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Not for use with employees.



Expert musculoskeletal support

Group Income Protection Musculoskeletal Pathway

During their working life, most adults will experience some form of musculoskeletal pain, such as back, neck or shoulder pain.

If they are treated early enough, our results show that long-term absence from work can often be avoided.



In 2023 of all referrals

15% were for
**musculoskeletal
conditions**

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

Our dedicated Group Income Protection musculoskeletal pathway

Musculoskeletal conditions can affect work life, family life and social life and can have a massive impact on an employee's overall ability to function. We can help make it easier for you and your employees experiencing musculoskeletal conditions.

Our musculoskeletal pathway

Tailored musculoskeletal support designed to provide the best outcome for each employee.

Step 1 The referral	Tell us about an employee struggling with musculoskeletal issues as soon as possible. Our results show this can significantly improve return to work outcomes or help employees remain at work. We can often step in early to provide physiotherapy treatment and give advice on reasonable adjustments in the workplace, including complex ergonomic assessments to help safeguard against injury.
Step 2 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 3 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. They can check whether a current treatment pathway is likely to be effective, and work with you both to bring a successful intervention.
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, made up of professional clinical experts including physiotherapists, sports therapists, and occupational therapists.
Step 5 Access to specialist musculoskeletal support	<p>If your employee needs specialist support, we may refer them to our partner, PhysioMed, experts in occupational physiotherapy.</p> <p>PhysioMed offer face-to-face and virtual physiotherapy sessions, designed to help improve employee wellness and facilitate a successful return to work, providing advice, motivation, and recommended techniques to help them manage their condition. This can help employees with acute pain, where serious pathology is not suspected. It can also help employees recovering from orthopaedic surgery or those recovering from a fracture once the bone has healed.</p> <p>We may also refer your employee to our partner, Innovate Healthcare, experienced healthcare and occupational health professionals.</p>
Step 6 Signposting to more support	We can also signpost your employee to the self-serve support available with the policy, services available through other Aviva products, or through your wider benefits package or another policy. We'll help them get the most from the support available.
Step 7 Return to work support	<p>Bespoke return to work plans can be as important as exercise in musculoskeletal recovery, aiming to gradually rebuild an employee's functional tolerances in line with the physical demands of their day-to-day role.</p> <p>Our vocational rehabilitation consultants will provide advice and guidance on how best to support your employee's recovery and return to work, such as useful tips or well-thought-out plans to encourage a safe, timely and sustainable return. They will consider the functional demands of the role against the functional abilities of your employee.</p>
Step 8 Benefit payment	To help reduce any financial worries that may be adding pressure, where possible, we aim to confirm benefit payment before the end of the deferred period.

Pro-active support and self-help

Day-to-day pain can impact mental health, which if left untreated, could lead to conditions, such as anxiety or depression. Some symptoms can also present as suspected musculoskeletal issues but be linked to an underlying mental health condition. Through a range of **wellbeing services** your employees have access to self-serve mental health support and information to help them detect, manage and prevent mental health conditions.

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 (following clinical assessment), and access to online resources for advice and information on everyday topics.

Provided by Care first. Terms apply.

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.

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.

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.

Wellbeing Training

You have access to a range of wellbeing training, delivered by Aviva experts and external partners. This includes physical wellbeing to help your employees better manage musculoskeletal conditions, or help limit its occurrence, in the workplace. 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, 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 Workplace Wellbeing Solutions at [aviva.co.uk](https://www.aviva.co.uk) or search **Aviva Advisers**.

In 2023, of all referrals
for rehabilitation:

15%

were for musculoskeletal conditions

96%

of all employees with a
musculoskeletal disorder
who returned to work
did so within the deferred period.

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

“Musculoskeletal conditions affect joints, muscles and bones, and can occur because of direct trauma, overuse or secondary to a range of other health conditions. These can include back pain, shoulder injuries and rarer autoimmune disorders which can affect people’s ability to complete activities of daily living and therefore result in short and long-term absences. Because of this, it’s essential to intervene early so the employee can be assessed and treated in a timely manner to help them return to work or remain within the workplace.

It’s also important to consider that musculoskeletal disorders may be as a result of incorrect handling techniques, inappropriate equipment and/or workplace adjustments. This means treatment

alone may not resolve the condition as other factors may be influencing the injury. Our team of in-house specialists can help assess for such factors to make sure a return to work is not only timely but sustainable.”

Matt Smith, Aviva Rehabilitation Manager

Aviva’s musculoskeletal pathway offers a wide variety of easy to access services to support employees with a broad range of physical conditions. If you’re not sure which service would best suit your employee, Aviva’s in-house experts are only a quick phone call away and can provide valuable advice on the most appropriate direction to suit their needs.

Derek's story

Derek was referred to Aviva after an increase in back pain which had worsened over the previous few months. He'd completed a recent desk assessment and was provided with an ergonomic chair to help alleviate his symptoms whilst he was at work. However it was clear he required more support in order to help him remain at work, and so he was referred to Aviva.

An Aviva case manager contacted Derek and completed an initial needs assessment call to gather information about his situation.

Derek's General Practitioner had prescribed pain medication and referred him for physiotherapy input, however there was a long wait period in his area for the treatment he needed. Due to his symptoms, Aviva offered a referral to our rehabilitation partners, **Innovate Healthcare**, for physiotherapy.

Within 14 working days of Derek's initial referral to Aviva, he'd completed an initial assessment with the **Innovate Healthcare** physiotherapist, who recommended hands-on treatment sessions and an exercise

programme designed to help reduce his ongoing pain.

After three weeks of physiotherapy intervention Derek's symptoms increased, so his sessions were placed on hold whilst he undertook further investigations through the NHS. These tests were concluded, and the NHS specialist recommended that Derek continued with the support he was receiving through Aviva as they would ultimately benefit his recovery.

The physiotherapy sessions were reinstated, and remained in place for five months - throughout the process Derek was able to remain in work.

“The Aviva case manager was really helpful. The support I received when he referred me was really beneficial to me. He would contact me every few weeks following my referrals and helped me throughout the whole process, he was superb.

The contact I had with the physiotherapist was superb too. The intervention and exercises I was provided were great. I couldn't have asked for a better clinic to have been seen at. The referral was of great benefit to me”.

Derek, Manufacturing Engineer, Glasgow. Age 49 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 (**GR02304 05/2024**) 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.

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