

For employer use. Not for use with employees.



Why, what and how



Group Critical Illness:
Wellbeing services

It takes Aviva
to help your
employees
live their
best lives.



Why Group Critical Illness matters

A critical illness can affect anyone: from the young to the old, from manual workers to managers across your workforce. Providing a Group Critical Illness benefit to your workforce helps to show that you care about your employees and their welfare – the last thing they want when they are seriously ill is additional financial worries.

Group Critical Illness cover gives employees who make a successful claim a lump sum to spend on what they need; paying bills, making home alterations to help with their disablement, or their recovery. But our wellbeing services mean there's even more help available.

Why our wellbeing services matter

With Group Critical Illness, your employees get access to expert clinical help when they need it. Alongside that and the financial support it offers, your employees get a suite of wellbeing services to help them make informed, balanced and positive lifestyle choices. And if the going gets tough, we have support services to help them cope, with stress and grief.

These include:

- **Aviva DigiCare+ Workplace**
 - Health Check
 - Digital GP
 - Second Medical Opinion
 - Mental Health Consultation
 - Nutritional Consultation
- **Lifestyle discounts with Get Active**
- **Line Manager Toolkit**
- **Wellbeing Library**
- **RedArc Personal Nurse Service**
- **Stress helpline**
- **Employee mental health videos and guidance**
- **Cancer Care Support**

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

For more information on Group Critical Illness please visit our employer website:



Aviva DigiCare+ Workplace

Putting health and wellbeing at employees' fingertips.

We can't predict what will happen tomorrow, but we can prepare for it today. Provided by Square Health, the Aviva DigiCare+ Workplace app can help.

It puts the guidance and care your employees need to help detect, manage and prevent physical and mental health problems at their fingertips. It takes only a few clicks to help them towards a healthier future and includes:

- A yearly Health Check
- Digital GP
- Second Medical Opinion
- Mental Health Consultation
- Nutritional Consultation

Available to your insured employees through your Group Critical Illness policy, the app offers a comprehensive annual Health Check.

It's a self-administered fingerprick test they can take in the comfort of their own home. The Health Check helps your people understand their current health and spot the early warning signs for a number of conditions.

Plus they and their eligible family have access to the clinical expertise of qualified, experienced practitioners – including GPs, mental health counsellors and nutritionists – as well as a Second Medical Opinion from an expert UK-based clinician.

Take a look at the following pages in this brochure for more information on the services provided on the DigiCare+ Workplace app.

Terms apply. They can be viewed by employees in the app and must be agreed to before use.



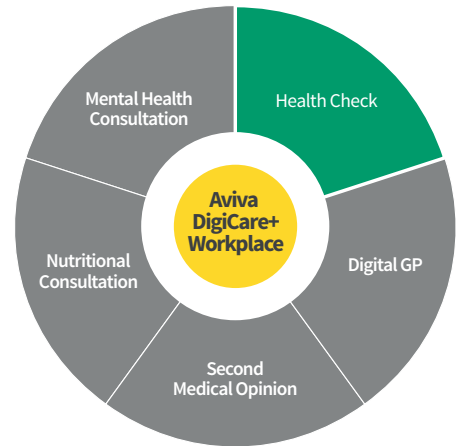
Health Check

Help your staff keep on top of their health.

Aviva DigiCare+ Workplace offers your employees a yearly health assessment through a pin-prick blood test. It's a fingerprick blood test, so they can take in the comfort of their own home.

This test checks 20 different health markers to spot problems early on, covering common issues like the risk of diabetes, cholesterol status and liver health.

Once your employees have returned their blood sample, they'll receive a personalised health assessment report within the mobile app providing a full breakdown of their Health Check results, including recommendations and any additional actions they may need to take. If they need to, they can then book a follow-up consultation through digital GP to discuss their results further.



- ✓ **Detect** early risk warnings and signs
- ✓ Enables **early intervention**
- ✓ **Convenient** and easy to do at home
- ✓ Helps employees **pro-actively manage** their health

£ What does it cost?

Your employees get a yearly Health Check at no extra cost.

Who can use this service?

The Health Check is for employees insured under Group Critical Illness.

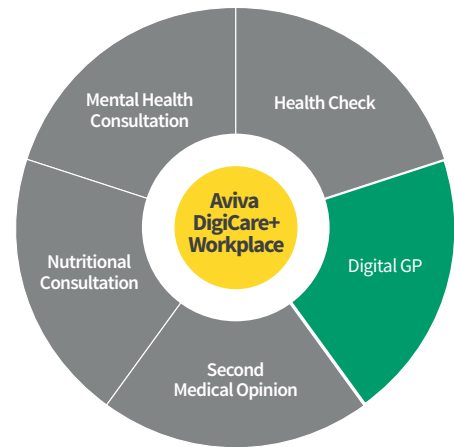
Digital GP

Give your employees easy access to a Digital GP consultation with the Aviva DigiCare+ Workplace app. The consultation can last up to 20 minutes, including wrap-up time.

Your employees can book Digital GP consultations seven days a week, between 8am and 8pm. With an average wait time for appointments of only three hours, it makes appointments more accessible to employees outside of standard working hours.

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

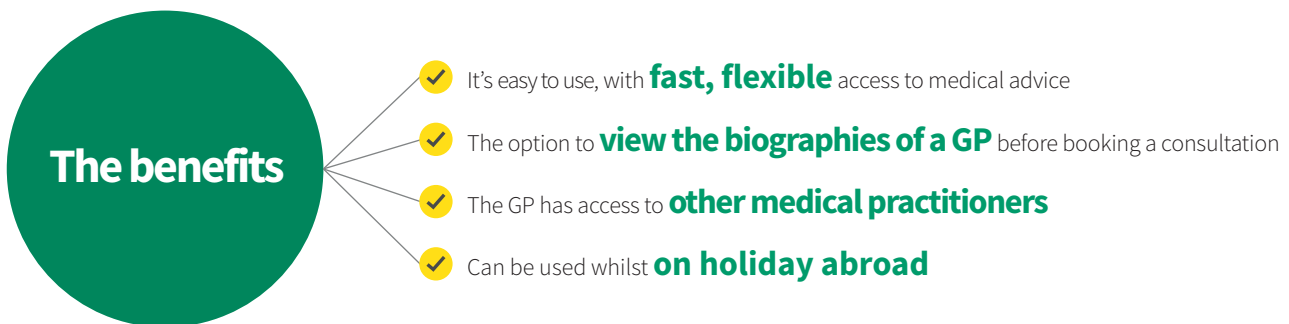
The service complements rather than replaces an NHS GP. It isn't appropriate for emergency treatment or life-threatening situations such as chest pains, breathing problems, suspected stroke or bone fracture, severe bleeding or loss of consciousness.



A choice of GP

Here's what your employees can do through the app:

- Choose from male and female GPs
- Search for a GP they've seen through the app within the last six months to book directly with them
- See the same GP for multiple appointments if they are available
- Review GPs' bios and choose a GP based on who best suits their needs according to their profile
- Get a prescription, a fit note or a recommendation or referral for specialist treatment
- Use the service to speak to a UK doctor when they're on holiday abroad.



£ What does it cost?

Anyone using this service will have to meet the cost of the medication. In the event your employee uses the next day at home delivery service, then delivery charges will also apply.

Before booking, your employees will go through a short section covering terms and conditions and symptoms, and can then select a preferred time, date and GP for the consultation.

Who can use this service?

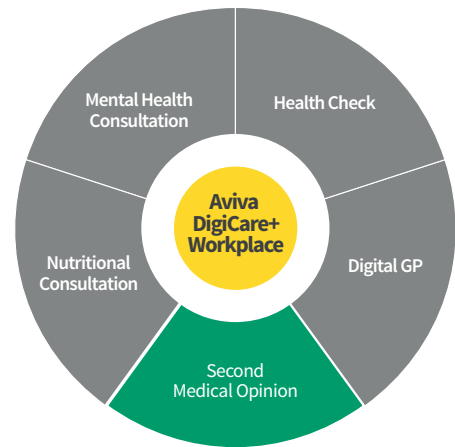
The Digital GP service is available to employees insured under Group Critical Illness, their spouse or partner and children up to the age of 18, or 21 if in full-time education.

Second Medical Opinion

A medical diagnosis can come as a shock. It's easy to forget to ask important questions, and your employees might be left wondering whether other medical professionals might come to different conclusions.

The Second Medical Opinion service offers employees and their eligible family members the support they need in situations like these. This service is for diagnosis originally given by a primary treating consultant based in the UK.

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



A Second Medical Opinion from a clinician with relevant experience

After answering questions in-app, the employee is matched to a suitable UK-based specialist to give their medical opinion. All are experts in their fields and can bring fresh insight to bear on a diagnosis.

It's not about distrust. Instead, consulting another professional gives the employee a chance to digest their diagnosis, ask questions and more fully understand their illness, helping them to embrace their chosen treatment pathway.



£ What does it cost?

Square Health covers the costs for the consultation and the report only. The patient must cover any travel costs and costs for any treatment they decide to go ahead with following the Second Medical Opinion, as these are not part of the service.

Who can use this service?

This service is available to employees insured under Group Critical Illness, their spouse or partner and children up to the age of 18, or 21 if in full-time education.

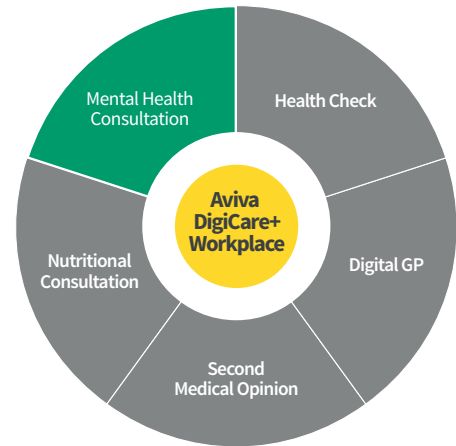
Mental Health Consultation

Mental health problems are common in the workplace. Acting quickly to identify issues and getting help as early as possible can make a big difference.

Available to your employees and their eligible family, this service offers quick access to tailored mental health advice from a qualified therapist.

The completely confidential service offers help with all these events and more:

- Workplace stress
- Money worries
- Family conflict
- Divorce
- Big changes in life
- Family history
- Postpartum depression
- Post-traumatic stress disorder



Someone to talk to...

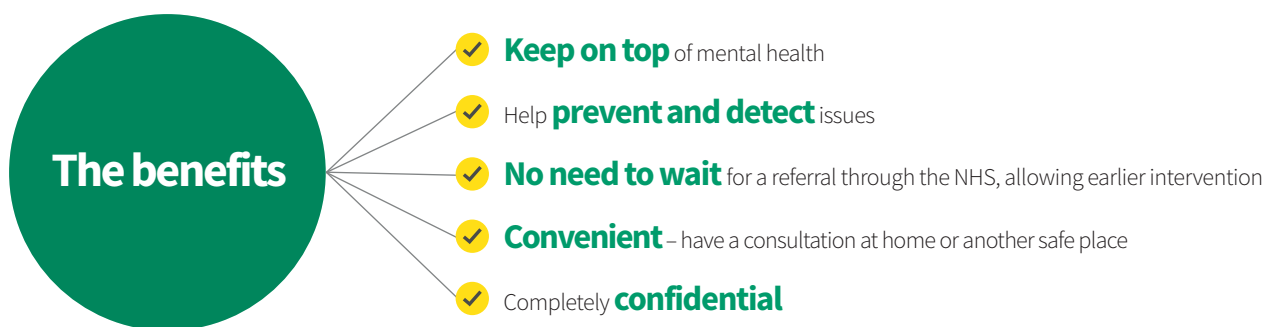
Your employees can book their own appointments and choose therapists based on their area of expertise, all within the app.

Therapists will provide advice and devise a personal treatment plan for individuals, which may include online CBT modules or other material to support their clinical care.

Your employee's family can use the Mental Health Consultations too

Your employees can share their Mental Health Consultations with their eligible family members. In addition, they will also have access to Bereavement Consultations outside of the app, which they can also share with their eligible family members.

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



£ What does it cost?

The Mental Health Consultation is available at no additional cost.

Who can use this service?

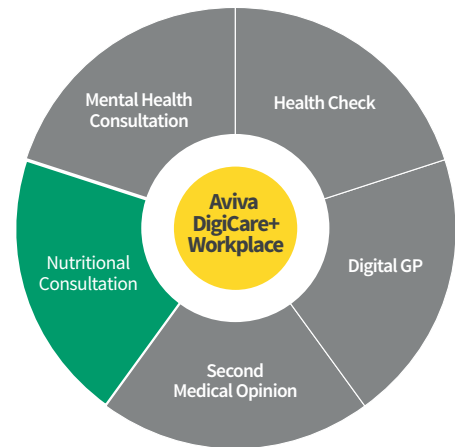
The Mental Health Consultation and Bereavement Service is available to employees insured under Group Critical Illness, their spouse or partner and children from age 16, up to age 18 or 21 if in full time education.

Nutritional Consultation

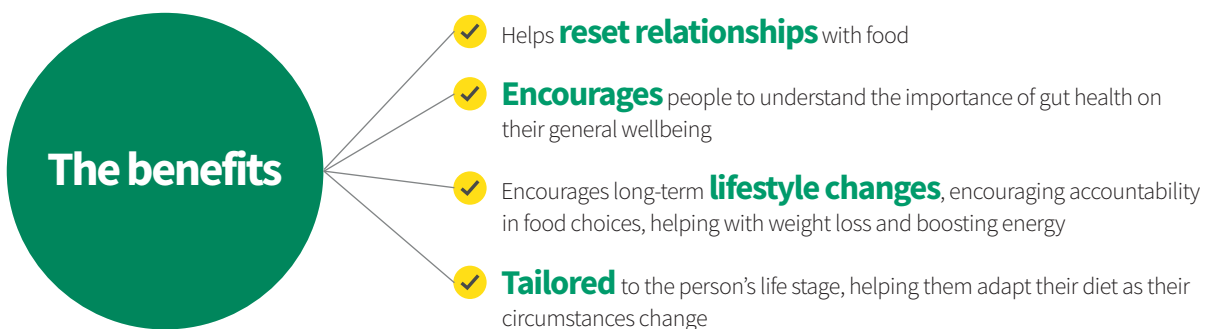
Nutritional Consultations can help your employees understand more about how nutrition affects their health and wellbeing.

Making healthy nutritional choices helps with achieving good physical fitness, which in turn can affect mental health. That's why it makes sense to help your employees establish a healthy relationship with food.

Your employees will have access to 30-minute consultations with a trained nutritionist, which can be shared with their eligible family members. During these consultations, the nutritionist will give them advice on optimal eating plans, how to change their relationship with food and how to break bad habits.



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



£ What does it cost?

The Nutritional Consultation service is available at no additional cost.

Who can use this service?

The Nutritional Consultation service is available to employees insured under Group Critical Illness, their spouse or partner and children from age 12 up to the age of 18, or 21 if in full time education.



Accessing Aviva DigiCare+ Workplace

- 1** You'll receive an email asking you to log in to the Square Health employer portal.
- 2** You'll be asked to load the email addresses of all insured employees into the portal.
- 3** Square Health will email each employee an invitation to register for Aviva DigiCare+ Workplace (compatible with most iOS and Android mobile devices).
Mobile data charges may apply.
- 4** Once registered, your employee can ask Square Health to send an invitation to register their spouse or partner and any children over the age of 16. Details for children under age 16 will sit within your employee's app and can be added to the app of their spouse or partner.

How to find help

Employees needing technical support for the app can contact the Square Health customer service centre. Aviva DigiCare+ Workplace is an app-based wellbeing service. In exceptional circumstances please contact the Square Health customer service centre for out-of-app support.



Call them on **0333 023 2730**

Lines are open Monday - Friday, 9am - 5pm. Calls are monitored and recorded.
Standard call charges apply.



Email them on **digicarehelp@squarehealth.com**

Any questions?

If you want to know anything more about **Aviva DigiCare+ Workplace** and the services it offers your employees, please get in touch with your customer relationship manager, employee benefits consultant or financial adviser. They will be able to answer your questions.



RedArc Personal Nurse

RedArc offers insured employees and their families dedicated nurse advice and support.

They'll have one point of contact – their Personal Nurse – who helps them access services across the UK health system, giving them the benefit of their expertise and much-needed emotional support at a difficult time.

✓ Experienced registered nurses will help your employees at a difficult time

RedArc nurses are experienced registered nurses, who will give practical advice and emotional support to your employees as they go through treatment and recovery. As professional advisers and expert friends, they are on hand to listen to any worries, answer questions and offer guidance when it's needed most.

✓ Your employees get a dedicated Personal Nurse

RedArc will assign a dedicated Personal Nurse to your employee. All RedArc nurses are experienced, registered nurses with first hand experience in looking after people with critical illnesses. They will provide long-term, one-on-one telephone support for as long as it's needed.

The Personal Nurse will talk to your employee to help them understand their diagnosis. They will also listen to any worries they have and address their concerns and insecurities about what's happening. On top of that, they will provide guidance to help your employee make the most of what support is available to them.

✓ Tailored support, therapies and a face to face second opinion

RedArc nurses tailor their support to meet the needs of each employee and their family, such as helping them to understand their diagnosis and all its implications. They can help them prepare questions for doctors, so your employee can get the answers they need. They can also help them to cope emotionally.

It may be that your employee needs more support, and if that's the case, their Personal Nurse can also arrange this, drawing on a wide range of services. For example, they can arrange a series of calls from a specialist nurse, a course of assessed external therapy (such as counselling, CBT, complimentary therapy), or practical help at home. All of this is focused on your employees' individual needs and circumstances.


Their Personal Nurse can also arrange a face-to-face second medical opinion with a UK specialist consultant. After the consultation, your employee will get a detailed report and their Personal Nurse can help explain exactly what it all means, discuss options, next steps and provide the emotional support needed for them and their family.

In summary...

RedArc is a nurse advice and support service available to employees who make a claim through Group Critical Illness cover. The service offers employees and their families long-term practical and emotional support over the telephone from a dedicated Personal Nurse. It's completely confidential and RedArc won't pass any information to any third party without the employee's consent.

Contact RedArc

Everyone deals with a critical illness diagnosis differently. So when your employee feels ready to talk they can call RedArc on:

 **01244 625180** quoting 'AVIVA GCI'. Lines are open Monday to Friday, 9am - 5pm. Standard call charges apply.

Recommendations and treatment advice are in line with UK NICE (National Institute for Health and Care Excellence) guidelines.

Stress helpline

The Stress Helpline offers insured employees over the age of 16 the chance to talk in confidence to trained counsellors about issues they feel are causing them stress.

Provided by Care first the helpline can be a good place for employees who need help with personal or work-related stress issues. Talking and sharing can be the first step in helping to work through problems and resolve them, aiming to achieve the best outcome for employees and employers.

Stress can carry business risks

Stress can develop when your employees feel they are having difficulty with the demands and expectations they face. And stress carries potential risks for your business, such as increased absenteeism, lower productivity, and low levels of morale. The Stress Helpline offers your employees the chance to talk confidentially to accredited counsellors about anything that's bothering them, from money to family to relationships and everything in between.

How it works

Employees simply call:



0800 015 5632 any time day or night.

Calls are free and completely confidential with no limit to the number of times an employee can call. Calls are recorded and monitored.



Aviva Mental Health Guidance

We can help your employees better manage their mental health.

Aviva can help you manage and improve your employees' mental health with helpful information and advice.

We also empower your line managers with the skills they need to recognise symptoms and introduce early intervention strategies.

Mental health in the workplace is important

We want to help your employees when things become too much. If they're experiencing stress, anxiety or poor mental health, it can be difficult for them to get back on track.

We can help deliver positive outcomes for your business

Effective workplace mental health support strategies can help improve employee engagement, reduce absenteeism for stress-related illnesses and make good businesses better places to work.

We're here to help

Good mental health is important in your workforce.

Aviva can help employees and line managers manage and improve their mental health by giving them access to helpful information, including videos, articles and advice.

Aviva mental health videos

Helping to look after your employees' mental health and build a more mentally resilient workforce is good for your business. Educating your employees on mental health and giving them time to focus on their health and wellbeing can improve employee engagement, boost staff morale and reduce absenteeism.

To help your employees look after their mental health better, we asked an expert clinician to help us produce a series of short videos.

Each video is only a few minutes long and deals with a different aspect of mental health. Watching these videos can help employees identify and find out more about common mental health problems. They can also learn techniques to help improve mental wellbeing.

They can watch them all at once or dip in and out, so they can keep on top of their mental health whenever they want.

The videos fall into three modules, each with a supporting guide summarising the key messages.

You can use these videos to support your own wellbeing strategy to help your employees - and your business - stay in tip-top health.

Mental health awareness

This module looks at:

- how to spot the signs and symptoms of poor mental health
- ways to reduce mental health stigma
- how your employees own thoughts and feelings may influence their mental health
- how to support others in practical ways.

We've broken this module down into four bite-sized videos:

1. What is mental health?
2. Mental health stigma
3. Thoughts, beliefs and feelings
4. What can you do to support?

Stress and resilience

The stress and resilience module introduces simple techniques your employees can use to help improve their ability to cope with the stresses of life and the increasing demands placed on us all.

We've broken this module into three bite-sized videos:

1. Defining resilience
2. Navigating stress
3. Improving your resilience

'Always-on' culture

This module looks at how technology has increased the risk of an 'always-on' culture and how this has changed the way we live our lives. These videos look at solving problems and managing the constant demands on our time.

We've broken this module into three bite-sized videos:

1. What do we mean by 'always-on'?
2. Coping mechanisms
3. Regaining our work/life balance

Where can employees watch the videos?

The videos are all available in our Wellbeing Library. Your employees can watch them whenever they like, as often as they like.

They can also find a range of useful tools and guides on a wide variety of wellbeing topics in our Wellbeing Library.

Aviva Line Manager Toolkit : Mental Health

The Aviva Line Manager Toolkit: Mental Health offers video modules and supporting content - all designed by clinicians - to help all of your line managers spot the warning signs of poor mental health, identify reasonable adjustments and manage professional boundaries. It also gives them the confidence to have supportive conversations with team members, so they can address issues before they become more serious.

Easy-to-access, self-serve content

Available online, the Aviva Line Manager Toolkit includes example scenarios, encouraging line managers to consider how to apply the offered techniques. Your line managers can access each module at a time that suits them and revisit any time they need to. It takes Aviva to help you live your best life.

Here's what the video modules cover:

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

This service is not intended to offer personalised medical advice or replace established mental health care pathways. It supplements existing channels by offering an advice and support framework for line managers, helping them to support colleagues who may be experiencing mental wellbeing concerns which are presenting within the workplace.

The Aviva Line Manager Toolkit: Mental Health is available to all line managers as part of an eligible scheme. Terms apply.

Wellbeing Library

Stress and worry can take a toll on wellbeing, wherever it comes from. The Wellbeing Library is an online library of useful content, hints and tips - including guides and tools. In the Wellbeing Library, your employees will find sections offering helpful support on all kinds of situations, from family and relationships, money or work, mental or physical health conditions.

Whatever's on their mind, they can find information to help them deal with it. Areas included are:

- Financial wellbeing
- Family troubles
- Coping with cancer
- Guidance on mental health issues
- Dealing with grief
- Physical wellbeing

The Wellbeing Library is available to your insured and uninsured employees.



Aviva Cancer Care Support

Everyone's cancer journey is unique, which can be challenging for you as an employer when it comes to supporting employees who are living with cancer.

To help you understand more about managing cancer in the workplace, we've worked with Macmillan Cancer Support to put together a guide that highlights different areas you need to think about.

It covers topics from understanding cancer to how it may affect someone at work, from talking about cancer in the workplace to supporting employees caring for others with cancer, and much more.

Download a copy of our **[guide to managing cancer care in the workplace](#)**.

Helping you manage cancer in the workplace

We know a cancer diagnosis can be life-changing in many ways: physically, emotionally and financially.

We're here to help your employees through their cancer journey as much as we can. To help you support your employees during a difficult time, we've brought together all the details of our support services on one hub, so you can more easily find useful information, helpful advice and where to go for more help.

Working alongside experts in cancer support.

We're working alongside our partners, Macmillan Cancer Support, to offer expert support to your employees living with or affected by cancer.

Because cancer can affect people's lives in so many ways, we'll do our best to give your employees the support they need.

Macmillan Cancer Support offers tailored and trusted information to help with the physical, emotional and financial effects of cancer through diagnosis and beyond.

Your employees can sign-up for their regular, tailored emails at **macmillan.org.uk/diagnosewith-cancer.html**

You can also find more information on Macmillan's website about how to support employees living with cancer.

Visit **macmillan.org.uk/cancer-information-and-support/get-help/help-with-work/employers**

Useful Links

Macmillan produces a range of information about work and cancer. Here are some links you may find helpful.

Macmillan at work

Simply sign up and you'll get a free Essential Work and Cancer Toolkit for your organisation, plus access to expert training from Macmillan.

It's also useful if you run an SME and you're worried about the impact of cancer in the workplace on your business.

It includes videos on talking to employees about cancer, how to support your staff, your legal responsibilities, training for your managers and more.

<https://www.macmillan.org.uk/cancer-information-and-support/get-help/help-with-work/employers>

10 top tips for line managers

Your line managers are often the person most likely to be supporting an employee with cancer. This document outlines some of the things they will need to think about.

Find out more at **https://cdn.macmillan.org.uk/dfsmedia/1a6f23537f7f4519bb0cf14c45b2a629/3076-10061/mac13294-10-top-tips-e04-pdf?_ga=2.7034930.1051965968.1653306628-1693534253.1642589978**

Train the trainer

Macmillan offers in-house training to trainers in your organisation. For a fee, one of Macmillan's experts will train your trainers, so they can deliver bespoke cancer and work training and support for your managers and people working in HR.

Find out more at <https://www.macmillan.org.uk/healthcare-professionals/macmillan-professionals/learning-and-development>

More about Macmillan's Cancer Support

Macmillan Cancer Support is one of the largest British charities and provides specialist healthcare, information and financial support to people affected by cancer.

Aviva has partnered with Macmillan to raise awareness of the support that Macmillan can give to our customers impacted by cancer, either with their own diagnosis or a friend or loved one. If you have any questions about symptoms and treatment, or just want to talk to someone who understands, Macmillan are happy to hear from you.

Get Active

Let's get physical...

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, healthy and happy. It takes Get Active. It takes Aviva. Terms apply.



Get Active

For more information on Get Active, please visit www.getactive.aviva.co.uk

Important Information

The wellbeing services do not form part of Aviva Group Protection's claims process. The range of wellbeing services available to employees will depend on those selected by you, the employer.

If you have any further questions about our wellbeing services, please contact your adviser. For more information on Aviva Group Protection visit:



Group Protection




Need this in a different format?

Please get in touch if you'd prefer this document (**GR03245 05/2023**) in large font, braille, or as audio.

How to contact us

 0800 0513472

 groupprotection@aviva.co.uk

Calls may be recorded/monitored for our joint protection.



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

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