

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.

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:
 - A finger-prick Health Check
 - Digital GP
 - Second Medical Opinion
 - Mental Health Consultations
 - Nutritional Consultations
- Employee Assistance Programme
- 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:

- Finger-prick Health Check
- Digital GP
- Second Medical Opinion
- Mental Health Consultation including bereavement consultations
- Nutritional Consultation

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

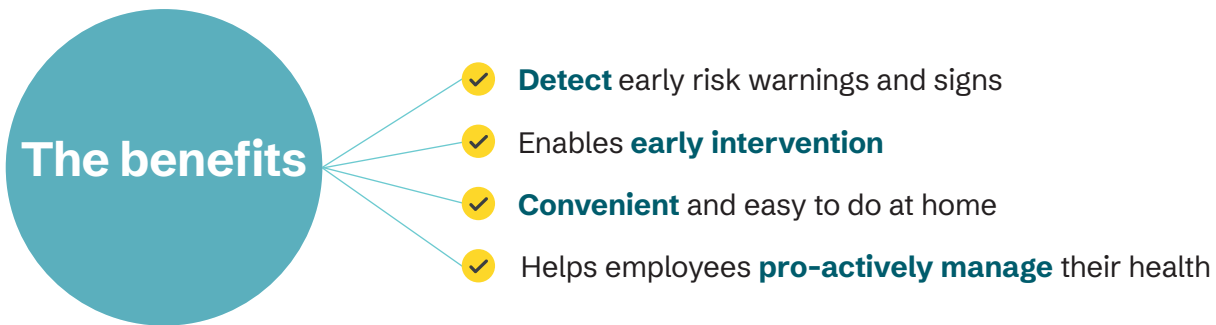
Health Check

Help your employees keep on top of their health.

Aviva DigiCare+ Workplace offers your employees a finger-prick health assessment through a 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 with a clinician through digital GP to discuss their results further.



£ What does it cost?

Your employees get access to one Health Check every two years at no extra cost.

Who can use this service?

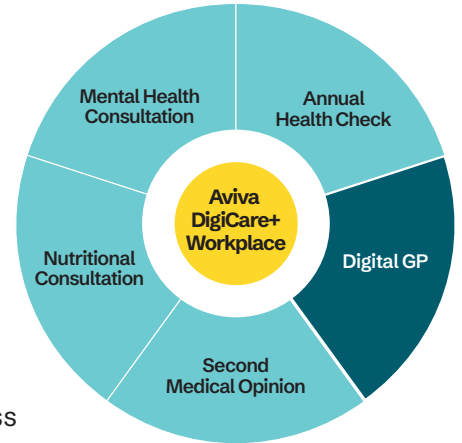
The Health Check is available to employees insured under an Aviva Group Life policy.

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 99% 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.

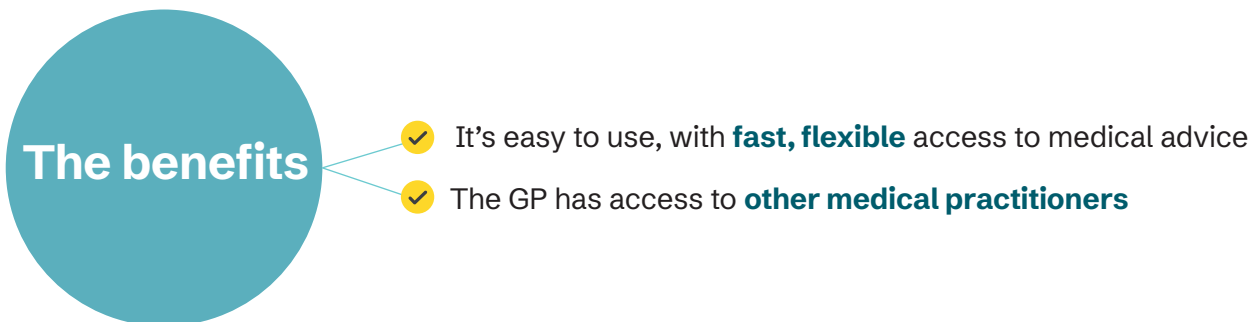


A choice of GP

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.

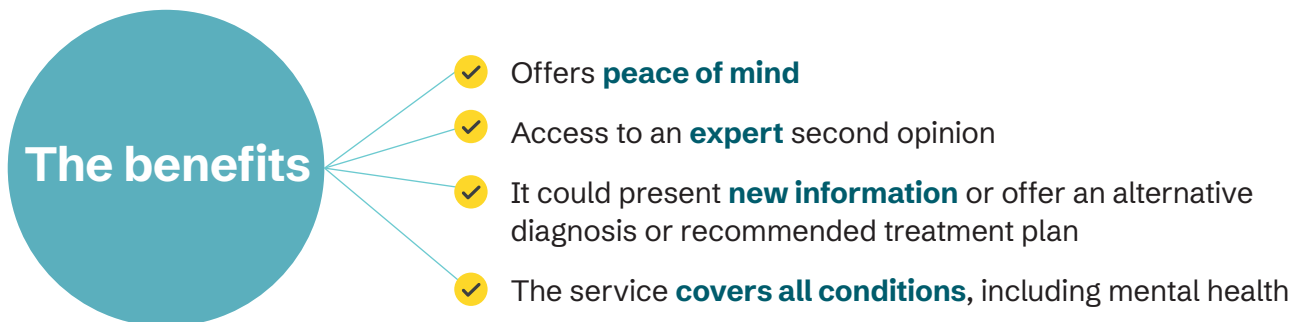


A Second Medical Opinion from a clinician with relevant experience

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).

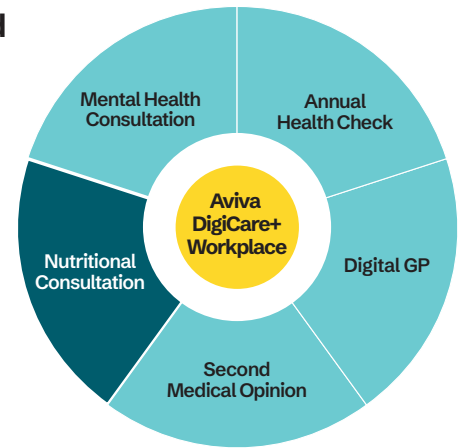
Nutritional Consultation

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. Employees can also book with the same nutritionist if preferred after their initial consultation.

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



- ✓ Helps **reset relationships** with food
- ✓ **Encourages** people to understand the importance of gut health on their general wellbeing
- ✓ Encourages long-term **lifestyle changes**, encouraging accountability in food choices, helping with weight loss and boosting energy
- ✓ **Tailored** to the person's life stage, helping them adapt their diet as their circumstances change

£ 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).

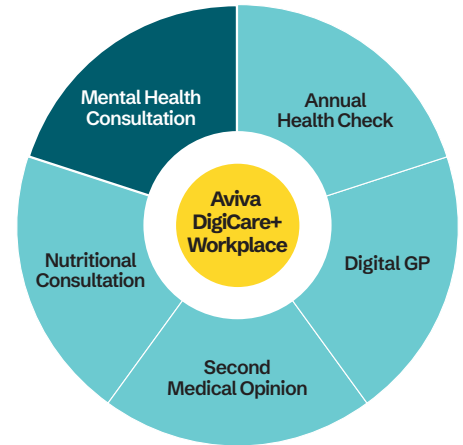
Mental Health Consultation

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.

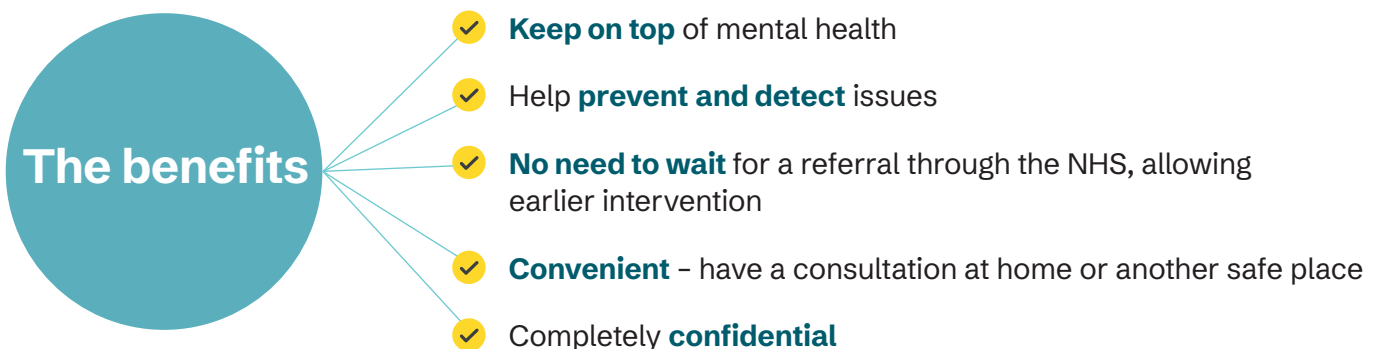
Therapists will provide advice and devise a personal treatment plan for individuals, which may include online CBT modules or other material to support their clinical care. Employees can also book with the same therapist if preferred after their initial consultation.

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'll 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.

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'll be able to answer your questions.



Employee Assistance Programme (EAP)

Give your employees in-the-moment support when they need it

Designed to help your employees to stay happy and healthy, the Employee Assistance Programme offers valuable support in all areas of their lives, such as coping with workplace stress or more personal concerns, including relationship breakdown, carer responsibilities and/or money worries.

Provided by HealthHero, the service is open to all employees, even if they're not covered by your Group Life policy.

✓ 24/7 counselling helpline

Employees have access to a 24/7 support line, which provides in-the moment counselling support and clinical assessment: plus, a referral to a booked session of counselling (Person-Centred Therapy) & self-guided online CBT programmes.

✓ Online resources

Employees will also have access to online resources with advice, articles and webinars on everyday topics, from relationships and childcare to bereavement. In addition, there is preventative care support via wellbeing assessments that cover matters like diet, stress, sleep, and short videos on useful areas like healthy heart, women's health, and exercise for example.

✓ Qualified counsellors

Your employees can talk to BACP accredited counsellors, who can provide in-the-moment advice and support to help them work through their concerns referral to a booked session of counselling. If deemed clinically appropriate, the EAP provides up to eight sessions of counselling (Solution Focused Brief Therapy) per year.

✓ Legal support line is available 24/7

Your employees can speak to a Legal Advisor who has a law degree and can help with a wide range of legal concerns such as issues relating to housing or tenancy agreements, wills and probate, motoring, consumer rights, family law and much more.

✓ Money and debt related information and guidance

This entirely confidential service provides free, simple debt advice which may lead to a debt solution such as Debt Management Plan, debt/loan consolidation, Individual Voluntary Arrangement (IVA) and other options to consider. This service is available from Monday to Friday 8am to 8pm and Saturday 9am to 3pm.

Who can use this service?


We offer EAP to all your employees, regardless of whether they are covered under our Group Life policy.

To be eligible for the Employee Assistance Programme employees must be permanent residents of Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man.

The Employee Assistance Programme is a non-contractual benefit Aviva can change or withdraw at any time.

How it works


The Employee Assistance Programme is available 24 hours a day, 365 days a year on:

 **0800 015 5630***.

The Counselling helpline and Legal Support line are available 24 hours a day, 7 days a week.

The Money and Debt related information and guidance service is available Monday - Friday 8am to 8pm and Saturday 9am to 3pm.

or visit:


 **my.healthero.com** then create an account using:

Activation Code: AVIVAPROTECTION

Registration Code: AVIVAPROTECTION

You'll be asked to verify the new account and follow the instructions to add information about yourself. Once completed, you'll be prompted to set your own password. There are rules that apply, and you'll be guided through the process. Once you've done this, click on "Create account"

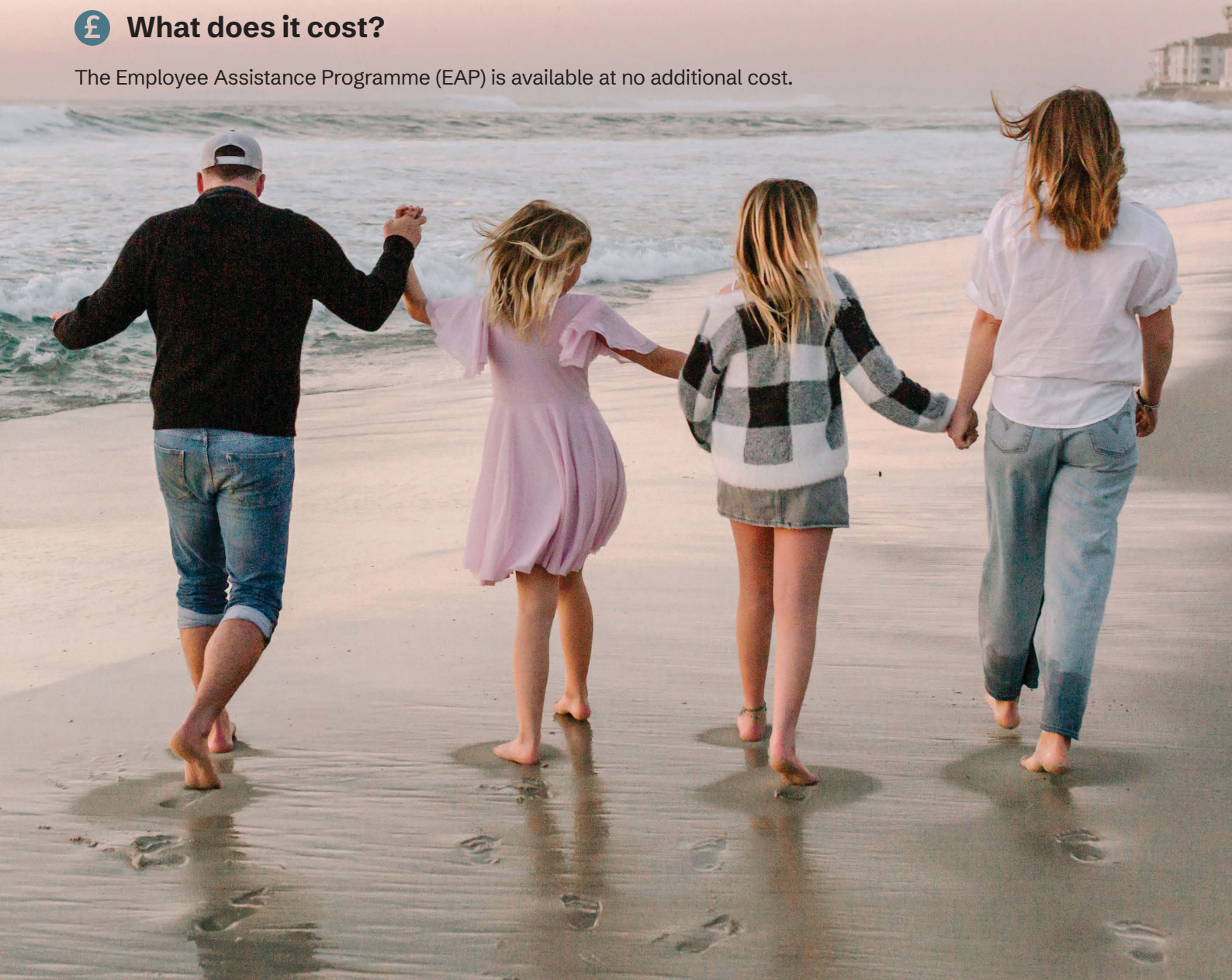
You can get further information from:

 <https://www.aviva.co.uk/business/health-protection-wellbeing/group-protection/eaptoolkit/>

*Calls to this number are free of charge from UK landlines and mobile phones. Calls are confidential unless HealthHero believe there is a risk of serious harm to anyone and they may take appropriate action if needed.

What does it cost?

The Employee Assistance Programme (EAP) is available at no additional cost.



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**](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'll 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**](https://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 Britain's largest 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 3,500 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 3,500 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

Legal transparency during life's big moments

The Red Apple Law legal services benefit provides access to a comprehensive suite of legal and practical services to help employees and their families manage life's most important decisions. Red Apple Law (part of the Trust Inheritance Group) have a long history of providing transparent, customer-focused will writing services and legal support during bereavement.

This benefit is available to all employees, their partners, and their family members (including parents).

Employees and their families receive a discount on professional services, like Wills, LPAs, Living Wills, and Probate services, with added free resources like the Executor Toolkit, Funeral Support, Legal Helpline and online grief counselling.

Planning ahead

- **Will Writing:**

Write a legally sound will to ensure your assets are distributed according to your wishes, set up guardians for your children and make sure protections are in place for the people and things that you care about. All wills come with free storage, professional checking, and other helpful inclusions.

- **Lasting Power of Attorney (LPA):**

Appoint attorneys to make decisions about your health, welfare, property and finances on your behalf if you become unable to through loss of capacity. With an LPA, your loved ones can act without delay when you need them to.

- **Living Will (Advance Decision to Refuse Treatment):**

A document that specifies which medical treatments you would not want to receive in the future.

- **My Final Wishes and the National Funeral Wishes Register:**

Store important documents, leave instructions for your digital assets and record your funeral wishes.

Help in the moment

- **After-diagnosis legal planning:**

Specialist will writing consultation for those who have been diagnosed with an illness. Includes bereavement liaison service for families where appropriate. This service can reduce stress and administrative load for families.

- **Legal Helpline:**

When approaching an unfamiliar legal situation, employees can get guidance from a legal professional by booking a telephone call back. For example, buying or selling a home, divorce and cohabiting, trusts and inheritance tax queries, and what to do when a loved one dies or loses capacity.

Legal and practical help during bereavement

- **Funeral Support:**

Provides professional guidance on the steps to take after someone dies, including help with:

- Locating and understanding a will
- Stopping mail and notifying organisations of a death
- Managing funeral arrangements and payments from the estate
- Understanding whether probate is needed in your situation
- Includes signposting to free online grief counselling.

- **Estate Administration and Probate:**

Choose how much help you need from a wide range of legal services. From a free DIY Executor toolkit to fully solicitor-led Probate services, to help make the legal processes after losing a loved one as stress-free as possible. Arrange a free callback to get started.

Why is it important?

This benefit is crucial because it provides proactive support for major life events, helping to reduce stress and uncertainty for individuals and their loved ones. By making these essential legal services accessible, employees are empowered to feel in control of their future and be prepared for the unexpected.

- **Online, Telephone and video options available for life planning services**
- **Jargon-free legal services**
- **Over 100,000 families supported**

How to access:

Website symbol: <https://redapplelaw-aviva.toolboxx.co.uk/>

Visit your Red Apple Law Toolboxx to get started. On registration, please use the code provided by your Aviva account manager or Financial adviser to apply your discounts. To find out more about Red Apple Law legal services, please ask your Aviva account manager or Financial Adviser.

Who can access?

This benefit is available to all insured and uninsured employees, their partners, and their family members (including parents).

All services are available in England and Wales.

Red Apple Law work with trusted partners to deliver Will Writing and LPA services in Scotland and Northern Ireland. Legal Helpline, Estate Administration, and Funeral Support are available to use in England and Wales, with varied or limited-service availability in Scotland and are not available in Northern Ireland, the Channel Islands or the Isle of Man. Timeframes, availability and processes vary across legal jurisdictions. For full details, please check the FAQ section of the Red Apple Law website. You'll find this information under 'Jurisdictions and Coverage'

The **Terms and Conditions** and the **Privacy Policy** can be viewed online. These services are non-contractual benefits Aviva can change or withdraw at any time.

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

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

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 **bereavementsupport@griefencounter.org.uk**

Professional and confidential service, registered charity number: 1175837



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 01/2026) in large print, braille, as audio or in a different colour.

How to contact us

 **0800 0513472**

 **groupprotection@aviva.com**

 **aviva.co.uk**

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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