

For employer use.

# Why, what and how

Employer guide to  
Group Income Protection



Group Income Protection gives access to a range of professionally delivered workplace wellbeing solutions, wellbeing services, provides rehabilitation and financial support. We believe this adds value to your business as an important addition to a modern benefits package.

**Julian Nurse, Group  
Protection Propositions Manager, Aviva**



# Why Group Income Protection matters to your business

## Protect your most important assets

As an employer, you don't need us to tell you that your employees are your most valuable assets, which is why Aviva Group Income Protection can make all the difference. It can give your employees financial support if they're absent from work long term, due to an illness or injury. This money could take some of the added pressures off your employee, so they can focus on getting well.

## Help with managing the cost of long-term sickness absence

We appreciate that long-term employee absences can have a huge impact on businesses. After all, we're employers, too. So, we've developed solutions to help you manage the costs of sickness absence. Our Group Income Protection rehabilitation services aim to reduce lengthy absences by providing early intervention and pro-actively managing employee health issues.

So, by acting together, we hope to achieve three key aims:

- providing financial support to your employees
- helping employees back to fitness
- re-engaging employees with your business.

## Why your employees need financial support

With everyone having such busy lives, thinking about, or arranging financial protection can often come low on your employees' priority lists.

Long-term sickness can affect daily life in a big way. And on top of dealing with the emotional and physical challenges, your employees may also have to deal with financial issues, which could spiral out of control. State benefits may be available when things go wrong, but these might not be as favourable or as comprehensive as we sometimes imagine.

## Invest in their wellbeing

Aviva Group Income Protection represents an investment in your employees' health and wellbeing, helping to detect and prevent issues and taking care of them when they need support. Your Group Income Protection policy comes with wellbeing services to help your employees stay on top of their health. And as well as showing you care about your employees, it helps your business stand out from the crowd when it comes to recruiting and retaining staff.

# What it provides

Our Group Income Protection cover provides employees with financial support if they face an unexpected accident or long-term illness. It offers a choice of different levels of cover to suit your business's needs and budget.

- ✓ **Flexible policy design** we offer a range of benefit levels and payment terms, designed to meet the needs and budgets of individual businesses.
- ✓ **Flexibility to choose which employees to cover** you can select the level of cover and who it applies to, creating different categories of membership to suit your budget requirements.
- ✓ **Flexibility over how much cover to offer** you can choose the income benefits as a percentage of the member's gross earnings. You select the benefit level depending upon your budget, as a percentage of the member's earnings. The maximum benefit you can choose is 80% of gross taxable earnings for employees or 50% for equity partners. Cover can be arranged to provide a maximum income benefit of up to £425,000 per year.
- ✓ **Flexible underwriting** we normally offer what we call a free cover limit (FCL). The FCL is the limit under which medical information isn't needed. This means that if an eligible member's total benefit remains below the FCL, we won't need to ask for any medical information. If the member's total benefit is above the FCL, we'll need to request medical information, so our underwriters can determine whether we can cover the amount which exceeds the FCL. The proportion of benefit which falls below the FCL will normally continue to be covered regardless of the underwriter's decision. The FCL amount will vary depending upon the size of the scheme, with a maximum allowed benefit of £150,000 per annum.
- ✓ **Early Intervention.** The sooner we can help your employees, the sooner they can begin their recovery – our early intervention and rehabilitation services are designed to help them remain at work, or make a successful return to work when the time is right.
- ✓ **Claims pathways.** When you make a referral, we'll provide you and your employee with expert support. Our comprehensive, effective claims pathways offer tailored support based on your employee's symptoms, treatment pathways, circumstances and barriers to work.
- ✓ **Fast tracking your employees back to work** by addressing long-term absence, we can help your business manage its cost base. We'll work with you to manage an employee's return to work with our Aviva case manager. They'll understand your operational needs and will keep you and your employee informed from day one of the claim, with full tracking and reporting.
- ✓ **We're dedicated to helping people live their best lives.** 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 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.

# It takes Aviva to help your employees live their best lives

Our Group Income Protection cover gives access to a range of wellbeing services, designed to help provide emotional and practical support for your employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

## **Employee Assistance Programme (EAP)**

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. The service is provided by Care first and can be used by all employees, even if they aren't covered by our Group Income Protection policy.

## **Thrive**

Thrive provides access to confidential mental health support, when it's needed, where it's needed, for as long as it's needed. 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. It also offers tailored goals and further support, all at the touch of a button. Available to all your employees regardless of whether they're insured on the policy or not. Terms apply.

## **Wellbeing Library**

Stress and worry can take a toll on wellbeing, wherever it comes from. The Wellbeing Library is an on-line 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. Available to all employees insured and uninsured.

## **Lifestyle discounts with Get Active**

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.

## **Working alongside Macmillan Cancer Support to help your employees**

We're working with Macmillan to raise awareness of the support Macmillan can give employees affected by cancer, either with their own diagnosis or that of a friend or loved one. Whether they have questions about symptoms and treatment or they simply want to talk to someone who understands, Macmillan are always ready to talk to all employees.

## **Red Apple Law Legal Services**

One of the things that can help improve employees' wellbeing and peace of mind is knowing that they have their affairs in order. With Red Apple Law, who form part of the Trust Inheritance Group, your employees can benefit from expert advice, useful legal tools and the ease of managing all their legal affairs in one central place.

Red Apple Law legal services are available to all of your employees and their spouse or partner through your Group Income Protection policy, whether they are insured or not. Terms apply.

# Aviva DigiCare+ Workplace

We can help support your insured employees with the Aviva DigiCare+ Workplace app, provided by Square Health. It gives them the guidance they need to help detect, manage and prevent physical and mental health problems. It helps your employees stay on top of their health.

Here's what's available:

- An annual Health Check
- Digital GP
- Second Medical Opinion
- Mental Health Consultations
- Nutritional Consultations

Aviva is working with Square Health to provide Aviva DigiCare+ Workplace. Set up by doctors, Square Health has more than 25 years' experience working with companies like Aviva to deliver benefits to their customers.

With an established infrastructure providing access to over 5,000 medical specialists across the UK, Square Health helps us to put your employees' needs first.

Terms and conditions apply and usage limits may vary, these can both be viewed within 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](https://cms.squarehealth.com/aviva_group/privacy_policy.html)



## 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. Available to all employees, insured and uninsured.

### Your managers can learn from professionally run courses

No two workforces are the same, so our trusted suppliers can tailor most solutions to match your client's needs. We offer a wide range of solutions to help strengthen the physical and emotional wellbeing of employees. These training courses could become part of a valuable workplace wellbeing programme.

### What are the potential benefits of this service?

- ✔ Transform the company's culture
- ✔ Stand out from the crowd
- ✔ Improve employee health and wellbeing
- ✔ Create a great place to work
- ✔ Enhance employee engagement
- ✔ Reduce healthcare costs

### Make the most of our wide range of useful courses

Training is a core part of a wellbeing strategy. Whether it's run in-line with an awareness day, or throughout the year, providing training for your client's employees gives them the resources to help improve their overall health.

### Webinar calendar

We also run a webinar calendar, which provides access to the most popular wellbeing topics of the moment for you, your client's, and their employees at no additional cost.

## Mental Health training

Through your Group Income Protection policy, your line managers have access to mental health training at no extra cost to you. This includes the Aviva Line Manager Toolkit: Mental Health. 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 Aviva Line Manager Toolkit: Mental Health is available to insured and uninsured line managers. Terms apply.

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

The Employee Assistance Programme (EAP), Thrive, Wellbeing Library, Get Active, Macmillan Cancer Support, Aviva DigiCare+ Workplace, Red Apple Law Legal Services Wellbeing Training and Mental Health training are non-contractual benefits, which Aviva can amend or withdraw at any time.

You can read more about these in our:

### [Wellbeing services guide](#)

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.

Red Apple Law Legal Services are available for use in England, Scotland and Wales. With varied or limited service availability in Northern Ireland, the Channel Islands and the Isle of Man. Please check the [FAQ section of the Red Apple Law website](#) for more information. You'll find this information under 'Jurisdictions and Coverage'.

# How it works for employers

Our Group Income Protection product offers a huge choice of cover levels to suit different needs and budgets. Here's a summary of how it works.

## Choose what's right for you

We provide cover for companies with three people or more. You decide:

- who can join
- the type of cover and level of benefit you want to provide.

Applying is easy

For us to give you a quotation, all you need to do is simply give us details of the employees you want to cover: their gender, date of birth, salaries, occupation and work postcode. If you've had a similar scheme with another provider, we'll need details of the scheme and claims history.

We've made it easy for you to apply. Once you have your quotation, just fill in the application form as accurately as possible. We'll do the rest to get your policy up and running quickly. If you need any help, contact either your Financial Adviser or our Sales team:

@ [groupprotectionsalesupport@aviva.com](mailto:groupprotectionsalesupport@aviva.com)

Please note that our Sales team are unable to provide financial advice.

After that, you simply need to keep paying your premiums and make sure you tell us straight away if you need to make any changes to the cover. And once we've set up your policy, you and your employees will have access to all the benefits it brings, with peace of mind among them.

We can cancel the policy if you don't pay the premium within 30 days of the due date. We also reserve the right to cancel the policy if you don't give us the information and documentation we need to administer the policy or the membership drops below our minimum number of lives.



# How we offer more value

Our Group Income Protection cover offers you the opportunity to stand out from your competitors. Here are more ways it may add value:

## **Retention and hiring**

Offering Group Income Protection cover as part of an employee's benefit package helps you show your commitment to your workforce. It can also help make you an attractive employer to potential recruits.

## **Value for money**

Group Income Protection may cost less than an employee would pay when choosing to buy it privately.

## **Tax**

Benefit payments are subject to tax. Premiums will normally qualify as an allowable business expense and therefore qualify for corporation tax relief.

HM Revenue & Customs (HMRC) considers that salary foregone by employees to secure Group Income Protection cover under an optional remuneration/flexible benefits arrangement is taxable as a benefit in kind.

All references to taxation are based on our understanding of current law and tax practices, which could change in the future.

## **Flexibility**

You can combine Group Income Protection with our other policies, such as Group Critical Illness, and Group Life or Group Spouse/Partner Life cover - building an employee benefits package that really stands out.

# Questions and answers

Here are the answers to the most common questions we're asked about Group Life cover:

## How do I decide who to cover?

Firstly, decide the minimum age you want your employees to be to join the scheme, taking into account potential age discrimination issues. Then decide if you want a fixed probationary period your employees must serve before joining and when they can join, for example, monthly or annually.

## Can cover be provided for members who are not in the UK, Channel Islands or Isle of Man?

Yes, provided they maintain a UK, Channel Islands or Isle of Man contract of employment and they're working in one of our listed standard territories or any additional locations that we may agree.

We'll need to be advised of any members who are working overseas in case we need to apply any special terms and conditions.

You must tell us about any members who are working overseas at the policy start date or rate guarantee date. You must also tell us the countries that they'll be working in.



# Questions and answers

## **Must all employees have the same level of benefit?**

No. You have a great deal of flexibility and can choose different levels of benefits for different employees, such as directors, managers and staff. Alternatively, you can offer the same level of benefits to all

## **What medical evidence do you need?**

We don't need any medical information from your employees to set up the policy, except in certain situations. We operate a free cover limit, up to a maximum of £150,000, under which we don't usually need medical information.

## **When will you pay out a benefit payment?**

If a successful claim is made we'll pay an eligible employee following a deferred period. It all depends on what you choose. For example we could pay out benefits after 13, 26 or even 52 weeks. This flexibility allows you to align it with your company's sick pay arrangements.

## **What happens if I need to make a claim?**

You must tell us about a claim as soon as you can, preferably before the employee's incapacity has lasted two months. In cases where there's a 13-week deferred period, you'll need to let us know before the incapacity has lasted one month.

## **Will you pay more than one claim under the policy?**

Yes. There's no limit to the number of claims we'll consider under the policy. We'll also consider more than one claim by the same employee.

## **Do my premiums stay the same each year?**

If the factors we use to calculate the premium don't change, we normally guarantee the premium rate for two years from the start of the policy.

## Find out more

To find out more, get in touch with your usual Aviva contact, Employee Benefits Consultant or Financial Adviser, or visit our:

-  Group Income Protection webpage
-  You can read more about DigiCare+ Workplace in our: employer guide
-  or visit our dedicated webpage.
-  You can read more about our Workplace Wellbeing solutions in our employer guide
-  or visit the Workplace Wellbeing webpage.

**If you have any questions, please get in touch with your Customer Relationship Manager, Employee Benefits Consultant or Financial Adviser. They'll be able to answer your questions.**

### Need this in a different format?

Please get in touch if you'd prefer this document (**GR02161 07/2024**) in large print, braille or as audio.

### How to contact us

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Our opening hours are Monday to Friday, between 8.30am and 5.30pm. Calls may be monitored and will be recorded.

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