

Our Group Income Protection pathways

We're here for you and your employees.

Group Income Protection provides financial and practical support to employees when they're unable to work due to long-term illness or injury. If your employee needs to take a long break from work, our pathways can help ease the strain. You'll find claiming easy. We'll connect you and your employee with a Case Manager who'll be with you every step of the way. We aim to intervene early to help prevent a long absence from work, and provide much-needed support up until they return.



For employer and adviser use only.

Not for use with employees

Proactive Solutions and in-work support

Ill health doesn't start with time off work. That's why we've designed our wellbeing services and early intervention services to help prevent issues from becoming an obstacle to a healthy work/life balance.

Proactive solutions and prevention

Aviva DigiCare+ Workplace

Helping insured employees aged 16 and over, and their eligible family members stay healthy. Giving them the guidance they need to help detect, manage and prevent physical and mental health problems.

- ✓ **Finger-prick Health Check (available once every two years)**
- ✓ **Digital GP**
- ✓ **Second Medical Opinion**
- ✓ **Mental Health Consultation**
- ✓ **Nutritional Consultation**
- ✓ **App also signposts to further support, which includes a wellbeing library.**

The app and services within the app are provided by Square Health. Terms and conditions and usage limits apply.

Wellbeing Training

Wellbeing Training

A range of training courses giving line managers the skills and confidence to identify and manage certain wellbeing concerns, and spot and address issues early. All courses are delivered by Aviva clinical experts or through a network of external wellbeing providers. Costs apply for courses run by external providers.

- ✓ **Mental health**
- ✓ **Stress management**
- ✓ **Alcohol awareness**
- ✓ **Back pain management**
- ✓ **Physiotherapy and massage**
- ✓ **Mindfulness**
- ✓ **Cancer and chronic conditions**
- ✓ **Resilience**
- ✓ **Sleep**
- ✓ **Financial Wellbeing**

Aviva Line Manager Toolkit: Mental Health

Easy to access video training modules and supporting content designed for line managers, by clinicians. Helping line managers spot the warning signs of poor mental health, identify reasonable adjustments and manage professional boundaries. As well as building their confidence to discuss mental health and better support employees to stay in or return to work. Terms apply.

In-the-moment mental health support

(Available to all employees, insured and uninsured)

✓ **Employee Assistance Programme (EAP):**

Your employees can call a 24/7 counselling support line and talk to a trained and experienced counsellor for in the moment (emotional) support during difficult times and manage any anxiety or stresses via a referral to a either a booked single session with a counsellor or one referral per 12-month period of up to eight sessions of counselling (Solution Focused Brief Therapy model). They can also access online resources, a legal support line and money and debt related information and guidance. Provided by HealthHero.

✓ **Thrive:**

Provides access to confidential mental health support, when it's needed, where it's needed, for as long as it's needed. The 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. Terms apply.

✓ **Aviva mental health videos:**

Bite-sized videos, designed by clinicians to help employees look after their mental health.

Additional support

Your employees have access to other services through the policy, and may have access to more support through your workplace benefits or other Aviva policies such as Private Medical Insurance.

In-work support

Employee health can start to deteriorate before absence begins, so engage with us early and we'll support your employee to help them stay in work. We can draw on our team of clinical experts to support employees while they are in work and throughout any absence that may eventually occur.

Wellbeing Services and Wellbeing Training are non-contractual benefits which Aviva can change or withdraw at any time. They are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Claims pathways

If you need to make a referral, here's what you and your employee will **experience**.

1

Dedicated Case Managers

We'll assign a dedicated Case Manager to manage all aspects of your employee's claim, including early intervention and rehabilitation. Our Case Managers are trained in areas such as Mental Health First Aid, Counselling, Certified Disability Management and Certified Institute of Insurance.

2

Simple Claims Process

We'll make it easy for employees when we assess claims.

- ✓ **Information taken by phone** which can be faster, easier and more informative than a paper chase
- ✓ **No forms to complete**
- ✓ **Electronic Signatures**, a quick and easy way to provide consent

3

Timely Payment

The Case Manager will aim to confirm benefit payment before the end of the deferred period; therefore, work is prioritised to the benefit of the employee.

4

Support for you and your team

Our support can extend to the line manager, HR or occupational health representative, working with them to help assist the employee.

5

Initial needs assessment

The Case Manager will build a picture of the absence and determine the next steps by gathering information to help understand the employee's symptoms, treatment pathways and barriers to work.

6

Personal approach

Our support is tailored to the individual needs and circumstances of the employee.

7

Clinical expertise

Our Case Managers, most of whom are trained in Mental Health First Aid, are supported by our in-house rehabilitation team and external clinical specialists, including:

- ✓ **A team of Vocational Rehabilitation Consultants**
- ✓ **Doctors, including our Consultant Medical Advisors**
- ✓ **A team of nurses, specialising in conditions including mental health, oncology, cardiology, occupational health and more**
- ✓ **Certified Disability Management Professionals, trained through the National Institute of Disability Management**
- ✓ **A broad network of external clinical rehabilitation partners.**

8

Vocational Rehabilitation

We'll consider rehabilitation support on every case in order to help your employees to return to work. This may include signposting, guidance or treatment. This support could be internal or external, and consideration will be given to rehabilitative funding.

9

Return to work planning

Our Case Managers are trained to offer support and advice to employees as part of their return to work planning. We'll engage with employers, and medical professionals where appropriate with the implementation of any plans.

Condition specific support

For certain conditions we can provide extra support over and above the pathway.

Extra support for **mental health**

Flexibility

Given the sensitive nature of mental health referrals, flexibility on communication is a crucial part of our pathway, which is designed to meet the needs of individual circumstances.

Tailored mental health treatment

Our network of mental health treatment providers means we can provide tailored support to your employee based on their individual circumstances. From counselling and self-serve mental health support for mild symptoms, to private referrals

for treatment for moderate or severe symptoms.

Support for range of conditions

Depending on individual circumstances, we may typically be able to help with the following conditions:

- ✓ **depression**
- ✓ **anxiety disorders**
- ✓ **acute stress reactions**
- ✓ **post-traumatic stress disorder**
- ✓ **bereavement**

[Full details](#)

Extra support for **musculoskeletal conditions**

We use a specialist rehabilitation partner to support employees experiencing musculoskeletal issues, to help facilitate or maintain a return to work.

Tailored musculoskeletal treatment

Our network of specialist musculoskeletal rehabilitation partners means we can provide tailored support for your employees based on their individual circumstance. From physiotherapy to ergonomically designed return to work plans, we're on hand to support your employees to help them safely return to work.

How the service could help

- ✓ **Face to face and virtual physiotherapy appointments**
- ✓ **Help with acute symptoms of MSK pain where serious pathology isn't suspected**
- ✓ **Help with recovery from MSK surgery where the NHS waiting time is longer than four weeks - treating clinician agreement needed**
- ✓ **Assist with recovery and strengthening following a fracture, once the bone has unionised**

[Full details](#)

Extra support for **cancer**

No delay for medical evidence

When an employee is in clinically recognised active cancer treatment, we won't need medical evidence before confirming that the claim is supported, saving crucial time.

Intervention

We use specialist rehabilitation partners to provide cancer support interventions to help support an employee's recovery and return to work.

Cancer Work Support Service

We use a specialist rehabilitation partner to support employees with cancer.

How the service could help

- ✓ **Tailored support to help an employee come to terms with their diagnosis and self-manage their symptoms**
- ✓ **Telephone support, including:**
 - Post-chemotherapy fatigue management and pacing strategies
 - Referrals for physiotherapy
 - Structured exercise programme
 - Psychological support
 - Ergonomic workplace assessments
 - Bespoke return to work plans

[Full details](#)

Extra support for **neurodivergent employees**

Our chosen partner specialises in supporting neurodivergent employees to thrive in the workplace and helping employers better understand and support their neurodivergent employees.

From bringing out the best in people to clinical intervention, with the right tools we can all flourish.

How the service could help

- ✓ Screenings to identify the employee's strengths and challenges
- ✓ Workplace adjustments to help improve an employee's experience and productivity at work
- ✓ Coaching and training for employers and managers to better understand and support neurodivergent employees

[Full details](#)

Extra support for **cardiac conditions**

Cardiac Recovery Support Service

Occupational therapy and vocational rehabilitation support from healthcare professionals with a detailed understanding of how to achieve the best outcomes for those working with a cardiac condition or have experienced a cardiac event.

How the service could help

- ✓ Identifying and prioritising risk factors
- ✓ understanding how to best manage lifestyle and risk factors

- ✓ building confidence and managing anxiety
- ✓ fatigue management and advice with sleep
- ✓ improving activity tolerances, overall fitness and pacing
- ✓ weight, diet and lifestyle advice
- ✓ advice and strategies on stopping smoking
- ✓ return to work advice, guidance & support, and more

[Full details](#)

Extra support for **neurological conditions**

The Neurological service, provided by our neuro rehabilitation partner brings the expertise of highly skilled neurological occupational therapists into the workplace. Supporting people with a neurological condition, such as stroke, brain injury, multiple sclerosis and epilepsy, who may be struggling at work, or those who wish to return.

This specialist service focuses on functional capabilities and maximising work potential.

How the service could help

- ✓ Specialist neurological vocational assessment including analysis on function aiding decision making

- ✓ Predictions regarding individual work potential and capabilities
- ✓ Standardised and diagnostic assessments of brain health, cognition, sensory function, and mood and wellbeing
- ✓ Rehabilitation pathways and programmes to optimise recovery
- ✓ Work transition planning, return to work and in-work support programmes
- ✓ Psychological support services to foster wellbeing
- ✓ Neurological education programmes

[Full details](#)

Extra support for **long-term conditions**

Expert long-term condition support

We work with specialist rehabilitation partners to support employees living with persistent symptoms linked to long-term health conditions, including Long COVID, Chronic Fatigue Syndrome, Fibromyalgia and more.

How the service could help

- ✓ early intervention, before the situation worsens
- ✓ support employees unable to work at full capacity

- ✓ help to regain confidence
- ✓ guidance to restore physical fitness and stamina
- ✓ behavioural strategies to manage symptoms
- ✓ advice on fatigue management and pacing strategies
- ✓ Supporting return to work plans

[Full details](#)

Early intervention, rehabilitation and support outcomes

January - December 2025

2,656 employees

received our rehabilitation support that's more cases than ever before, spread across **350 employers**

994

new referrals were made to our rehabilitation partner network for **private treatment and support**

85%

of cancer survivors receiving **our support** in 2025 **successfully returned to, or remained at work**

95% of all employees with a **mental health condition...**

95% of all employees with a **musculoskeletal disorder...**

100% of **Neurodivergent employees**

...that returned to work with our support, did so **within the deferred period**

Employee Assistance Programme
Mental health support remains high

27,884 contacts into the EAP

Of all referrals for rehabilitation:

46%

were for **mental health conditions**

7%

were for **musculoskeletal conditions**

13%

were for **cancer**

2%

were for **long Covid**

85% of all our **rehabilitation cases**

returned to, or remained at work


Group Protection Rehabilitation department. Data covers rehabilitation support, January - December 2025.

Employee Assistance Programme data. Usage covers January - December 2025, provided by Care first.

For more information on Group Income Protection, or our pathway specifically, please get in touch with your usual Aviva contact, employee benefits adviser or financial adviser.

Need this in a different format?

Please get in touch if you'd prefer this document (**GR02281 05/2026**) in large print, braille, as audio or in a different colour.

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