapist.

The completely confidential service offers help with all these events and more:

- Workplace stress
- Money worries
- Family conflict
- Divorce
- Bereavement support
- Big changes in life
- Family history
- Postpartum depression
- Post-traumatic stress disorder



Someone to talk to...

Your employees can book their own appointments and choose therapists based on their area of expertise, all within the app.

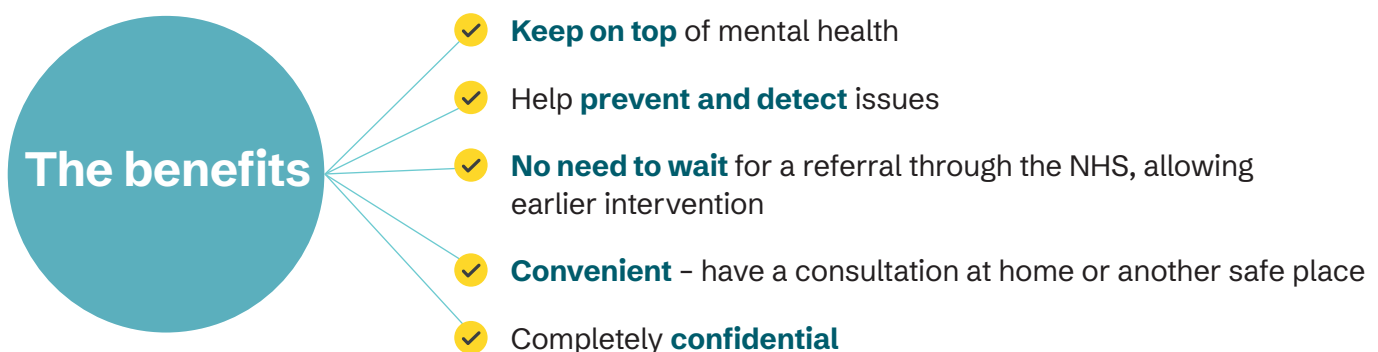
Therapists will provide advice and devise a personal treatment plan for individuals, which may include online CBT modules or other material to support their clinical care.

Your employee's family can use the Mental Health Consultations too

Your employees can share their Mental Health Consultations with their eligible family members.

In addition, they will also have access to Bereavement Consultations outside of the app, which they can also share with their eligible family members. Booked through the app, you will be offered short-term counselling, guidance and practical support following the loss of an immediate family member. Consultations are available online or by phone.

There may be limits to the number of times your employees can use this service, they can check their full allowances within the app.



£ What does it cost?

The Mental Health Consultation is available to your employees at no additional cost.

Who can use this service?

The mental health consultation and bereavement service is available to employees insured under an Aviva Group Life policy. Both services are available to their spouse or partner and dependants from age 16 to 18 (or 21 if in full-time education).



Accessing Aviva DigiCare+ Workplace

- 1** You'll receive an email asking you to log into the Square Health employer portal.
- 2** You'll be asked to load the email addresses of all insured employees into the portal.
- 3** Square Health will email each employee an invitation to log into Aviva DigiCare+ Workplace (compatible with most iOS and Android mobile devices).
- 4** Once registered themselves, your employee can register their spouse or partner and any children over the age of 16 directly within the app. Details for children under age 16 will sit within your employee's app and can be added to the app of their spouse or partner.

How to find help

Employees needing technical support for the app can contact the Square Health customer service centre. Aviva DigiCare+ Workplace is an app-based wellbeing service. In exceptional circumstances please contact the Square Health customer service centre for out-of-app support.



Call them on 0333 023 2730

Lines are open Monday to Friday between 9am and 5pm. Calls are monitored and recorded. Standard call charges apply.



Email them on digicarehelp@squarehealth.com



Any questions?

If you'd like to know anything more about **Aviva DigiCare+ Workplace** and the services it offers your employees, please get in touch with your Customer Relationship Manager, Employee Benefits Consultant or Financial Adviser. They will be able to answer your questions.



Group Life Cover helplines

Bereavement Helpline

Help your employees deal with grief

Losing someone is difficult and those left behind can struggle to cope. Provided by Care first, the Bereavement Helpline offers emotional and practical support from qualified bereavement counsellors to your insured employees if they lose someone. And if your employee is the one that passes away, their immediate family can use the service to help them cope with their loss.

How it works

Your employees and their family members (spouse/partner or dependants aged over 16) can call the Bereavement Helpline 24/7. It's completely confidential. It's available at any time, no matter how long after bereavement.

Stress Helpline

What it provides

The Stress Helpline offers insured employees over the age of 16 the chance to talk in confidence to trained counsellors about issues they feel are causing them stress.

Provided by Care first, the helpline can be a good place for employees who need help with personal or work-related stress issues. Talking and sharing can be the first step in helping to work through problems and resolve them, aiming to achieve the best outcome for employees and employers.

How it works

Employees can call any time day or night. Calls are completely confidential with no limit to the number of times an employee can call.

For their protection and ours, calls are recorded and monitored.

Friends, family and our wellbeing services can help but if you or anyone else affected by the death need more support or just want to talk, there are other organisations that can help.

Grief Encounter Helpline

Wrapping their arms around bereaved children

Losing a parent or sibling is both devastating and life-changing for a child. Grief Encounter is a charity that works closely with bereaved children, their family, school and other professionals to help them find a way through the anxiety, fear and isolation so often caused by grief.

How it works

Employees simply call the grieftalk helpline **0808 802 0111**, weekdays, 9:30am-3pm.
or email griefftalk@griefencounter.org.uk

Professional and confidential service, registered charity number: 1175837

Aviva Line Manager Toolkit: Mental Health

Developed by mental health professionals, the Aviva Line Manager Toolkit: Mental Health offers video modules and supporting materials aimed at helping line managers spot the warning signs of poor mental health. It also helps them identify reasonable adjustments and manage professional boundaries.

The toolkit gives your managers more confidence to have supportive conversations with team members, so they can address issues before they become more serious.

Terms apply. The Aviva Line Manager Toolkit is available for all line managers, whether insured under the policy or not.

Easy-to-access, self-serve content

Available online, the Aviva Line Manager Toolkit includes example scenarios, encouraging line managers to consider how to apply the offered techniques. Your line managers can access each module at a time that suits them and revisit any time they need to.

It takes Aviva to help you live your best life.

Here's what the video modules cover:

- Mental health in the workplace
- Changing behaviour
- Having difficult conversations
- Signposting to help
- How to respond to a crisis situation
- Adapting and adjusting in the workplace
- Looking after yourself

This service is not intended to offer personalised medical advice or replace established mental health care pathways. It supplements existing channels by offering an advice and support framework for line managers, helping them to support colleagues who may be experiencing mental wellbeing concerns which are presenting within the workplace.



Aviva Cancer Care Support

Everyone's cancer journey is unique, which can be challenging for you an employer when it comes to supporting employees who are living with cancer.

To help you understand more about managing cancer in the workplace we've worked with our partner Macmillan Cancer Support to share their information and expertise in a guide that highlights different areas you need to think about.

It covers topics from understanding cancer to how it may affect someone at work, from talking about cancer in the workplace to supporting employees caring for others with cancer, and much more.

Download your
Guide to Managing Cancer Care in the Workplace

Helping you manage cancer in the workplace

We know a cancer diagnosis can be life-changing in many ways: physically, emotionally and financially.

We're here to help your employees through their cancer journey as much as we can. To help you support your employees during a difficult time, we've brought together all the details of our support services on one hub, so you can more easily find useful information, helpful advice and where to go for more help.

Useful Links

Macmillan produces a range of information about work and cancer. Here are some links you may find helpful.

Macmillan at work

Simply sign up and you'll get a free Essential Work and Cancer Toolkit for your organisation, plus access to expert training from Macmillan.

It's also useful if you run an SME and you're worried about the impact of cancer in the workplace on your business.

It includes videos on talking to employees about cancer, how to support your staff, your legal responsibilities, training for your managers and more.

<https://www.macmillan.org.uk/cancer-information-and-support/get-help/help-with-work/employers>

10 top tips for line managers

Your line managers are often the person most likely to be supporting an employee with cancer. This document outlines some of the things they will need to think about.

Find out more at **[macmillan.org.uk/top10tips](https://www.macmillan.org.uk/top10tips)**

Train the trainer

Macmillan offers in-house training to trainers in your organisation. For a fee, one of Macmillan's experts will train your trainers, so they can deliver bespoke cancer and work training and support for your managers and people working in HR. Find out more about Macmillan's training and support for employers at **[macmillan.org.uk/cancer-information-and-support/get-help/financial-and-work/employers/macmillan-at-work](https://www.macmillan.org.uk/cancer-information-and-support/get-help/financial-and-work/employers/macmillan-at-work)**.

Working alongside experts in cancer support.

We're working alongside our partners, Macmillan Cancer Support, to offer expert support to your employees living with or affected by cancer.

Because cancer can affect people's lives in so many ways, we'll do our best to give your employees the support they need.

Macmillan Cancer Support offers tailored and trusted information to help with the physical, emotional and financial effects of cancer through diagnosis and beyond.

Your employees can sign-up for their regular, tailored emails at
www.macmillan.org.uk/diagnosed-with-cancer

You can also find more information on Macmillan's website about how to support employees living with cancer.

Visit **[macmillan.org.uk/cancer-information-and-support/get-help/help-with-work/employers](https://www.macmillan.org.uk/cancer-information-and-support/get-help/help-with-work/employers)**

More about Macmillan's Cancer Support

Macmillan Cancer Support is one of the largest British charities and provides specialist healthcare, information and financial support to people affected by cancer.

Aviva has partnered with Macmillan to raise awareness of the support that Macmillan can give to our customers impacted by cancer, either with their own diagnosis or a friend or loved one. If you have any questions about symptoms and treatment, or just want to talk to someone who understands, Macmillan are happy to hear from you.

Aviva Mental Health Guidance

We can help your employees better manage their mental health.

Aviva can help you manage and improve your employees' mental health with helpful information and advice.

We also empower your line managers with the skills they need to recognise symptoms and introduce early intervention strategies.

Mental health in the workplace is important

We want to help your employees when things become too much. If they're experiencing stress, anxiety or poor mental health, it can be difficult for them to get back on track.

We can help deliver positive outcomes for your business

Effective workplace mental health support strategies can help improve employee engagement, reduce absenteeism for stress-related illnesses and make good businesses better places to work.

We're here to help

Good mental health is important in your workforce.

We want to help your employees when things become too much. If an employee is experiencing stress, anxiety, or poor mental health, they can find it difficult to get back on track.

Aviva can help employees and line managers manage and improve their mental health by giving them access to helpful information, including videos, articles and advice.

Aviva mental health videos

Helping to look after your employees' mental health and build a more mentally resilient workforce is good for your business. Educating your employees on mental health and giving them time to focus on their health and wellbeing can improve employee engagement, boost staff morale and reduce absenteeism.

To help your employees look after their mental health better, we asked an expert clinician to help us produce a series of short videos.

Each video is only a few minutes long and deals with a different aspect of mental health. Watching these videos can help employees identify and find out more about common mental health problems. They can also learn techniques to help improve mental wellbeing.

They can watch them all at once or dip in and out, so they can keep on top of their mental health whenever they want.

The videos fall into three modules, each with a supporting guide summarising the key messages.

You can use these videos to support your own wellbeing strategy to help your employees - and your business - stay in tip-top health.

Mental health awareness

This module looks at:

- how to spot the signs and symptoms of poor mental health
- ways to reduce mental health stigma
- how your employees own thoughts and feelings may influence their mental health
- how to support others in practical ways.

We've broken this module down into four bite-sized videos:

1. What is mental health?
2. Mental health stigma
3. Thoughts, beliefs and feelings
4. What can you do to support?

Stress and resilience

The stress and resilience module introduces simple techniques your employees can use to help improve their ability to cope with the stresses of life and the increasing demands placed on us all.

We've broken this module into three bite-sized videos:

1. Defining resilience
2. Navigating stress
3. Improving your resilience.

'Always-on' culture

This module looks at how technology has increased the risk of an 'always-on' culture and how this has changed the way we live our lives. These videos look at solving problems and managing the constant demands on our time.

We've broken this module into three bite-sized videos:

1. What do we mean by 'always-on'?
2. Coping mechanisms
3. Regaining our work/life balance

Where can employees watch the videos?

The videos are all available in our Wellbeing Library. Your employees can watch them whenever they like, as often as they like.

They can also find a range of useful tools and guides on a wide variety of wellbeing topics in our Wellbeing Library.

Wellbeing Library

Stress and worry can take a toll on wellbeing, wherever it comes from.

The Wellbeing Library is an online library of useful content, hints and tips - including guides and tools. In the Wellbeing Library, your employees will find sections offering helpful support on all kinds of situations, from family and relationships, money or work, mental or physical health conditions.

Whatever's on their mind, they can find information to help them deal with it.

Areas included are:

- Financial wellbeing
- Family troubles
- Health matters
- Guidance on mental health issues
- Dealing with grief
- Physical wellbeing

Get Active

Get Active helps your employees stay fit and healthy with discounts for online workouts and more than 3,000 health and fitness clubs nationwide.

It also offers them a variety of discounted products and services...all designed to help them and their families get active and keep healthy.

Let's get physical...

With Get Active, your insured employees can get discounts at over 3,000 health and fitness clubs, plus great at-home fitness offers and a range of savings on other products and services. It's all designed to help keep them and their families active, healthy and happy.

Cancer Care with Get Active provides savings on products and services to help make a small difference if your employees or someone close to them is living with cancer. These can be used for personal support or to gift to loved ones who are living with cancer. Terms apply.

It takes Get Active. It takes Aviva.



Red Apple Law Legal Services

Helping employees get the essentials in order

Introducing Red Apple Law Legal Services

There can be so many things to consider when planning for the future. These can include buying or selling a home, to Will writing – and the legal aspect of it all can sometimes feel quite overwhelming. That's why, through your Aviva Group Life policy all of your employees and their spouse or partner are able to access a range of services to help give them some peace of mind that their legal essentials are in order – and to add to this, if they choose the Will Writing service, Lasting Power of Attorney, Living Will or Funeral Wishes Register, a 25% discount will be automatically applied at checkout. The Legal Helpline and online Estate Administration tool are free, any additional services chosen are chargeable and won't receive a discount.

These legal services are provided by Red Apple Law, who form part of the Trust Inheritance Group. They've been providing legal services for more than 30 years and during this time, have helped more than 300,000 people write their Wills or to plan for their family's futures. They also support around 6,000 families annually to understand and complete their next steps during bereavement.

The **Terms and conditions** and the **Privacy Policy** can be viewed online.

Funeral Support

Support is available at any point before or after the funeral. Before the funeral has taken place, families may have lots of questions about belongings and property as well as how to locate and understand the Will. Red Apple Law's experienced bereavement team will ensure that loved ones receive correct, jargon-free information to help them understand the process.

Some of the things Red Apple Law can help with:

- Advice on how to locate a Will, Funeral Plan or Memorandum of Wishes (Funeral Wishes document)
- Advice on how the costs of the funeral will be managed in relation to the whole estate
- Support finding a reputable and regulated funeral planning service

Red Apple Law can help administer the estate and support the family after the funeral. If they choose not to use their services, the family can still receive support and practical advice if needed.

After the funeral, Red Apple Law can help with:

- Practical help to identify next steps
- Clarification of legal duties as an Executor or beneficiary
- Support to understand whether Probate is required and what services are available
- Access to the widest range of legal services available. Aviva customers can exclusively access the Executor Toolkit free of charge
- Providing an interactive bereavement guide for everyone

At any time before or after the funeral, families can access free online Grief Counselling via Red Apple Law's online portal.

Funeral Wishes register

In a legal sense, a Will is really helpful to determining how a person wants their property and assets distributed after death. But a comprehensive 'Memorandum of Wishes' is often missing and can be equally as valuable, helping to answer the questions that a bereaved family will have in the days that follow a death.

The Funeral Wishes Register is an optional paid for service which if selected will have a 25% discount applied.

Not knowing what someone would have wanted can create feelings of regret and doubt, and even lead to family disputes. Being able to refer to the 'Memorandum of Wishes' can help the family feel as though they are comfortably fulfilling the wishes of their loved ones.

Once created, it is stored on the National Funeral Wishes Register until needed and their loved ones can access them easily in the future.

How it works:

- Write Funeral Wishes using the online step-by-step guide
- One-off payment to write Wishes and store on National Funeral Wishes Register for as long as necessary
- Choose to add extra features for an annual fee, like anytime updates and a Personal Messages creator. This also includes an updated bereavement toolkit
- Search the register free of charge to find out if there is a Funeral Wishes document registered, but information will only be released subject to ID checks.

Terminal illness support

When someone is diagnosed with a terminal illness, they may want to review their current Estate Planning or talk to a professional to put legal documents and practical plans in place.

Red Apple Law offer a legal planning consultation with their highly experienced Estate Planning team. Their consultant will work in partnership with the bereavement team, and other legal teams if required, to provide the best advice and package of support that both secures the individuals future plans, while including considerations to support the individuals loved ones with their legal, emotional and practical needs in future.

This service is accessed via a call-back from a specialised professional. A member of their support team will call you learn more about your goals for your planning session. They will then allocate you an appointment with an Estate Planning specialist to finalise any plans you would like to put in place.

Life Planning Services

(Life Planning Services include Will Writing, Lasting Power of Attorney, Living Will and My Final Wishes)

Will Writing

A Will ensures your money, property and possessions go to the right people when you pass away. Through planning ahead and writing a Will, employees will have the peace of mind that, when the time comes, their wishes will be carried out in exactly the way they've chosen, and they'll have done all they can to make life as easy as possible for those they leave behind.

The Will Writing service is an optional paid for service, which if selected will have a 25% discount applied. Full pricing details can be found within the Will Writing section on the Red Apple website.

Lasting Power of Attorney

A Lasting Power of Attorney (LPA) allows an employee to appoint Attorneys to make decisions on their behalf should they become unable to. An Attorney is a person who they trust to make decisions which are in their best interest. An LPA is mainly used if they don't have the mental capacity to understand and make decisions themselves.

There are two different types of LPA:

1. Property and Financial
2. Health and Welfare

An LPA is an optional paid for service, which if selected will have a 25% discount applied. Full pricing details can be found within the LPA section on the Red Apple website.

Living Will

A Living Will, sometimes referred to as an Advance Directive, is a way in which an employee can let medical professionals know their decisions about what medical treatment they would and would not like to receive, should there come a point that they're unable to express this information themselves. This can spare their loved ones from needing to make a very difficult decision at a hard time.

A Living Will is an optional paid for service, which if selected will have a 25% discount applied. Full pricing details can be found within the Living Will section on the Red Apple website.

A Living Will is legally binding in England and Wales – but not legally binding in Scotland, Northern Ireland, the Channel Islands, or the Isle of Man. However, in Northern Ireland, a clear and specific advance decision is given legal effect under common law, meaning a healthcare professional must follow it if they know about it. If a healthcare professional has been advised to follow the decision of a Living Will and becomes aware one exists, this does then make it legally binding.

My Final Wishes

The My Final Wishes package has been designed by Bereavement Counsellors and Life Planning professionals to:

- give employees peace of mind making it easy to share their plans with family and loved ones;
- bring emotional comfort to family and loved ones during bereavement;
- give practical support to family and loved ones by providing the answers to hundreds of decisions, when they need them.

These tools are available to employees for a 1 month trial period, which is free of charge.

If an employee opts to continue to use My Final Wishes on an annual subscription basis after the 1 month free trial period ends, a 25% discount will be applied to the subscription cost. Full pricing details can be found within the My Final Wishes section on the Red Apple website.

Within My Final Wishes employees will find the following tools:

- **Digital Assets** – an employee can provide loved ones with information and instructions around what they would like to do with their online presence after they've passed away.
- **Premium Document Folder** – with premium online document storage, employees can arrange their important documents into folders to help them stay organised day-to-day, and to make things easier for their loved ones to access in future.

Legal Helpline

The Legal Helpline is a telephone call back service which provides access to advice and guidance from a legal expert and is free to use. Whether an employee is looking for legal guidance in relation to buying or selling a home, making plans for their loved ones through writing a Will or managing an inheritance; or maybe they have questions about divorce or co-habiting – this service could help them.

The helpline can also provide guidance on accident and personal injury implications or their rights and restrictions when someone they love loses capacity. They can rest assured that through this service, support is available during many of life's more serious moments.

The Legal Helpline may suggest some additional services that could also be helpful – some of these services may charge a fee.

Estate Administration

The Estate Administration service offers different levels of support, depending on an employee's needs. Employees can choose to stay in control by completing some things themselves, or they can choose to hand everything over to a regulated professional. Employees can book a callback via the online platform to discuss the solutions available to them, or start online with the free Executor Toolkit.

The Executor Toolkit is a free online legal tool which provides a step-by-step format to help Executors administer an estate after someone has passed away. It will generate letters to organisations and beneficiaries, populate Probate forms, and create estate accounts. Everything is in one place and accessible 24/7.

If they'd prefer not to do everything themselves, they can choose to hand over some or all of the work to a regulated professional – fees will apply depending on the level of support they would like.

In addition, they can access free online professional Grief Support and an online Bereavement Guide at any time through their dashboard.

The free online Estate Administration tool is suitable for estates under the Inheritance Tax threshold and available to residents of England, Scotland, and Wales. Additional support and services are available for those who choose not to proceed online. Any services outside of the free Executor Toolkit are available to residents of England, Scotland, and Wales, and anyone who holds UK assets. If they choose to proceed with support outside of the free online Estate Administration tool, charges will apply depending on the level of support they choose. Any chargeable services will be made clear to them before they proceed.

How do my employees register for Red Apple Law legal services?

Your employees can register for the Red Apple Law website by visiting <https://redapplelaw-aviva.toolboxx.co.uk/auth/login>

To ensure their discount is applied to the Life Planning services, they'll need to use access code **AVIVA** during the registration process. This access code will be accepted in either upper or lower-case.

Red Apple Law legal services are available for use in England, Scotland and Wales. With varied or limited service availability in Northern Ireland, the Channel Islands and the Isle of Man.

For full details please check the [FAQ section of the Red Apple Law website](#). You'll find this information under 'Jurisdictions and Coverage'

How can I find out more about the Red Apple Law legal services?

To find out more about the Red Apple Law legal services, please speak with your usual Aviva Account Manager.

Further information on Red Apple and the services they offer can be found on their website, <https://redapplelaw-aviva.toolboxx.co.uk/>.

Wellbeing Training

The benefits of a healthy workforce can be far reaching. A well-implemented workplace wellbeing programme has the potential to make a real difference to your business. It can offer education, awareness and understanding of a number of issues, all helping to improve everyday life in the workplace.

Looking after the wellbeing of your employees can help them cope better with what life throws at them, whether that's illness, stress, physical issues or other difficulties. Knowing you care about them can also lead your employees to become more engaged with your business. As an employer, it helps you create a culture of openness, and a healthier, happier workforce.

Make the most of our wide range of courses

We have a great selection of expert courses your employees can attend to get a better understanding of a range of physical and mental health problems. They are all developed with our own clinical experts or provided by trusted partners. Costs will apply for courses run by external partners.

Webinar Calendar

We also run a webinar calendar, which provides free of charge access to the most popular wellbeing topics of the moment for you, your client's, and their employees.

Mental health training

Through your Group Protection policy, you also have access to mental health training at no extra cost to you. This includes the Aviva Line Manager Toolkit: Mental health.

To help your employees look after their mental health better, we asked an expert clinician to help us produce a series of short videos.

Each video is only a few minutes long and deals with a different aspect of mental health.

Watching these videos can help employees identify and find out more about common mental health problems.

Developed by mental health professionals, this digital toolkit offers bite-sized videos to help your line managers identify signs and symptoms of poor mental wellbeing among team members, both in the physical and remote work environment. The modules include:

- Mental health in the workplace
- Changing behaviour
- Having difficult conversations
- Signposting to help
- How to respond to a crisis situation
- Adapting and adjusting in the workplace
- Looking after yourself

Important information



If you have any questions about our wellbeing services, please contact your Financial Adviser.



For more information on Aviva Group Protection visit <https://workplace.aviva.co.uk/gl-wellbeing/>

Need this in a different format?

Please get in touch if you'd prefer this Guide (**GR01157 07/2024**) in large print, braille or as audio.

How to contact us



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Our opening hours are Monday to Friday, between 9.00am and 5.00pm. For your protection and ours, calls to and from Aviva may be recorded and/or monitored.

Calls to 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.



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aviva.co.uk