

For employer and financial adviser use only.
Not for use with employees.



Expert cancer support

Group Income Protection Cancer Pathway

When an employee is diagnosed with cancer it will likely affect their work life, whether short or long term.

Not everyone will need or want to take time out of work, but many will, whether for tests and treatment, emotional or physical reasons or to manage their illness.

By 2030, it's predicted that more than

4 million

people will be **living with cancer** in the UK.

Macmillan Cancer Support¹.



Our dedicated Group Income Protection cancer pathway

We focus on making things easier for you and your employee at a difficult time, from expert emotional and practical support, to helping employees get back to work, making sure you're able and ready to support your employee, and all the steps in between.

Our cancer pathway

Tailored support delivered through a network of experts specialising in cancer care, to provide the best outcome for each employee.

Step 1 The referral	Tell us if an employee has been diagnosed with cancer as soon as possible. Early intervention and support are recommended to enable recovery.
Step 2 Early acceptance and payment	To help reduce financial worries and added pressure, we aim to make and confirm a decision as early as possible on cancer claims, giving employee's much-needed peace of mind.
Step 3 Simple claims process	We take information by phone, there are no mandatory forms to complete and your employee can give consent quickly, with a simple e-signature.
Step 4 Claims management and ongoing support	A dedicated case manager will manage all aspects of the claim, including a financial assessment, early intervention, rehabilitation and return to work support. They'll support you and your employee when needed, whether your employee is in work, absent, or preparing to return to work. The case manager can guide, support, and advise you both during the illness. Including helping with reasonable adjustments to help employees continue to work and putting them in touch with cancer network specialists.
Step 5 Access to clinical expertise	After collecting information from you, and talking with your employee, your case manager may also gather input from our in-house rehabilitation team, made up of professional clinical experts including our <i>Consultant Medical Advisor</i> and oncology nurses.
Step 6 Access to specialist cancer support	We'll discuss the Cancer Work Support Service , provided by Working To Wellbeing , with your employee. The service can be offered at any time after diagnosis. It gives them access to integrated emotional and physical support from experienced healthcare practitioners, including occupational therapists, chartered psychologists, and physiotherapists. The aim is to help improve their health and wellbeing, day to day functioning and quality of life and to support them to return to work when ready. It can also help you with return to work planning, line manager support and employee communications.
Step 7 Signposting to cancer charities and more support	Our case managers are trained in the support services provided by Macmillan Cancer Support . Aviva and Macmillan Cancer Support are working together to help support people diagnosed with cancer and help those living with cancer access emotional, clinical, and financial support. We may also signpost your employee to their dedicated helpline for help with treatment questions, work, or money worries. We can put your employee in touch with Look Good Feel Better , a charity which can help boost physical and mental wellbeing. Workshops include skincare and make-up, hair loss and wig advice. We may signpost your employee to other support available with the policy, to services available through other Aviva products, their wider benefits package or another policy. As a policyholder, you also have access to our Cancer in the Workplace Guide , which offers a wealth of practical support.
Step 8 Return to work support	When the time is right for your employee to return to work, our vocational rehabilitation consultants will provide advice and guidance on how best to support them to make a safe, timely and sustainable return. These plans will consider their clinical and vocational needs, as well as the demands of the business

Pro-active support and self-help

A cancer diagnosis can weigh heavy on an employee's mind. To help them manage their mental and financial wellbeing, your employees have access to self-serve support and information through our range of **wellbeing services**.

24/7 telephone counselling. In-the-moment support.

- ✓ Immediate, practical information from Citizens Advice trained specialists around issues affecting the employee at home or work through a 24/7 helpline.
- ✓ Short-term solution focused therapy from BACP accredited counsellors.
- ✓ Access to online resources with advice, articles and webinars on everyday topics, from relationships and childcare to bereavement.

Provided by Care first.

Mental wellbeing app. Accessible anywhere, anytime.

- ✓ **Thrive** is a confidential and secure app offering effective, evidence-based tools to help improve mental health.
- ✓ Cognitive Behavioural Therapy (CBT) programme to help people manage specific stressors and retrain unhelpful thoughts, as well as a range of relaxation techniques.
- ✓ Help detect and manage mental health conditions before they become more severe.
- ✓ Additional support at the touch of a button.

Provided by Thrive. Terms 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.
- ✓ The service is also available to the employee's eligible family members.

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

Aviva mental health videos. Accessible anytime.

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

Get Active Cancer Care. Savings and discounts.

- ✓ Discounted products and services that can help support the daily living adjustments a cancer diagnosis and treatment could bring and enhance quality time with family and close friends.

Terms apply.

Your employees also have the opportunity to ask for a second medical opinion.

Second Medical Opinion

- ✓ Your employee may have many questions about their diagnosis and want to make sure they are getting the right information and care. An expert second opinion could provide them with the information they need to make informed decisions.
- ✓ Diagnosis and recommended treatment plan from a specialist matched to their needs.

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

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

Through our Wellbeing Training you have access to a range of training courses, delivered by Aviva experts or clinical partners including Working To Wellbeing. These include sessions to help you and your teams better manage life-changing illnesses in the workplace, learn how to best communicate with employees living with cancer or 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.

Group Income Protection wellbeing services and Wellbeing Training are non-contractual benefits which Aviva can change or withdraw at anytime. They 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 at [aviva.co.uk](https://www.aviva.co.uk) or search **Aviva Advisers**.

In 2023, of all referrals for rehabilitation:

9%
were for cancer

70%

of cancer survivors receiving our support in 2023 successfully returned to, or remained at work

Source: Aviva Group Income Protection Rehabilitation Dept. Jan - December 2023

A cancer diagnosis causes fear and uncertainty.

During this time employees need a lot of support with caring, kindness and information allowing them to take an informed active role in their treatment and not feel like a passive victim. This often extends beyond the employee as they frequently fear the effects of their disease are worse and more painful for their families and loved ones than for themselves.

Aviva's rehabilitation team has been highly trained to specifically offer what support they and their family might want and need at any stage of their treatment and after it has ended.

Financial matters are often high amongst these concerns and Aviva Group Income Protection payments can significantly help relieve financial

pressures both during treatment and afterwards, as we appreciate recovery times can often take many months after treatment ends.

The rehabilitation team also helps when cancer treatment has come to an end. NHS support may fade, but ongoing apprehension, fatigue, deconditioning and fear of recurrence continues.

We look to support employees with their overall emotional and physical wellbeing, including planning with all involved parties a gradual return to work when the time is right. We design return to work plans to integrate with the employee's physical and cognitive reconditioning as they look to slowly rebuild their tolerances, confidence and resilience after such a life altering illness and experience.

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

Andrew's myeloma story

In early 2018, after a series of health investigations, Andrew was diagnosed with myeloma. He took a few days' leave from work for hospital visits, but he was keen to remain at work for as long as possible. Andrew started chemotherapy treatment, however later in the year he experienced a reaction to the treatment and was told he'd need a stem cell transplant. This would mean an extended recovery period and that he'd need to be absent from work.

It was at this point that Andrew's employers contacted Aviva to start a Group Income Protection claim. An Aviva case manager contacted Andrew to understand more about his situation and complete an initial needs assessment. During the call Andrew explained that he was recovering from various infections, that he was physically fatigued, experiencing headaches and joint and muscle pain. Work was very important to Andrew, and he explained how he wanted to return to work as soon as possible. Communication that Andrew's claim was accepted was provided to Andrew and his employers within two months of the initial call with his case manager. This confirmed Andrew would receive a monthly benefit whilst he focused on his recovery. Andrew was also offered a referral to the Cancer Work Support Service offered by Aviva's rehabilitation partner, Working To Wellbeing. The service and dedicated health coach gave Andrew the support and guidance he needed to manage his ongoing symptoms and his return to work.

The support Andrew received meant he could return to work on a phased return. Then, within seven months of returning to work, he was able to increase his hours to 25 hours a week. As he was not yet back to his contracted hours, the Group Income Protection policy paid a proportionate benefit to Andrew. He was discharged from the support of Working To Wellbeing and his claim was closed when he was able to complete his new contractual working hours.

A year and a half after being back to work full time, Andrew's employers got in touch with Aviva again as he required another stem cell transplant and more time off work. Given the positive experience Andrew received from Working To Wellbeing previously, he asked to be referred to the team again for assistance and support. His claim was placed into payment as he remained off work, receiving support from the team at Working To Wellbeing for a further seven months. He was then again able to successfully return to work.

"I found the support from Working To Wellbeing very useful. I ended up receiving support from two different health coaches over the years and for me it was important to have someone there who could structure my return to work and pull me back if I was working or promising too much, as I'm not very good at being off work. I liked having the support of someone who had experience of working with others and who understood what I needed. There were times where I had wobbles and struggled, but being able to have someone to talk that through with was encouraging. I still use some of the exercises provided to me to help me if my symptoms flare up again. I would recommend the service to anyone as I really don't know how my return to work would have happened without them."

Andrew, age 53 at the time of initial claim

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 as soon as possible.

 **0800 142 2377**

Lines are open Monday to Friday, 9.00am to 5.00pm. 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 brochure (**GR02300**) in large print, braille, or as audio.

 **0345 366 1644**

 **contactus@aviva.com**

 **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 0345 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

¹Macmillan Cancer Support. <https://www.macmillan.org.uk/about-us/what-we-do/research/cancer-prevalence>

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

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