

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



Expert mental health support

Group Income Protection Mental Health Pathway

One of the biggest causes of illness in the workplace is poor mental health¹.

In 2022 mental health conditions were the **fifth most common** reason for workplace absence.

Source: Office for National Statistics¹



Our dedicated Group Income Protection mental health pathway

It makes sense for you to do all you can to help keep your workforce mentally fit. If poor mental health is a concern, engage with us as soon as possible, and we'll make it easier for you and your employees to cope with the challenges faced.

Pro-active support and self-help

Many of our self-serve **wellbeing services** offer mental health support.

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

- ✓ While you begin a claim with us, you can direct your employee to the **Employee Assistance Programme (EAP)** for immediate support.
- ✓ Immediate, practical information from Citizens Advice trained information specialists, and short-term 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 Mental Wellbeing** is a confidential, 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 employee's eligible family members can also use the service.

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 to help employees identify and find out more about common mental health problems, and learn techniques to improve their mental wellbeing.

Our mental health pathway

Tailored support, delivered through a broad network of experts and therapists, designed to provide the best outcome for each employee, and provide ongoing support throughout the claims process and beyond.

Step 1

The referral

Early intervention can make all the difference. If an employee is struggling with their mental health, let us know as soon as possible. Our results show this can help employees remain at work, or significantly improve return to work outcomes.

Step 2

Simple claims process

Mental health referrals can be sensitive, so we can gather information by phone or in writing, whichever best suits your employee. There are no mandatory forms to complete and employees can give consent quickly by an e-signature.

Step 3

Claims management and ongoing support

A dedicated case manager – most of whom are trained in mental health first aid – will manage all aspects of the claim, including a financial assessment, early intervention, rehabilitation and return-to-work support. They'll help you and your employee when needed, whether your employee is in work, absent, or preparing to return to work.

They'll be the one point of contact throughout the process, there to understand and adapt to your employee's situation, their changing needs, and their individual circumstances.

Step 4

Access to clinical expertise

After gathering information from you, and talking with your employee, your case manager may also gather input from our in-house rehabilitation team. These experts include clinicians qualified in providing mental health support, such as counsellors, psychologists, and psychiatric nurses.

Step 5

Additional support

We'll also help your employee get the most from any support that's available through other Aviva products, for example Private Medical Insurance, or your wider benefits package, or other policies they hold.

We can also put your employee in touch with suitable organisations or registered charities.

Step 6

Access to specialist mental health treatment

We may signpost your employee to the self-serve mental health support available, as detailed on the previous page, such as the EAP. For more complex mental health conditions, we may refer them to a trusted provider for private treatment. We work with The Priory, Psych Health and Innovate Healthcare.

They will be offered treatment to meet their clinical needs. Every case is different, but treatment or intervention may include psychotherapy, cognitive behavioural therapy (CBT), EMDR, bereavement counselling or mental health assessments.

Step 7

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.

Step 8

Claims decision

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.

Supporting you and your business

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

Aviva Line Manager Toolkit: Mental Health

Easy to access video training modules and supporting content, designed by clinicians, for line managers, to help them spot the warning signs of poor mental health, identify reasonable adjustments and manage professional boundaries. They can also help line managers better support employees to stay in or return to work, manage their own mental health needs and build their confidence in talking about mental health issues in the workplace. Available at no extra cost. Terms and conditions apply.

Wellbeing Training

We also offer access to training sessions covering mindfulness and resilience, run by external partners, for which costs apply.

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, Wellbeing Training and rehabilitation support are non-contractual benefits which Aviva can change or withdraw 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.

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

In 2023, of all referrals for rehabilitation:

50%
were for
mental health conditions

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

96%

of all employees with an
mental health condition
who returned to work
did so before a
claim commenced.

Employee Assistance
Programme

34,189

contacts into Care first
for counselling

Source: Care first. Jan - December 2023

“Mental health is something that is with all of us - we all have it and we all need to look after it, but our emotional wellbeing can be impacted by a number of internal and external factors at any given time. Fluctuations in our emotions are normal and these will usually balance themselves out on their own, but having early access to appropriate support when times are difficult is the most important resource to help people cope and bounce back when their mental health may have taken a turn for the worst. Aviva's mental health pathway provides a broad range of easy access services to cover a wide range of situations when someone may be suffering from a downturn in their mental health.”

Matt Smith, Aviva Group Protection Rehabilitation Manager

If you're not sure what type of service may be best for your employee, our in-house team of mental health experts are at the end of the phone to talk things through and point you in the direction of the best possible avenue of support.

Brian's Story



Brian became absent from work following an increase in feelings of low mood and stress, exacerbated by multiple bereavements. He tried to return to work twice, but the combination of anxiety and depression meant he was unable to sustain work. Brian and his employers contacted Aviva to support his latest return to work attempt.

Due to his symptoms and previous experience with talking therapy, and his return to work attempts, we referred Brian to our rehabilitation partners **Psych Health** to begin a course of cognitive behavioural therapy (CBT). He completed an initial assessment with their psychologist within two weeks.

We also worked with Brian and his employer to develop a seven-week phased return to work plan, to allow a gradual increase in his hours and responsibilities.

Throughout his return to work, our case manager maintained regular contact, monitoring Brian's therapeutic and vocational progress. After just four weeks he reported a noticeable increase in his mood and motivation.

By the end of Aviva's intervention Brian's symptoms had fully resolved and he had returned to his full-time role. A few months on from being back at work, he confirmed a continued improvement in his ability to manage his symptoms.

"I couldn't have come out of it myself. I needed this help. You could tell it was tailored to me. Throughout the sessions he [Psych Health Psychologist] remembered information I gave to tailor things to me, to make sure every aspect of my life was not just back to normal, but to where I needed it to be."

Brian Davies, Claims Executive, age 53 at time of 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 (**GR02303 04/2024**) in large print, braille or as audio.

How to contact us

 **0345 366 1644**

 **contactus@aviva.com**

 **aviva.co.uk**

Lines are open Monday to Friday, between 8.30am and 5.30pm.

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.

¹Office for National Statistics. www.ons.gov.uk/employmentandlabourmarket/peopleinwork/labourproductivity/articles/sicknessabsenceinthelabourmarket/2022

Contains public sector information licensed under the Open Government Licence v3.0.

Aviva Life & Pensions UK Limited.

Registered in England No 3253947. Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.

Member of the Association of British Insurers.

Wellbeing services, Wellbeing Training, early intervention and rehabilitation services are not insurance products and are not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

aviva.co.uk

GR02303 04/2024 © Aviva

 **AVIVA**