




Why, what, when and how

Group Income Protection

Employee guide to rehabilitation services





“ Work provides a regular income, physical and mental activity, social interaction, and an identity which gives life meaning. Your employer has chosen Aviva Group Income Protection to help you when you can't work because of long-term illness or injury.

Our rehabilitation services can be tailored to your needs, giving you the professional support you need to get your life back on track. ”

JULIAN NURSE
GROUP PROTECTION PROPOSITIONS MANAGER, AVIVA

Your employer's Aviva Group Income Protection policy can provide financial help if you're unable to work because of illness or injury (after the deferred period and in line with the definition of incapacity on the policy). Alongside this are the rehabilitation services and here, we put the spotlight on how we deliver these services when you need them most.

Why rehabilitation services matter

A long term serious illness, musculoskeletal condition or mental health issue can be devastating. If you're unable to work, it's important that you can get to grips with the underlying issue and this will aid you in getting back to good health.

That's where Aviva's Group Income Protection comes in. It can support you during sickness absence by delivering both financial support and rehabilitation services designed to help you return to work.

We offer a wide range of rehabilitation services to help get things moving, many of which you'll find in the following pages.

What we do

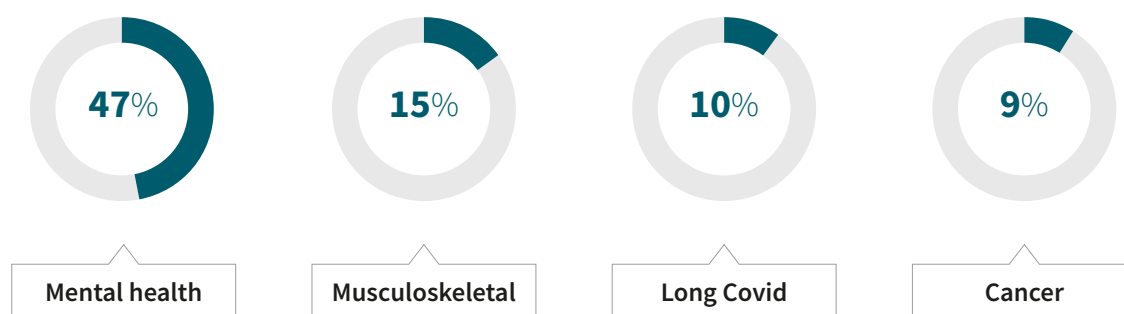
Here's a brief overview of what rehabilitation means to us

We intervene early

Early intervention has the potential to stop your health issue getting out of control. We believe getting to grips with what's wrong as soon as possible can increase your chances of a successful return to work, or prevent it from happening in the first place.

Rehabilitation: we help with many different conditions

Here are the top four individual conditions that we provided support for between January-December 2022*



Figures based on Group Income Protection rehabilitation data covering January - December 2022

What we do

We're here for you

Our people are ready to help you. They understand your specific needs and rehabilitation requirements and will keep both you and your employer in the picture, right from the start. Wherever you are based, our team and rehabilitation partners can provide assessments and vocational support anywhere in the UK.

We make it personal

You're unique, so we tailor our rehabilitation plans and clinical pathways to your specific needs. We give each case a dedicated case manager, who discusses it with our clinical and vocational rehabilitation specialists. We also make sure we keep you fully updated and consulted throughout the process.

Who does what

Aviva's three tier rehabilitation structure

1 Aviva case manager

Your case manager will assess what is required and coordinate the services you need. They'll direct the skills of clinicians and vocational rehabilitation specialists to help achieve the best outcome for you.

2 Aviva clinical and vocational rehabilitation teams

Our case managers, most of whom are trained in Mental Health First Aid, are supported by in-house experts, including:

- A team of Vocational Rehabilitation Consultants
- Doctors, including a Chief Medical Officer

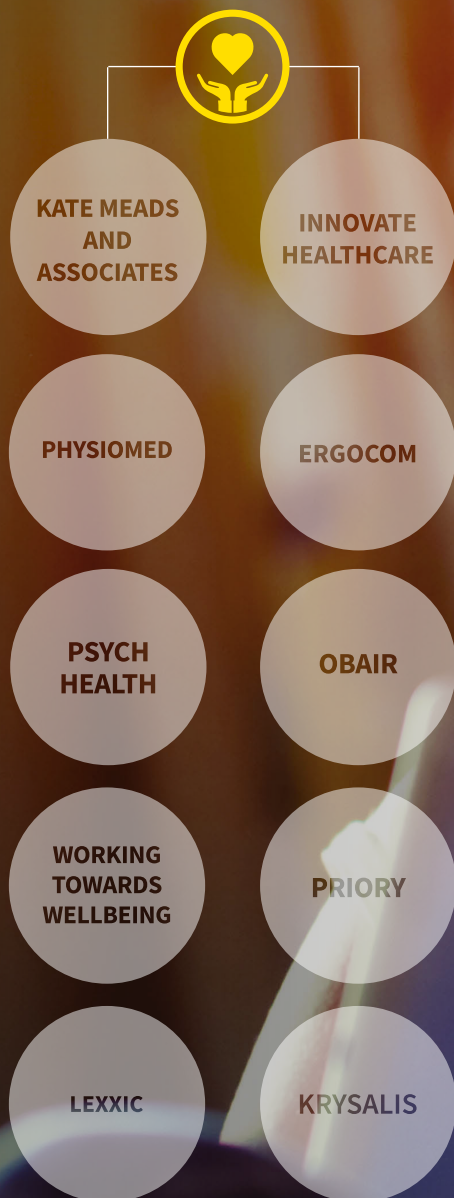
3 Aviva rehabilitation partners

Your Aviva case manager can call upon the skills of a varied selection of third- party rehabilitation partners specialising in mental health, cardiac conditions, neurological care, cancer, Covid-19, musculoskeletal and neurodiversity solutions.

These specialists provide a range of services aimed at helping people remain in work, or to make a safe and timely return to work. These services may include:

- Workstation Assessments
- Specialist Nurse visits
- Cancer support
- Physiotherapy
- Functional capacity evaluations
- Cognitive Behavioural Therapy (CBT)
- Long Covid support
- Occupational Therapy

Aviva rehabilitation partners



Click on each circle and visit the partner websites to find out more information on the services provided by them.

Please note, Aviva aren't liable for the content of these sites.



How it works

Two simple steps to get things moving for you

We've found that working closely with people, either before they are unable to work or at an early stage of absence, is more likely to result in a successful outcome. Everyone's situation is different, and yours is no exception. Whatever the issue is, we'll consider your personal needs and requirements first. To make sure you feel supported, it's important to have regular communication from the start. Here's how it works.

Step 1: Let's talk

Once your employer has recognised you need specialist support, they'll contact you to offer our services. That's when your Aviva case manager steps into the picture and will discuss your illness or injury with you.

Your case manager will offer emotional and practical support and identify the issues you're facing. At this point, your case manager may also discuss your situation further with our clinical and vocational rehabilitation teams, to ensure you get the best support possible.

Step 2: Let's help you get well

Your Aviva case manager will ask about your current situation and any medical treatment and support that you may currently be receiving.

Our teams will work closely together to make sure our decisions support you in managing your recovery. We may recommend and co-ordinate any of the following services:

- chronic condition management programmes
- job demands analysis
- talking therapies
- physiotherapy
- ergonomic workplace assessment
- return to work planning
- functional capacity evaluation
- workplace case conference
- signposting to specialist government or charitable services
- rehabilitation case management
- post Covid-19 return to work support
- referrals to external specialist clinician
- neurodiversity support



When you're off work

It's important to keep in contact with your manager and colleagues

We'll aim to work alongside your current treatment providers and your employer to help you access the most effective return-to-work support services.

Make sure you stay in touch

We've all felt the effects of being away from work for short periods of time, for example, when we've been on holiday. Even after two weeks away, it can be difficult to settle back into the routine and it's easy to feel as though we've lost touch. For that reason, it's helpful to regularly stay in touch with work as soon as you feel ready to do so.

Because you're off work due to ill health, your work colleagues and managers may not be sure when it's the right time to contact you, or feel that you want them to. If it's been a while since you've spoken with your employer or work colleagues, give them a call or let them know how you want to stay in touch with work.

When you feel ready to return to work, your Aviva case manager will be on hand to help you. They'll work with you and your employer to identify and put in place any workplace adjustments and support services you need.

Extra help from your employer

Don't forget your employer may also have access to services which can assist your recovery. Give your line manager or human resources department a call to ask whether such services are available to you should you become ill and are unable to work as a result.

When you need financial support

What happens when you're unable to get back to work?

Sometimes it takes longer to recover from ill health. If you're unable to return to work, your employer may claim through their Group Income Protection policy to pay a proportion of your salary while you're off work. Each employer's policy details are different, such as when the benefit starts and how long it lasts.

Your employer will contact us about financial support for you

We'll continue to support you as advised by our clinical and vocational rehabilitation teams. Where appropriate, they'll continue to regularly review your medical intervention, support services and progress. Once your employer has contacted us about your ongoing absence due to ill health, we'll also gather any additional information we may need for financial support.

When benefit payments start and how they're made

Your benefit payments from the policy start after the end of a deferred period decided by your employer. This is a waiting period when your employer can't make a claim for benefit, and starts from the date you're absent. Your employer will pay any benefit in the same way as your salary, which will have the usual deductions for income tax and National Insurance contributions.

What we consider when we calculate benefit payments

If you receive any other income when you get your benefit, we might have to take it into account when we calculate the amount we pay you. For example, this could include regular payments from other insurance policies or continuing income from work. However, any income you received before your illness or injury won't be part of our calculations.

What happens to payments if you return to work part time?

When you first return to work, you might have to work part time or on a phased basis initially. If this happens, we'll consider paying a proportion of your benefit to take account of any reduction in your earnings.

What happens if you're unable to return to work?

If you're unable to return to full-time work, what happens next depends on the details of your employer's policy. For example, your employer will have selected a 'policy cease age', or may have chosen to operate a limited payment term policy where we pay benefit for an agreed period. Your employer can give you more information if it comes to this, so please contact them.

What happens if you're unwell again?

If you become unwell again due to the same condition within 12 months of your last benefit payment, your employer can make a new claim. Assuming you're eligible, you may then start receiving benefits again without waiting until the end of the usual deferred period.





How to get in touch

Your employer will make a referral to Aviva at the appropriate time.
If you have any queries on the support available, please speak to your HR/Employee Benefits Team.

Braille, large font, audio material

You can order this document in braille, large font or audio.

Just call 0345 366 1644 or email contactus@aviva.com and tell us:

- the format you need
- your name and address
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