

Expert Covid-19 support

Group Income Protection Covid-19 Pathway

The Covid-19 pandemic changed life as we knew it.

Covid-19 can result in long Covid symptoms – lingering after-effects that leave people struggling to carry out normal everyday activities, including getting back to work.

Symptoms include:

- fatigue
- shortness of breath
- muscle or joint pain
- anxiety and depression
- cognitive difficulties.

As of 25 April 2024, an estimated **3.3 million people** living in private households in the UK experienced self-reported **long covid symptoms**

Office for National Statistics.¹

1 Office for National Statistics (ONS), released 25 april 2024, ONS website, statistical bulletin, Prevalence of ongoing symptoms following coronavirus (COVID 19) infection in the UK: 30 March 2023 Contains public sector information licensed under the Open Government Licence v3.0

Covid-19 Work Support Service

Our tailored Covid-19 pathway offers a range of expert support through a network of clinical experts. The support is all based on individual circumstances, to provide the best course of action for each employee.

Specialist Covid-19 support from healthcare professionals

We can refer employees to the **Covid-19 Work Support Service**, provided by our rehabilitation partner, **Working To Wellbeing**. This is a team of specialist health professionals who aim to improve the wellbeing of people with chronic, long term health conditions, supporting them to remain at work or return when ready.

Working To Wellbeing are able to support employees in the workplace, or help them return to work following a period of ill health, including Covid-19. They have significant experience in working with organisations like us here at Aviva, to deliver clinically effective, vocationally focussed support programmes for their customers.

Covid-19 Work Support Service

The service can help employees who:

- ✓ are struggling to remain in, or return to, work
- ✓ have been hospitalised and/or are experiencing debilitating long Covid symptoms
- ✓ are continuing to experience a range of physical, psychological or cognitive difficulties, such as pain, fatigue, anxiety and brain fog

Working To Wellbeing can:

- support employees in the early stages of their health concerns, stepping in before the situation worsens
- help those unable to work at full capacity or at all, to manage their symptoms and eventually return to work
- help employees regain confidence and rebuild their mental and physical fitness
- focus on behavioural changes to help manage symptoms
- provide you with advice and support to design phased return to work plans, workplace assessments, aid fatigue management and design pacing strategies
- support you to facilitate a smooth return to work for your employee, or help them remain at work
- embed advice given by NHS long Covid services to ensure a work focus and enable behaviour change

Your employees will receive tailored support based on their circumstances and condition. This could be anything from phone support and signposting help, through to an intense vocational rehabilitation programme which could include treatment, such as CBT, fatigue management or physiotherapy and exercise support.

Whether your employee needs to take time off work or help managing their symptoms, we can provide practical support to help employees remain at, or return to, work.

Our Covid-19 pathway

A range of expert support through a network of clinical experts. The support is all based on individual circumstances, to provide the best course of action for each employee.



Pro-active support and self-help

As well as affecting physical health, the virus can have a significant impact on mental health. Employees have access to a range of useful, self-serve support and information through a range of **wellbeing services**.

Digital GP

By appointment



Fast, flexible access to medical advice through a Digital GP consultation

Provided by Square Health via the Aviva DigiCare+ Workplace app. Terms and conditions and usage limits apply.

Mental Health Consultations

By appointment



Quick access to tailored mental health advice from a qualified therapist



Appointments by video or phone, usually within 48 hours



Therapists will devise a personal treatment plan tailored to specific needs, which may include online cognitive behavioural therapy modules or other material to support clinical care



The employee's immediate family can also use the service

Provided by Square Health via the Aviva DigiCare+ Workplace app. Terms and conditions and usage limits apply.

24/7 telephone counselling

In-the-moment support



The **Employee Assistance Programme** (EAP) provides immediate, practical information around issues affecting employees at home or at work, short-term solution focused therapy, and access to online resources for advice and information on everyday topics

Provided by Care first. Terms apply.

Mental wellbeing app

Accessible anywhere, anytime



The **Thrive app** offers simple, effective evidence-based tools and techniques to help improve mental wellbeing



Additional support at the touch of a button

Provided by Thrive Mental Wellbeing. Terms apply.

Aviva mental health videos

Accessible anytime



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

Supporting you and your business

As well as supporting your employee, we can support you, their line manager or your HR representative where needed during the process.

Wellbeing Training

You have access to a range of training, delivered by Aviva experts or external partners, including **Working To Wellbeing**. These include sessions to help you and the managers in your business better manage long-term conditions in your workplace or show you how to devise a framework for return to work planning. Costs apply to courses delivered by external partners.

Awareness and engagement support

Making sure your employees know about wellbeing services is almost as valuable as the services themselves. Our Group Income Protection **Employer Hub** is a central place where you'll find all the tools and materials you need to help you launch these services to your employees. We want you and your employees to get the most out of their policy, so we can work with you to help you raise awareness and understanding of the key benefits available, for example through benefit fairs, events, presentations and roundtable sessions.

Our Group Income Protection **Employee Hub** gives your employees information on the policy, all the wellbeing services available and how to access them.

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

Find more information on our wellbeing services and Wellbeing Training at aviva.co.uk or search **Aviva Advisers**.

In 2024

Of all referrals for rehabilitation:



Source: Aviva Group Income Protection Rehabilitation Dept.
Jan - December 2024.

We supported

38 new cases
with our Covid-19 pathway

75%
of employees with
long Covid

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

“ Covid-19 has affected us all even if we have not been infected personally. Huge stressors have created psychological difficulties from Covid-19, including those affecting the financial, family, employment and social aspects of everyone's life.

Most people of working age will recover from Covid-19 within a few weeks but after three months some sufferers will have persistent symptoms, such as fatigue, shortness of breath, a cough, palpitations, muscle and joint pains, anxiety, low mood, cognitive problems ('brain fog') and atypical chest pain. It is vital that these people are recognised as early as possible and given intensive appropriate physical and psychological rehabilitation support to maximise their chance of improvement and returning to work. These persistent symptoms are not related to the severity of the initial viral infection which makes early specialist recognition and intervention even more important. Although Covid-19 is now fortunately much less common than it was, these remain important issues for people.”

Hugh Laing BSc, MBBS, FRCP, MRCS. Consultant Medical Adviser, Aviva Life & UK Health.

Aviva have heavily invested in and developed such a dedicated rehabilitation team over many years and we are in a vital position to intervene, support and advise anyone recovering from Covid-19 and especially those having a more difficult convalescence than is normally seen. Our expertise is holistic covering all physical, mental, and occupational aspects of a person's recovery thereby helping to improve their wellbeing and so maximising their recovery and return to work.

Richard's story

In 2022 Richard contracted Covid-19. He started to experience symptoms of a heavy cold and fever which soon progressed into dizziness, muscle aches, numbness, physical fatigue, and headaches. This led him to become absent from work. He tried to return, but only managed a day back at work before having to go off again. It was then that Richard's employer referred him to Aviva for support.

Richard was contacted by an Aviva case manager who completed an initial needs assessment by telephone to understand his symptoms, situation, and any support he'd already received. Richard told his case manager that he wanted to better understand the symptoms he was experiencing and how best to manage them. He was awaiting a referral to his local long Covid service but wasn't sure when he'd be seen. Aviva offered Richard a referral to their rehabilitation partners, **Working To Wellbeing**, for holistic support available through their **Covid-19 Work Support Service**.

Richard received regular one to one contact from a **Working To Wellbeing** health coach and physiotherapist. Together they explored his symptoms and his feelings, and they provided education and advice on ways in which he could better manage his symptoms.


After four months of support Richard started a phased return to work. He managed to gradually increase his hours as his symptoms improved, before eventually sustaining a full time return to work. Richard was discharged after five months of intervention. He continues to utilise the advice and management techniques and has himself supported a colleague experiencing similar symptoms by sharing his knowledge and encouraging a referral to Aviva for support.

"The support I received was excellent. It was provided at a time where I didn't really know what I could do. I was frustrated as I couldn't understand why I felt the way I did and how I could fix it. My role as an Engineer is all about figuring out solutions to problems, but during that time I didn't have the answers. **Working To Wellbeing** gave me those answers. The team reprogrammed me to get well. I knew Aviva offered access to an Employee Assistance Programme, but I never thought Aviva could help me with this. It's an excellent service and as soon as the Aviva case manager offered the referral a weight was lifted as I knew I was getting help... I'm still finding benefit from lots of the advice I received."

Richard, Design Engineer. Age 44 at time of referral.

Get in touch

If you believe an employee would benefit from our intervention or support, it's crucial that you contact us as soon as possible. Please get in touch with your usual Aviva contact or our Aviva claims team.

 **0800 142 2377** Lines are open Monday to Friday, 9am - 5pm. We may monitor and/or record calls.

 **groupIPclaims@aviva.com**

Find out more

Visit us online to find out more about Group Income Protection and the support available.

 **Employer website**

 **Adviser website**

Need this in a different format?

Please get in touch if you'd prefer this Expert Covid-19 support document (**GR02287 02/2025**) in large print, braille or as audio or in a different colour.

How to contact us

 **0345 466 1644**

 **contactus@aviva.com**

 **Aviva.com**