

Group Income Protection

Welcome pack

For policies with 3-250 lives

For use by employers. Not for use with employees.



Welcome to Aviva Group Income Protection



We're pleased you've chosen Aviva Group Income Protection. We want to help you and your employees get the most out of your policy and its wellbeing benefits right from the start.

This welcome pack provides all the information you need in one place. It includes how your employees can make a claim, how to contact us and how to access their wellbeing benefits.

Of course, this won't replace any of the contractual documents or supplementary information we publish. For full contractual details of your agreed cover please see your policy wording and policy schedule documents.

It takes Aviva to help you look after your workforce while they look after your business.

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What you've arranged with us



With your Group Income Protection policy, we'll cover a percentage of your employees' gross taxable earnings if they can't work due to illness or injury.

The amount covered can be found in your policy schedule document.

Long-term absence can often mean significant costs for your business. So, when one of your employees can't work, an Aviva case manager will work closely with them, offering a tailored rehabilitation plan, to help them make a safe and timely return to work.

Alongside that and the financial support, your employees get access to a suite of wellbeing services to help them make informed, balanced and positive lifestyle choices. This includes support services to help them with their mental, physical and financial health.

Three key reasons why Group Income Protection cover is good news for your employees and your business.

- 1 A financial safety net**
Your insured employees have peace of mind knowing that a proportion of their gross taxable earnings are covered should they suffer a long term illness or injury. Our early intervention and rehabilitation services can help them remain at work or make a successful return to work when the time is right.
- 2 Expert claims pathways**
Looking after your insured employees is about more than paying a claim. Our tailored claims pathways give access to clinical experts, bespoke rehabilitation plans and a dedicated case manager. They apply to every claim and we have dedicated pathways for specific conditions including cancer and mental health.
- 3 Wellbeing services for your employees**
From digital GP appointments and virtual mental health consultations, to discounts on gym membership, your employees have access to a range of services to help manage and improve their wellbeing.

Make sure your employees get the most from Group Income Protection



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We want your employees to make use of their benefits and realise the value of your investment in Group Income Protection.

Here's how to help your employees make the most of their benefits:

- 1 Tell your employees about their cover using this email template, which includes all the information they need.

Please be sure to read it carefully and remove any content not relevant to your policy. Full details of your policy can be found in your policy schedule.

[Download the template](#)



Give your employees access to the **Aviva DigiCare+ Workplace app**.

Simply upload the email addresses of the insured employees into the Square Health Customer Portal.

For more details, see page 11.



What we need from you each year



When it comes to your scheme anniversary, your financial adviser or a member of the Aviva team will contact you for an up to date list of members. Keeping scheme data up to date helps us ensure we can provide you with the right cover.

If you don't have a financial adviser, you can find one at unbiased.co.uk. You will need to pay for this advice.

Your financial adviser will need a list of all members at each anniversary date showing their:

- ✓ Name
- ✓ Gender
- ✓ Date of birth
- ✓ Salary, earnings or benefit
- ✓ Occupation
- ✓ Work location (including postcodes)
- ✓ Policy category (if more than one is covered)
- ✓ Long term absentees
- ✓ Employer Pension contributions (if covered)
- ✓ Employee Pension contributions (if covered)
- ✓ National Insurance contributions (if covered)
- ✓ Date of leaving for any member who has left the policy or is leaving the policy, and
- ✓ Whether they are located overseas and in which country.

Download our Group Income Protection scheme member template

Please be aware we can only cover members with a UK, Isle of Man or Channel Island contract of employment.

How to claim



Making a claim for Group Income Protection is straightforward. Here's a quick guide to how, what and when.

Our team of experts is here to support you and your employee every step of the way.

How

We need information from you and the employee.

If you need to submit a claim, please contact us:

 0800 142 2377

 groupipclaims@aviva.com

 Online claims form

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 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates

What

What we'll also need

Evidence of your employee's medical condition, including: its severity, how long it's existed, and how it affects them.

We may also ask for

Evidence that they're covered under the policy, details of the employee's job duties and earnings, their passport, driving licence with photo, birth certificate and details of any other income which the member is entitled to during incapacity.

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How to claim



When

Timing is important, and here are the key points

- ✓ If you need to make a claim you must inform us as soon as possible, either:
 - before the period of incapacity has lasted two months; or
 - for deferred periods of 13 weeks, before incapacity has lasted one month.
- ✓ We'll pay benefit when a member satisfies the definition of incapacity, and their incapacity lasts beyond the end of the deferred period. The definition of incapacity will be stated in the policy schedule.

If you don't tell us about a claim within these time limits and due to the delay we are unable to confirm incapacity, payment may be affected and benefits that were due before we were told may not be backdated.



Supporting the wellbeing of your employees



As well as help with managing the cost of long-term sickness, Group Income Protection offers access to a suite of wellbeing services. Designed to support you and your employees every day, these services will help them to look after their mental, physical and financial health and build their resilience.

- ✓ Aviva DigiCare+ Workplace app and services
- ✓ Employee Assistance Programme (EAP)
- ✓ Red Apple Law legal services
- ✓ Aviva Line Manager Toolkit: Mental Health
- ✓ Thrive app and services
- ✓ Aviva Mental Health videos
- ✓ Aviva Mental Health videos
- ✓ Cancer Work Support services
- ✓ Aviva Cancer Care Support
- ✓ Get Active lifestyle discounts
- ✓ Wellbeing Training
- ✓ Wellbeing Library
- ✓ Early Intervention and Rehabilitation Support

Wellbeing services, Wellbeing Training, early intervention and rehabilitation support are non-contractual benefits Aviva can change or withdraw at any time.

To be eligible to use these services employees must be a permanent resident of Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man.



Supporting the wellbeing of employees



Aviva DigiCare+ Workplace app

Available to insured employees, the Aviva DigiCare+ Workplace app, provided by Square Health, offers employees the guidance they need to help detect, manage and prevent physical and mental health problems.

Services include access to:

- ✓ Annual Health Check
- ✓ Digital GP
- ✓ Mental Health Consultations
- ✓ Nutritional Consultations
- ✓ Second Medical Opinion

There may be limits to the number of times employees can use these services, they can check their full allowances within the app.

How to contact Square Health

📞 0333 023 2730

Lines open Monday to Friday,
between 9am and 5pm.

Calls may be monitored and recorded

✉ digicarehelp@squarehealth.com

Supporting the wellbeing of employees



Aviva DigiCare+ Workplace app

How to give your employees access:

You, or a nominated contact within your business will receive an email giving access to the Square Health Customer Portal. If you don't receive an email, please send the information below to us at:

✉ digicare@aviva.com

- ✓ Scheme name
- ✓ Scheme number
- ✓ Companies House number
- ✓ Product activation date (the earliest date on which employees will receive an invitation to download the app)
- ✓ Employer contact name, email address and telephone number (this is a nominated person in the company who will manage employee eligibility in the easy-to-use Customer Portal)

Once you have access to the Customer Portal, simply load up the email addresses of all insured employees. You can do this using a CSV file. If your employees don't have email addresses, please speak to your usual Aviva contact or email:

✉ digicare@aviva.com

For more information on the portal or the data upload process, view our **Customer Portal Guide**.

If you have any data security questions, refer to our **Data Security Guide**.

Your employees will receive an email from Square Health inviting them to download and log into the Aviva DigiCare+ Workplace app. Initial registrations will be through the employees' work email address.

The terms and conditions can be viewed within the app. Employees will need to agree to these before using any of the services. The privacy policy can also be viewed in-app before signing up.


For further information on the Aviva DigiCare+ Workplace app, visit your:

🌐 **Employer Hub**

Employee Assistance Programme

Designed to help your employees stay happy and healthy, the Employee Assistance Programme (EAP) can offer valuable support 24/7 in all areas of their lives, such as coping with pressures and work, relationship breakdowns or money worries. And if it's deemed clinically appropriate, employees are eligible for up to eight face-to-face or telephone counselling sessions each year. There is also an Information Specialist service that employees can call, answered by Citizens Advice trained advisers.

This service, provided by Care first, is open to all employees, even if they're not covered by your Group Income Protection policy.

 0800 015 5630

The Information Specialist service is available Monday to Friday, between 8am and 8pm.

The Counselling helpline is available 24 hours a day, 7 days a week.





Red Apple Law legal services

Employees can access a range of free and discounted legal services, provided by Red Apple Law, to help give them peace of mind knowing they've got the essentials in order and they've done all they can to make things easier for those they leave behind. Available to all employees, insured and uninsured, and their spouse or partner.

Services available



Free legal support helpline

Offering advice from legal experts on life's big moments. From buying or selling a home, to divorce or co-habiting. From Will writing support and inheritance advice to accident and personal injury advice and more at the end of the phone.



Free online tool to help when someone passes away

A tool helping employees manage and complete practical tasks and legal duties, including tax accounts and probate forms. Everything's stored in one place.

The online Estate Administration tool will guide them through everything they need to do after someone passes away. Please visit the Estate Administration tool at <https://redapplelaw-aviva.toolboxx.co.uk/> for further support and to find information on the paid-for services also available. Terms apply.



Funeral support

Free professional telephone support to ensure the loved ones of the employee understand the funeral process and any legal tasks, like applying for Probate. Including advice on how to locate a Will, Funeral Plan or Funeral Wishes document, funeral cost management and finding funeral planning services.

The services also include access to free online grief counselling.



Terminal illness support

If the employee is diagnosed with a terminal illness, they or their loved ones can access specialised Will writing appointments. They will receive discounted services and extra support with advanced bereavement planning for their families.

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Red Apple Law legal services continued

A 25% discount will be applied to the following services

- ✓ **Will Writing service**
Helping ensure the employee's money, property and possessions go to the right people when they pass.
- ✓ **Lasting Power of Attorney**
The appointment of a Lasting Power of Attorney who can make decisions on the employee's behalf if they lose the ability to manage their financial or health affairs, for example through accident or illness.
- ✓ **Online Living Will service**
To let medical professionals know the employee's wishes about their future health care and treatment if they're unable to express their wishes themselves.
- ✓ **Funeral Wishes Register**
To let the bereaved family know the employee's wishes for their funeral to help them feel as though they're comfortably fulfilling the wishes of their loved ones. Wishes are added to a national register where they can be easily found in future.

To access the services, visit:



Red Apple Law

Use code: AVIVA

The code will automatically apply the discount to the applicable services.

The [Terms and Conditions](#) and the [Privacy Policy](#) can be viewed online. Red Apple Law legal services are available to use in England, Scotland, and Wales. There is varied or limited service availability in Northern Ireland, the Channel Islands, and the Isle of Man. For full details please check the [FAQ section of the Red Apple Law website](#). You'll find this information under 'Jurisdictions and Coverage'

You can find more information about the [Red Apple Law legal services here](#).




Aviva Line Manager Toolkit: Mental Health

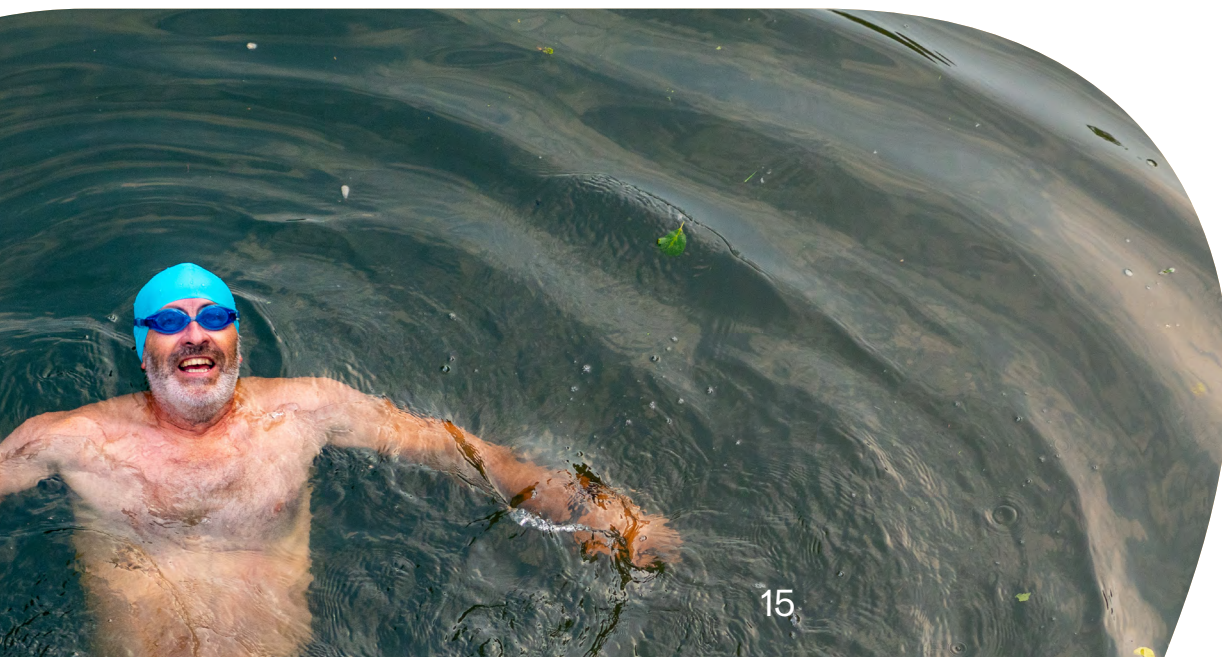
Developed by mental health professionals, this toolkit offers short video modules and downloadable materials aimed at helping line managers spot the warning signs of poor mental health. It also helps them identify reasonable adjustments and manage professional boundaries.

Modules cover:

- ✓ Mental health in the workplace
- ✓ Changing behaviour
- ✓ Having difficult conversations
- ✓ Signposting
- ✓ How to respond to a crisis situation
- ✓ Adapting and adjusting in the workplace
- ✓ Looking after yourself

The Aviva Line Manager Toolkit is available to insured and uninsured line managers. You and your line managers can access the toolkit via your Employer Hub. Terms apply.

 [Access the toolkit](#)



Thrive

The Thrive app provides access to confidential mental health support, when it's needed, where it's needed, for as long as it's needed. The confidential and secure app helps employees 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.

To download the app, employees should follow these steps:

- ✓ Visit the Apple or Android app store, search '**Thrive**' and download the app
- ✓ Open the app and select '**sign up**'
- ✓ Enter their email address, password and the access code **AVIVA IYP1116**. If you've requested a specific access code, they should use that instead.
- ✓ They will receive a verification email with a link to verify
- ✓ Once verified, they can go to the app and log in with their email address and password.

If you wish to access Thrive's service via a web browser



you can do this here

Mobile data charges may apply.

To download Thrive on Google Play or the App Store visit:



Thrive





Supporting the wellbeing of employees

Aviva Mental Health Videos

To help your employees better understand and take control of their mental health, we offer a suite of short videos covering a range of topics. Designed by our in-house mental health clinician, they cover everything from mental health stigma to navigating stress.



Access the videos

The videos are available to all your employees regardless of whether they're insured on the policy or not.

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Cancer Work Support Service

A range of health and wellbeing services, designed to help an employee come to terms with an illness, self-manage their symptoms and where possible, return to work. Provided by Working to Wellbeing.

To discuss our Cancer Work Support Service please contact our claims teams on:

📞 0800 142 2377

✉ groupipclaims@aviva.com

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 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

Aviva Cancer Care Support

We work alongside our partners, Macmillan Cancer Support, to help you or your employees if they are living with or affected by cancer.

Discover the support available



Get Active lifestyle discounts

With Get Active, your insured employees can get discounts at over 3,000 health and fitness clubs, plus great at-home fitness offers and a range of savings on other products and services. It's all designed to help keep them and their families active.

Cancer Care with Get Active offers discounted products and services that can help with the daily living adjustments a cancer diagnosis and treatment can bring. Plus, offers on services and experiences that can enhance quality time spent with family and close friends.

Your employees can access Get Active via the **Aviva DigiCare+ Workplace** app or online:

 <https://workplace.aviva.co.uk/getactive/>

Use code: **GPPRTC**

Terms and privacy policy apply. These can be read online before signing up.





Wellbeing Training

Wellbeing Training is an increasingly sought-after tool for supporting employee health as part of an overall wellbeing strategy.

To ensure that you have access to the training you need - and at a time that suits you - we've worked with our existing suppliers to cover a broad range of topics. And all the training can be tailored to meet the specifics needs of your business. Terms apply.

[View training](#)

Wellbeing Library

The wellbeing library is full of useful content, hints and tips - including guides and tools, offering helpful support on all kinds of situations, including family, relationships, money, work, mental and physical health conditions. Whatever's on their mind, they can find information to help them deal with it.

Access the Wellbeing Library via the **Aviva DigiCare+ Workplace** app or online:

[Visit the Wellbeing Library](#)



Early Intervention and Rehabilitation Support



If an employee is facing difficulties, the sooner we can help them, the sooner they can begin their recovery, so it's important to let us know as soon as possible.

Our in-house dedicated clinical and rehabilitation team can provide advice, case management, signposting, and support with return-to-work planning.

Expert claims pathways

We understand that every employee's situation is unique, so our dedicated pathways offer a tailored approach, giving access to clinical experts and bespoke rehabilitation plans. When a problem does arise, our pathways are there to support you and your employees. And we can step in even before it gets to the absence stage.

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Early Intervention and Rehabilitation Support



What support is available?

- ✓ Self-help tools and services
- ✓ In-the-moment mental health support
- ✓ In-work support
- ✓ Return to work planning tailored to your employee
- ✓ A dedicated case manager

We're able to tailor pathways for every claim irrespective of condition, and we have well established dedicated pathways for the conditions we know occur most frequently:


- ✓ Cancer
- ✓ Cardiac
- ✓ Covid-19
- ✓ Mental health conditions
- ✓ Musculoskeletal issues
- ✓ Neurodiversity
- ✓ Neurological

In 2023, 83% of our rehabilitation cases either returned to or remained at work regardless of the medical condition involved*. The key to an effective resolution was early intervention.

*Figures based on Group Income Protection Rehabilitation statistics, January - December 2023. Early intervention and rehabilitation services are non-contractual benefits, which Aviva can change or withdraw at any time.

Access support

To discuss our clinical and vocational rehabilitation support, contact our team on:

 0800 142 2377

 groupipclaims@aviva.com

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 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

Your Employer and Employee Hubs



Your one-stop shop for all things wellbeing.

Find all this on the Hubs:

- ✔ Group Income Protection policy information
- ✔ What each wellbeing service is
- ✔ The benefits to you and your employees
- ✔ How to access the wellbeing services
- ✔ Materials to help you launch the services to your employees (Employer Hub)

How to access

- 🌐 Visit the Employer Hub
- 🌐 Visit the Employee Hub



Q What do I need to do if someone leaves?

A When it comes to your scheme anniversary, you need to let your financial adviser know of everyone who has left your business and is no longer covered. You don't need to let us know right away. You can find your scheme anniversary date in your policy schedule. If the leaver was eligible for Aviva DigiCare+ Workplace, please remove them from the Square Health Customer Portal.

Q How do I know who is on my policy and do I need to tell you if someone new joins?

A You'll need to provide us with details of the new joiner and confirm their entry date to the scheme. We need this information only on the scheme's anniversary date. There are some exceptions to this, for example, tell us as soon as possible if any member's benefit exceeds the free cover limit or if during the period of the rate guarantee, the total salary roll or total benefit roll upon which the illustration is based changes by 25% (50% of the total benefit roll for single premium policies) or more. If the new joiner is eligible for Aviva DigiCare+ Workplace and you've registered to offer the services to your employees, please add the new joiner to the Square Health Customer Portal.

Q Why do you rate review?

A We do a rate review every 2-3 years, depending on what your financial adviser has selected. This allows us to ensure we are providing the right cover which is fit for your business. We'll need up to date records of scheme members to help determine this.

Q How do I change my policy?

A If you'd like to change any of the benefits within your policy, please speak to your financial adviser. They'll be able to provide you with advice on what changes would work better for your business. If the terms, eligibility and/or membership groups have changed, a new quote may be needed.

Q How do I change someone's category?

A If a member of staff is promoted to a different role, for example, they become a director, as long as they fit the eligibility criteria outlined in your policy schedule and they're actively at work, they'll automatically be covered. When it comes to the scheme anniversary, your financial adviser will ask for an up-to-date list of employees. This is when you can send across the record of the change of category for that employee. However, if their promotion means that the members total benefit is above the free cover limit, we'll need to request medical information, so our underwriters can determine whether we can cover the amount that exceeds the free cover limit.

Q What does "Actively at work" mean?

A This means the member:

- * is actively following their normal full duties and hours required by their contract of employment, and
- * is working at their normal place of employment, at a location agreed with their employer or at a location to which they are required to travel for business, and
- * is mentally and physically capable of all the normal duties and hours of their job role; and
- * has not received medical advice to reduce or stop their normal duties and hours of their job role.

Where you can get more help




We understand that every business is different, so sometimes issues might arise that you need more help with. In the first instance, your financial adviser will be able to help you. But should you need to speak with us, here are the contact details.

Aviva telephone lines are open Monday to Friday, between 9am and 5pm.
For your protection and ours, calls may be recorded and/or monitored.
Calls to 0800 numbers from UK landlines and mobiles are free of charge.
Calls from outside the UK may be charged at international rates.

Claims & early intervention support

 **0800 142 2377**

 **groupipclaims@aviva.com**

 **Online claim form:**
Start your claim online

Complaints

We're committed to providing you with a service you truly value and your feedback is important to us. If you need to make a complaint, please contact our team on:

 **0800 158 2714**

 **gpcomplaints@aviva.com**

Customer service

You need help with a servicing issue

For general enquiries about your Group Income Protection Policy, contact us on:

 **0800 051 3472**

Or email;

 **groupprotection@aviva.com**

Aviva for business

We've designed our range of business products to fit around you and your company. From public and employers' liability insurance to workplace pensions, we can help. Browse our products here:

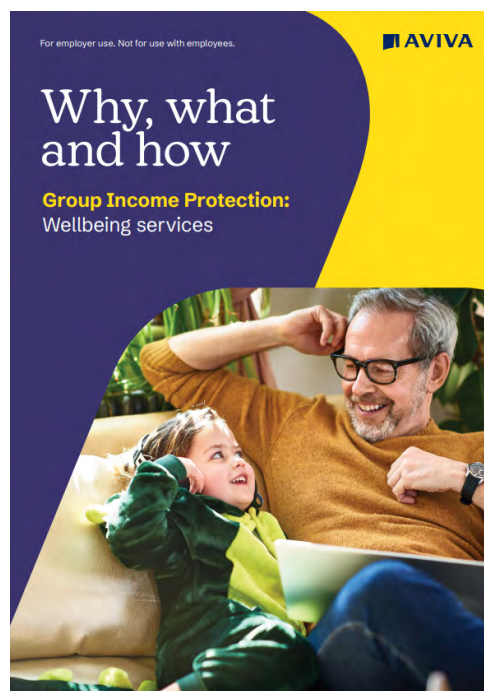
 **www.aviva.co.uk/business**

If you'd like a quote for any of our business or group protection products, please speak to your financial adviser.

Links to key Group Income Protection documents



Just find the document you need and click.



Your policy

Employee Benefits

Needed from you

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Key documents

Need this in a different format?

Please get in touch if you'd prefer this brochure (GR02327 08/2024) in large print, braille, or as audio.

 0800 051 3472

 groupprotection@aviva.com

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

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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.