

For employer use. Not for use with employees.



Why, what and how

Group Income Protection:
Wellbeing services



We're dedicated
to helping people live
their best lives



Why Group Income Protection matters

Anything from poor health, a serious physical injury or illness, to mental health issues can temporarily reduce your workforce. Challenging situations like these can also place significant emotional and financial pressures on your employees. Group Income Protection can help ease the burden with financial support and rehabilitation services designed to help employees return to work.

When an employee is unable to work, it's important that an employer can get to grips with the underlying issue and help them back to good health. Our wellbeing services can help achieve this. But it's not just about helping your employees to recover from an injury or illness. Your Group Income Protection policy can help you keep your people as healthy as possible and address potential problems before they become an issue.

Your one-stop shop for all things wellbeing

The Employee Hub is like the market square for all the wellbeing services we offer at Aviva. It helps you easily find and access the support you need to help you live well and stay healthy.

We've got pages for each of our wellbeing services, where you'll learn about:

- what the service is
- the benefits to you
- how **you** can register and use each service

It takes Aviva to help you live your best life

Why our wellbeing services matter

With Group Income Protection, your employees get access to expert clinical help when they need it. Alongside that and the financial support it offers, your employees get a fully rounded suite of wellbeing services to help them make informed, balanced and positive lifestyle choices. And if the going gets tough, we also have support services to help them cope, with stress and grief.

Through our Group Income Protection, we offer:

- Aviva DigiCare+ Workplace
 - Health check
 - Digital GP
 - Second medical opinion
 - Mental health consultation
 - Nutritional consultation
- Employee Assistance Programme (EAP)
- Red Apple Law Legal Services
- Thrive Mental Wellbeing app
- Line Manager Toolkit
- Lifestyle discounts with Get Active
- Wellbeing Training
- Wellbeing Library
- Employee mental health videos and guidance
- Aviva Cancer Care Support

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

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

The main reason for taking out Group Income Protection is financial protection. Employees should not take out a policy for added value services alone.

For more information on Group Income Protection please visit our employer website:



Group Income Protection

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 smartphone 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:

A yearly Health Check

- Digital GP
- Second Medical Opinion
- Mental Health Consultation
- Nutritional consultation

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

Assessment is done through a fingerprick blood test, which can be taken in the comfort of their own home.

The Health Check helps your people understand their current health and spot the early warning signs for a number of conditions.

Plus they and their eligible family 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 5-11 in this brochure for more information on the services provided on the 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

This service is a non-contractual benefit Aviva can withdraw at any time.

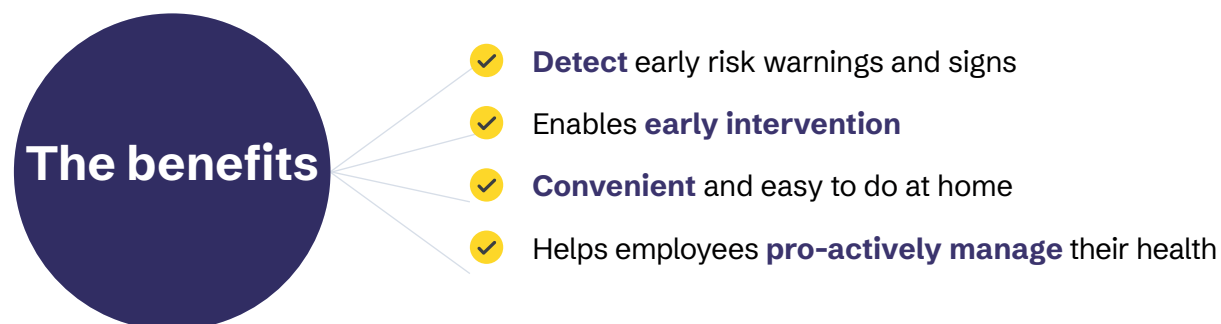
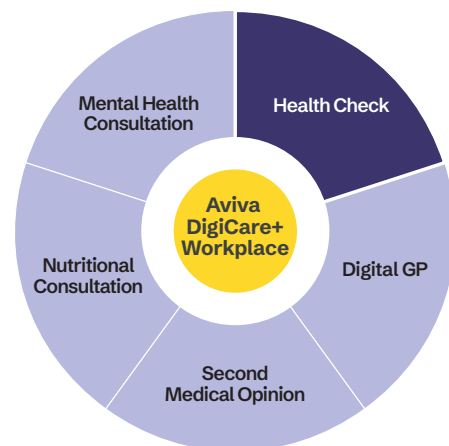


Health Check

Help your staff keep on top of their health

Aviva DigiCare+ Workplace offers your employees a yearly health assessment through a fingerprick blood test, which can be taken in the comfort of their own home.

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. Each of your employees will get a personalised health report giving information about their test results.



£ What does it cost?

Your employees get a yearly Health Check at no extra cost.

Who can use this service?

The Health Check is for employees insured under Group Income Protection.

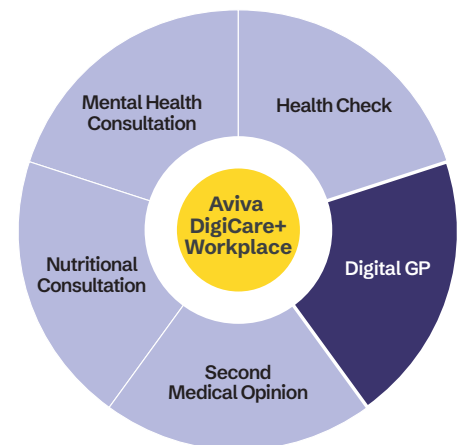
Digital GP

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.

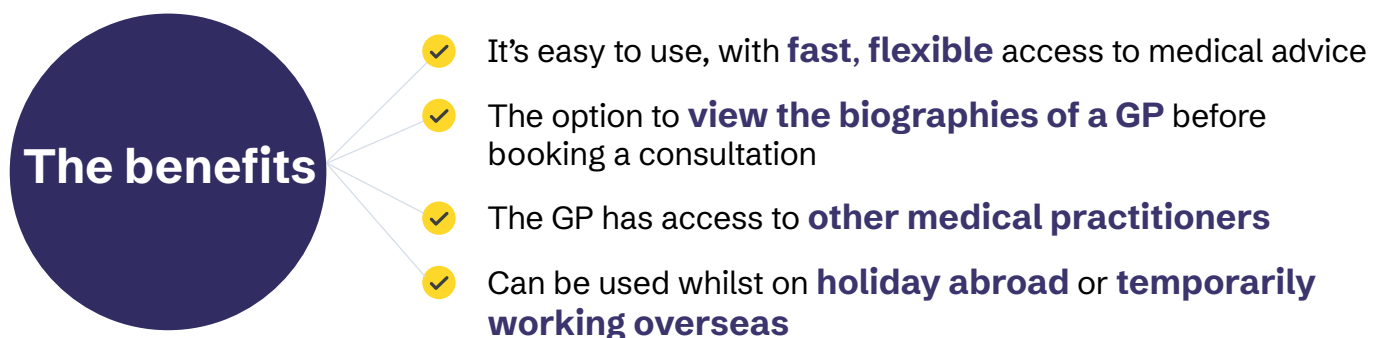
The service complements rather than replaces an NHS GP. It isn't appropriate for emergency treatment or life-threatening situations such as chest pains, breathing problems, suspected stroke or bone fracture, severe bleeding or loss of consciousness.



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 or temporarily working overseas.



£ 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 Group Income Protection, their spouse or partner and children up to the age of 18, or 21 if 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.

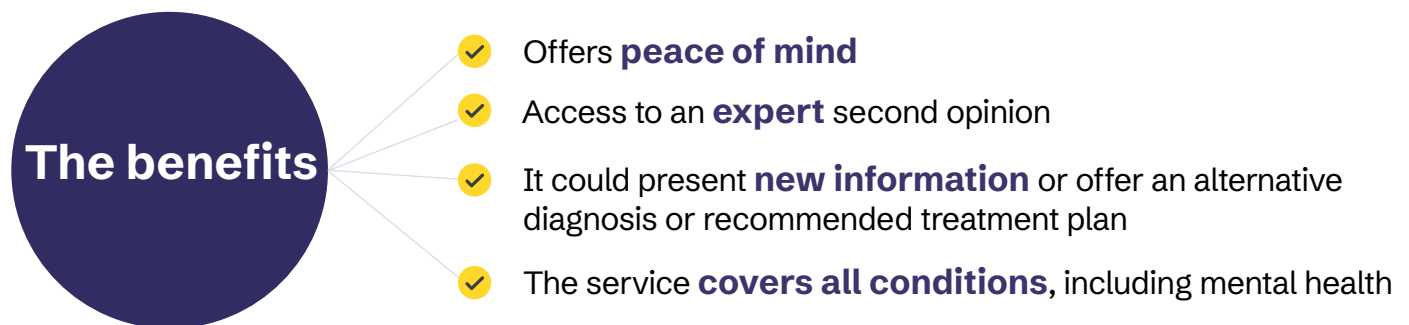
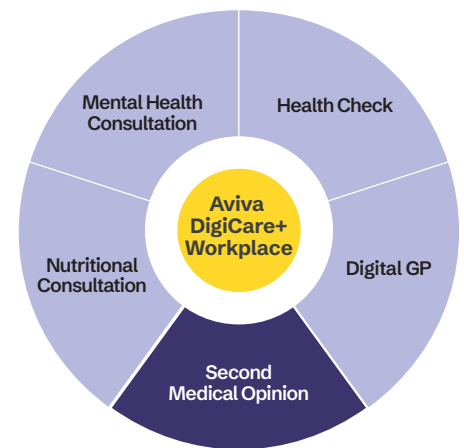
The Second Medical Opinion service offers employees and their eligible family members the support they need in situations like these. The second medical opinion is for diagnosis originally given by a primary treating consultant based in the UK.

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 Group Income Protection, their spouse or partner and children up to the age of 18, or 21 if in full-time education.

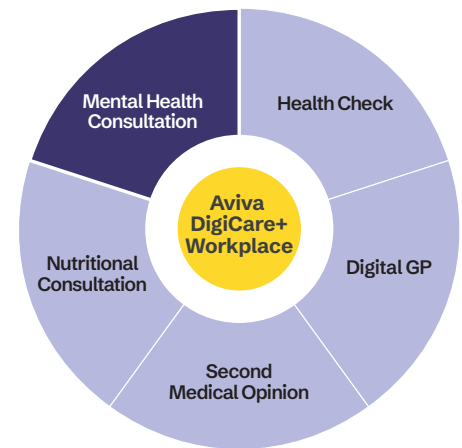
Mental Health Consultation

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 family, 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
- Postpartum depression
- Post-traumatic stress disorder.



Someone to talk to...

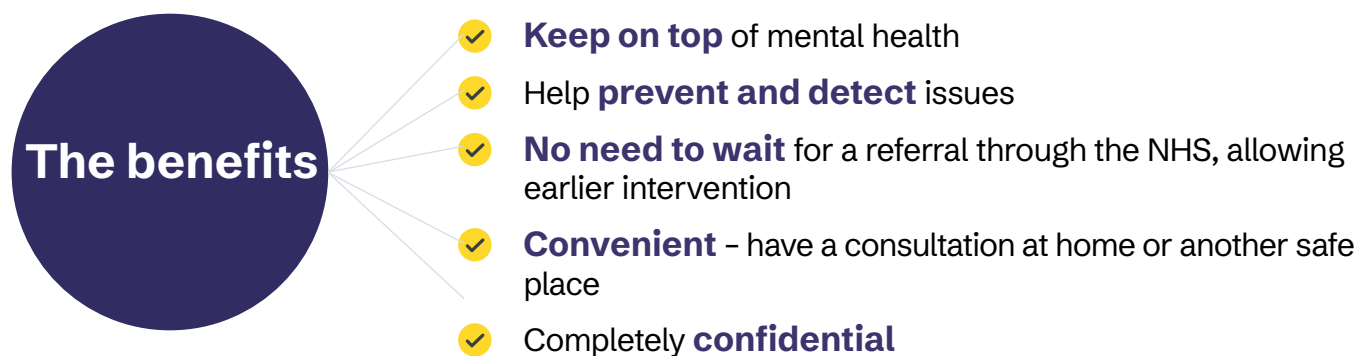
Your employees can book their own appointments and choose therapists based on their area of expertise, all within the app.

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'll also have access to Bereavement Consultations outside of the app, which they can also share with their eligible 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 at no additional cost.

Who can use this service?

The Mental Health Consultation and Bereavement Service is available to employees insured under Group Income Protection, their spouse or partner and children from age 16, up to age 18 or 21 if in full time education.

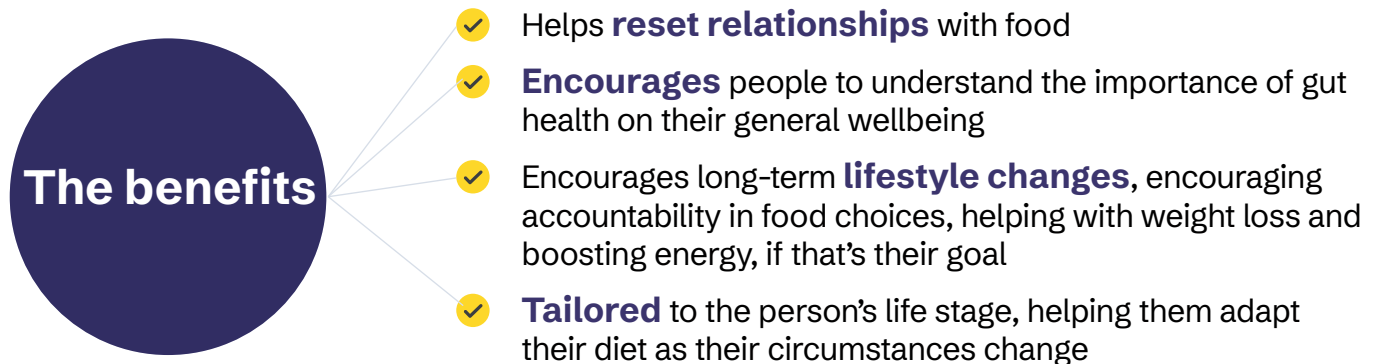
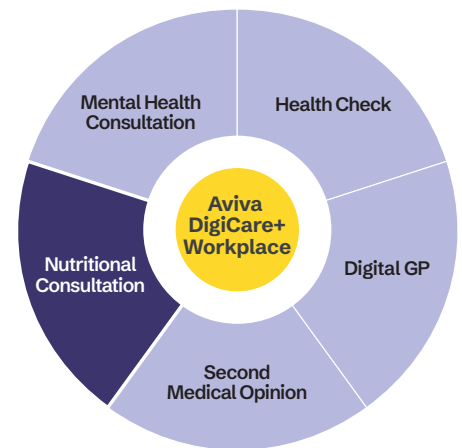
Nutritional Consultation

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 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 at no additional cost.

Who can use this service?

The Nutritional Consultation service is available to employees insured under Group Income Protection, their spouse or partner and children from age 12 up to the age of 18, or 21 if in full time education.



Accessing AvivaDigiCare+ 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 log in to 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 for a separate 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 added value 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.



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 can offer valuable support in all areas of their lives, such as coping with pressures at work, relationship breakdowns or money worries.

Provided by Care first, the service is open to all employees, even if they're not covered by your Group Income Protection policy.

✓ **24/7 counselling helpline**

EAP includes access to a 24/7 helpline for in-the-moment support. Your employees can talk to qualified counsellors from the BACP (British Association for Counselling and Psychotherapy), about any personal issues they may have. Your employees can also access online resources with advice, articles and webinars on everyday topics, from relationships and childcare to bereavement.

✓ **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, and deal with anxiety or stresses with short-term solution focused therapy. If counselling is clinically appropriate, the EAP offers up to eight counselling sessions a year.

✓ **Information services to help address everyday challenges**

The programme's information services can equip your employees with essential knowledge to help them address everyday challenges at work or in their personal life. They aim to answer queries and offer immediate help, if necessary they will refer your employee to a BACP counsellor.

✓ **Online resources**

Employees can also access online resources with advice, articles and webinars on everyday topics, from relationships and childcare to bereavement.

Who can use this service?

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

How it works


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

 **0800 015 5630***


The Counselling helpline is available 24 hours a day, 7 days a week.

The Information Specialist service is available Monday - Friday 8am to 8pm.

or visit:

 **eap-carefirst.com**

To enter the website, please use the login details provided by your Aviva account manager or Financial adviser or visit:

 **<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 Care first 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.



Red Apple Law Legal Services

There can be so many things to consider when planning for the future, from 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 Income Protection 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.

Employees can access the Red Apple Law legal services whether they're insured under an Aviva Group Income Protection 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.

Funeral Support

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 support available. Aviva customers can exclusively access the Executor Toolkit free of charge
- Providing a free 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 '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 a 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 a comprehensive '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 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 needed.
- Choose to add extra features, 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. They work in partnership with the bereavement team to provide the best advice to help the individual support their loved ones with legal planning and emotional support.

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.

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.

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.

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

My Final Wishes is an optional paid for service. 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.

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.

You can make the background of the call out box a 50% Tint of the light blue. It doesn't need a keyline round it.

You can reduce the image if required.

Red Apple Law 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'





Thrive Mental Wellbeing

Access to a confidential, secure app

Help your employees look after their wellbeing with Thrive Mental Wellbeing. The confidential and secure app helps employees to prevent, detect and manage common mental health conditions and build resilience, using evidence-based tools and techniques. Terms apply.

The app's clinically effective tools can help support the mental wellbeing of every employee.

It offers help for all, from those who want to focus on mindfulness and building resilience to those who may be experiencing mental health concerns right now.

✓ One app to help many mental health conditions

Where meditation may work effectively for one person, deep muscle relaxation may work better for another. Thrive Mental Wellbeing works well as a day-to-day lifestyle app while also having the capability to intervene if it detects risks of certain conditions such as anxiety and depression.

✓ Help your employees stay on top of their mental health

Used regularly, Thrive Mental Wellbeing could help to detect and manage common mental health conditions before they become severe. Early intervention and effective management can help improve recovery rates. It can also provide you with meaningful reporting data, so you can make informed decisions on how to support your employees. And that could lead to improved healthcare outcomes for your employees and show a real return on investment.


✓ Seamless integration and secure

Thrive Mental Wellbeing integrates easily with traditional employee services, so it's easy for your employees to access and use. It will help your people become more aware of the capability of your Employee Assistance Programme. It's also encrypted, meaning you and your employees can be sure everything remains completely confidential, secure and private.

Download the app via the **App Store** or **Google Play**.

Mobile data charges may apply.

Find out more

 **0800 4045 035** (Calls may be recorded and monitored) or

 email groupprotectionsalesupport@aviva.com. Please note that our Sales team are unable to provide financial advice.

The terms and conditions and the privacy policy can be read in-app before signing up.

This service is a non-contractual benefit Aviva can withdraw at any time.

How it works

How employees can install the Thrive Mental Wellbeing app.

- 1** From any mobile device, go to the app store, search 'Thrive Mental Wellbeing' and download the app. Mobile data charges may apply. See the terms and conditions and privacy policy in-app before signing up
- 2** Open the app and select 'Sign Up'
- 3** Enter email address, select a password and enter the access code of your organisation
- 4** They will receive a verification email with a link to verify their account
- 5** Once verified, they should go into the app and 'Log in' with their email and password



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 matters
- Coping with cancer
- Guidance on mental health issues
- Dealing with grief
- Physical wellbeing

For more information on the Aviva Wellbeing Library or visit:



www.aviva.co.uk/wellbeing-library

This service is a non-contractual benefit Aviva can withdraw at any time.



Clinical and vocational rehabilitation support

What it provides

We offer your insured employees a range of rehabilitation and specialist clinical services developed in collaboration with our trusted partners, designed to get the right support for you and your employees.

Alongside this, our in-house clinical and rehabilitation team can provide advice, case management, signposting and support with return to work planning.

Employees can access these services via referral through their employer.

✓ **Cancer work support service**

Our rehabilitation partners, Working to Wellbeing, offer specialist counselling and physical rehabilitation support for employees living and working with cancer. It can help them come to terms with their illness, self-manage their symptoms and - where possible - return to work.

✓ **Early intervention and return-to-work support**

We will aim to combine the most appropriate intervention measures and rehabilitation techniques to encourage a timely recovery, which could also help reduce the costs involved for your business, such as sick pay, extra resource costs and reduced productivity.

✓ **Psychological therapy services**

A stepped approach to supporting employees experiencing life-pressures and mental health problems. Ranging from lifestyle coaching and self-help strategies through to specialist psychological assessment and talking therapies, including cognitive behavioural therapy.

✓ **Musculoskeletal therapy services**

Workplace ergonomic assessments, physiotherapy and functional restoration programs to help support employees trying to return to work following musculoskeletal pain and injury.

✓ **Complex case review**

If an employee has been absent from work, struggling to remain in work or finding it difficult to access co-ordinated clinical or vocational support, we can provide face to face assessment and return to work case management.

✓ **Post Covid-19 return to work support**

We use a specialist rehabilitation partners to support employees experiencing Covid-19 symptoms, whether mild or severe, including those suffering from Long Covid and/or indirectly affected by the pandemic.

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**

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 **macmillan.org.uk/diagnosewith-cancer.html**

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**

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.

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 Income 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

Mental Health training delivered by our trusted partners

Alternatively, we offer mental health training delivered by trusted partners, which do carry an extra cost. These include:

- Mental Health First Aid (Mental Health First Aid England)
- Mental health training including suicide risk assessment and management (Working to Wellbeing)

To find out more about our Wellbeing Training, speak to your Aviva Account Manager or visit:

 www.aviva.co.uk/mental-health-toolkit

Costs

Courses delivered by Aviva Clinical experts are provided at no extra cost.

Courses delivered by trusted partners are typically provided at discounted rates. The costs payable by you for the training courses are normally classed as a business expense. This is based on our understanding of current tax law and practices. Tax law and practices could change in the future. We recommend that you get professional advice from your own tax advisers. All Workplace Training benefits are non-contractual and Aviva can withdraw them at any time.

Get Active

Get Active helps your insured employees make great savings on online work-outs and at-home fitness, memberships at over 3,000 UK gyms and a range of other products and services to help keep them healthy and active, indoors or out. It helps enhance a healthy lifestyle where there's something for everyone.

They can also get savings on products and services to help make a small difference if your employee 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.

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. Terms apply.

It takes Get Active. It takes Aviva.

For more information on Get Active and to view terms and conditions, please visit:

 www.getactive.aviva.co.uk

You can read the terms and conditions and the privacy policy online before signing up.

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.

This is a non contractual benefit Aviva can withdraw at any time.



Important information

The wellbeing services don't form part of Aviva Group Protection's claims process and are not part of the insurance policy. These wellbeing services are non contractual benefits which can be withdrawn by Aviva at any time. The services are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man. The range of wellbeing services available to employees will depend on those selected by you, the employer.



If you have any further questions about our wellbeing services, please contact your Aviva Account Manager or your financial adviser.

Need this in a different format?

Please get in touch if you'd prefer this Guide (**GR02155 07/2024**) in large print, braille or as audio.

How to contact us



0800 068 3827



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