

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.

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.

Why **wellbeing services** matter

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
- Grief Encounter 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.

As part of our Group Life cover, we also offer 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 Library
- Lifestyle discounts with Get Active
- Red Apple Law legal services

Important Information

The wellbeing services are non contractual benefits Aviva can change or withdraw at any time.

Grief Encounter helpline is a childhood bereavement charity in the UK, supporting children, young people and their families after the death of a parent or sibling.

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 at their fingertips. It takes only a few clicks 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 and spot the early warning signs for a number of conditions.

Plus they and their eligible immediate 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.

Take a look at pages 4-11 in this brochure for more information on the services provided on the Aviva DigiCare+ Workplace app.

Terms and conditions apply, which can be viewed in the app. Employees will need to agree to these before using the services. Personal data is collected and used in accordance with the Square Health privacy policy found here:

cms.squarehealth.com/aviva_group/privacy_policy.html



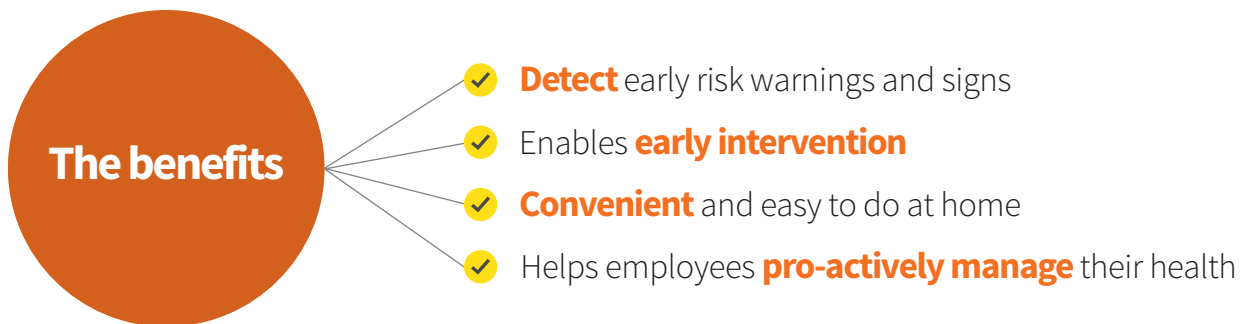
Health Check

Help your staff 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 mobile 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 an average wait time for appointments of only three hours, it makes appointments more accessible to employees outside of standard working hours.

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

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 or a recommendation or referral for specialist treatment
- Use the service to speak to a UK doctor when they're on holiday abroad.



£ 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.

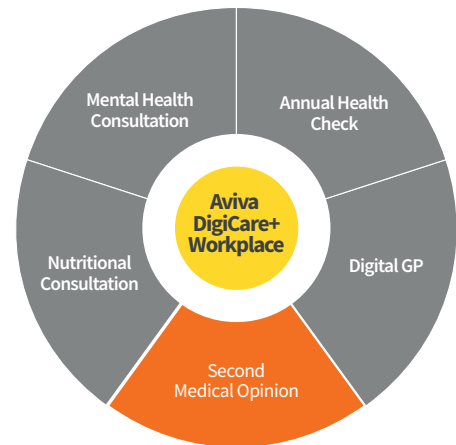
The Second Medical Opinion service offers employees and their eligible immediate family members the support they need in situations like these. This service is for diagnosis originally given by a primary treating consultant based in the UK.

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

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.



£ 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).

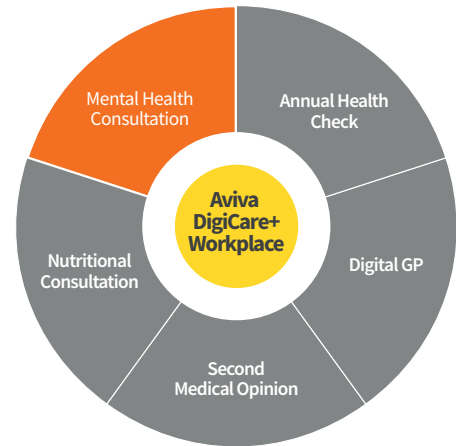
Mental Health Consultation

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 immediate 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
- Big changes in life
- Family history
- Post-partum depression
- Post-traumatic stress disorder



Someone to talk to...

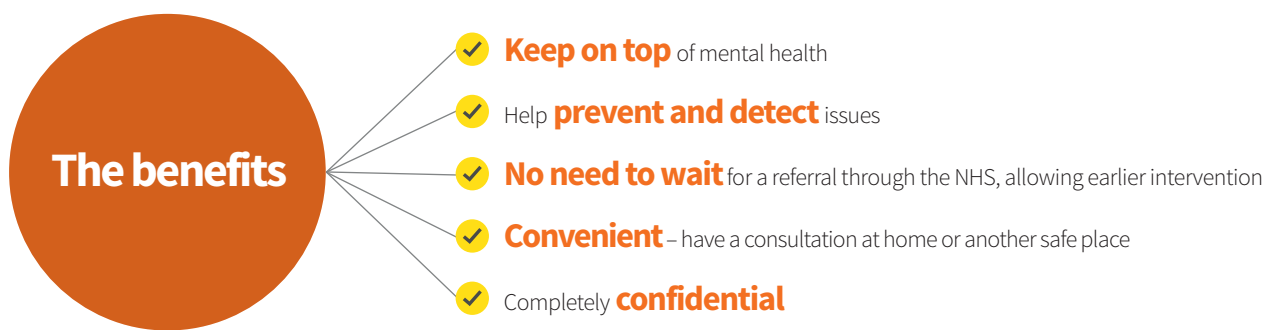
Your employees can book their own appointments and choose therapists based on their area of expertise, all within the app.

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 immediate family members. In addition, they will also have access to Bereavement Consultations outside of the app, which they can also share with their eligible immediate family members.

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?

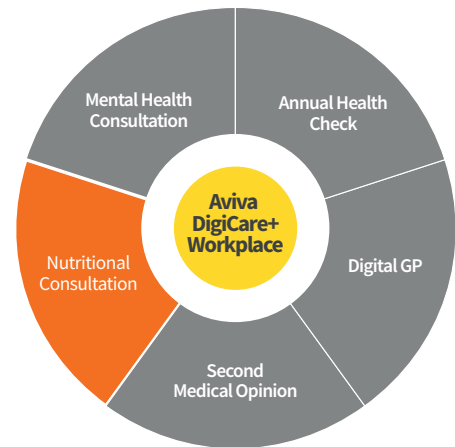
The Mental Health Consultation and Bereavement Service is available to employees insured under an Aviva Group Life policy. Both services are available to their spouse and partner and dependants from age 16 to 18 (or 21 if in full-time education).

Nutritional Consultation

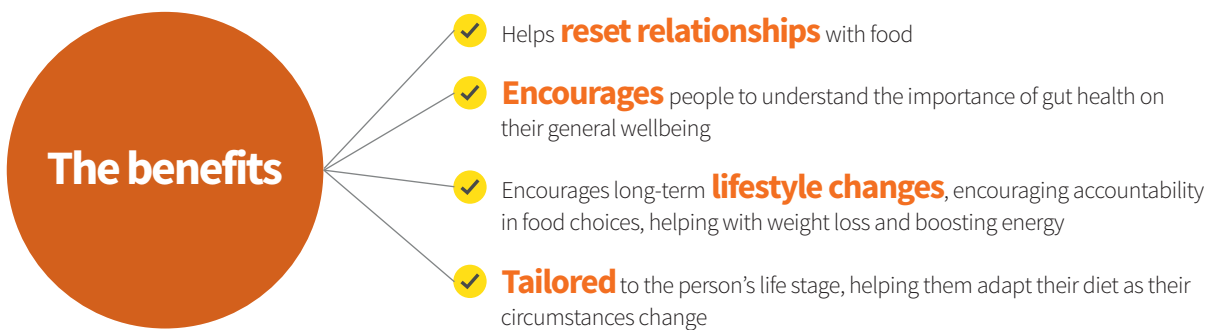
Nutritional Consultations can help your employees understand more about how nutrition affects their health and wellbeing.

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 immediate 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 up to the age of 18 (or 21 if still in full-time education).



Accessing **Aviva** **DigiCare+ Workplace**

- 1** You'll receive an email asking you to log in to 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 register for Aviva DigiCare+ Workplace (compatible with most iOS and Android mobile devices).
Mobile data charges may apply.
- 4** Once registered, your employee can ask Square Health to send an invitation to register their spouse or partner and any children over the age of 16. 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 can call the Bereavement Helpline 24/7. It's completely confidential. It's available at any time, no matter how long after bereavement.

Provided by Care first, it offers in-the-moment support for insured employees and their family members (spouse/partner or dependants aged over 16).

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 Grief talk helpline **0808 802 0111**, weekdays, 9am - 9pm.

or email grieffalk@griefencounter.org.uk

Professional and confidential service
Registered charity number:1175837

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, aged 16 or over, 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.

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.

You can read the terms and conditions and the privacy policy online.



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 Macmillan Cancer Support to put together 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.

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.

These services are non-contractual benefits Aviva can change or withdraw at any time.

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
- Coping with cancer
- 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.

It takes Get Active. It takes Aviva.

By completing the sign up process, either online or in-person at your selected health and fitness club, you may enter into a binding contract with the gym you've chosen. This could include conditions such as minimum term and monthly fees. Please read the terms and conditions relating to your chosen gym carefully.



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 Aviva's Group Life policy employees 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 My Final Wishes, 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.

Employees can access the Red Apple Law legal services whether they're insured under an Aviva Group Life policy or not. These services are also available to their spouse or partner.

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.

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.

The online, telephone and video Will Writing service is available to residents of England, Wales and Scotland. It's not available to residents of the Channel Islands or the Isle of Man. There's limited availability for telephone and video Will Writing and no availability for online Will Writing for residents of Northern Ireland.

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.

The online, telephone and video LPAs are available to residents of England, Wales and Scotland. They're not available to residents of the Channel Islands or the Isle of Man. There's limited availability for telephone and video LPAs and no availability for online LPAs for residents of Northern Ireland.

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:

- **Personal Messages** – leave messages for loved ones – this can include written notes, videos or photographs
- **Funeral Wishes** – an employee can plan their funeral and any final wishes ahead of time, for example tell their Trusted People which readings and music they would like. They can change this as many times as they need to by going in and updating their Funeral Wishes
- **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.

My Final Wishes is available to permanent residents of England, Scotland, Wales and Northern Ireland. It's not available to residents of the Channel Islands or the Isle of Man.

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.

The Legal Helpline is available to permanent residents of Great Britain. If they're a resident of the Channel Islands or the Isle of Man, a Legal Helpline is available, but the services may be limited. Red Apple Law will place the advice required with a trusted partner at their time of need, however the same timescales as agreed under the UK Legal Helpline cannot be guaranteed.

Estate Administration

The Estate Administration service offers different levels of support, depending on an employee's needs. Start with a free online legal tool which provides step-by-step guidance to help manage and complete practical tasks and legal duties when someone has passed away. It helps them get everything they need in one place and save money by completing Estate Administration themselves, while giving them the security of knowing they haven't missed a thing. If they'd prefer not to do everything themselves, they can choose to hand over some or all 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 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 online Estate Administration tool are available to 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-gla.toolboxx.co.uk/auth/login>

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

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.

You can also take a look at:

[Red Apple Law legal services video](#)

Important information

The wellbeing services are non-contractual benefits Aviva can change or withdraw at any time.

With the exception of the Red Apple Law legal services, all services are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and will depend on those selected by you, the employer. Differing residency restrictions apply for each service offered under Red Apple Law, for full details of these please visit <https://redapplelaw-gla.toolboxx.co.uk/faqs>.

Grief Encounter helpline is a childhood bereavement charity in the UK, supporting children, young people and their families after the death of a parent or sibling.



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/>

Braille, large font, audio material

You can order our literature in Braille, large font or audio. Just call us on **0800 068 3827** or email contactus@aviva.com to tell us:

- the format you need
- your name and address
- the name or code of this document (**GR01157**)

Lines are open Monday to Friday between 8am-8pm.
Calls may be recorded and/or monitored.

Aviva Life & Pensions UK Limited. Registered in England No. 3253947.
Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 185896. Member of the Association of British Insurers.

Wellbeing services are not insurance products and are not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

[aviva.co.uk](https://www.aviva.co.uk)

GR01157 02/2023 (61784)

