



Expert neurological support

Group Income Protection **Neurological Pathway**

Damage to the brain and spinal cord can be caused by an acquired neurological injury or can stem from a progressive degenerative condition.

Neurological symptoms can lead to many different challenges, both at home and in the workplace.

For some, symptoms are often hidden and hard to understand, such as sensory issues or neurological fatigue. For others, the challenges can be obvious like physical weakness or loss of movement.

It's estimated that neurological conditions affect

1 in 6

people in the UK

The Neurological Alliance¹

Our dedicated
Group Income
Protection
**neurological
pathway**

Through specialist rehabilitation and neurological occupational therapy, the support offered by our pathway can make a positive difference to employees with neurological conditions and life-changing brain injuries. Support is designed to help those struggling to return to work.

Our neurological pathway

Tailored support delivered through neurological rehabilitation experts, to provide the best outcome and support for the employee and the workplace.

For employees with a neurological diagnosis, experts can assess their abilities and limitations within the context of work and their role. They will identify the employee's work potential, where improvements can be made and can recommend strategies and adjustments to compensate for limitations. In some cases, specialist interventions can be used to treat symptoms, so no ongoing adjustments are required.

1 The referral

Please tell us if an employee suffers a neurological injury or illness. This includes people impacted by concussion, stroke, or brain aneurysm, or those living with a degenerative or intermittent neurological condition for example Parkinson's, Multiple Sclerosis, or epilepsy. These conditions may make it difficult for them to remain at or return to work. It's possible we can help both your employee and their line manager.

2 Simple claims process

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. For employees with severe neurological symptoms, we can be flexible with how we gather information, sensitive to any challenges that may be present.

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 help you and your employee when needed, whether they are 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.

4 Access to clinical expertise

After gathering information from you and your employee, your case manager may also gather input from our in-house rehabilitation team. These include clinicians qualified in providing neurological support, such as occupational therapists, nurses, physiotherapists and our Consultant Medical Advisor.

5 Access to specialist neurological support

We can refer your employee to our neuro rehabilitation partner **Krysalis** who provide specialist, holistic neuro occupational therapy and support. The team at Krysalis will help to make a positive difference towards the employee's independence and capabilities.

This support includes specialist, bespoke neurological therapies and rehabilitation designed to help the employee regain their independence firstly in the home environment and, when the time is right, transition back to work, applying strategies and specialist interventions to help ensure a safe, timely and sustainable return.

Krysalis will support you and your employee's line manager, to help you understand their condition and how to support them. They will help you design and implement return to work and work-readiness programmes, which may include functional assessments, phased return to work plans, and ergonomic adjustments. They will undertake neurological fatigue management programmes and cognitive rehabilitation and psychological support.

Krysalis can help you make sure your employee's return is clinically safe and that the plans in place help them to maximise their potential. **Krysalis** will remain in contact with you throughout.

6
Signposting to charities and more support

We can put your employee in touch with suitable charities who provide a range of support for specific neurological conditions. We may also signpost them to the support available with the policy or other Aviva products they hold, or to support available through their wider benefit package, or other policies they have in place.

7
Return to work support

If the time is right for your employee to return to work, our vocational rehabilitation consultants will work alongside **Krysalis** to provide advice and guidance on how best to support their return. These plans will consider their clinical and vocational needs, as well as the demands of the business.

8
Partial benefit payment

As well as providing financial benefit while off work, an employee may eventually be able to return to work, but not to their original contracted hours. Our partial payment benefit can provide financial support if a salary drops due to reduced working hours.

“

At **Krysalis**, we blend knowledge of the individual with an in-depth clinical understanding of the brain and its functions. Our expertise in neurological rehabilitation helps those impacted to reach their maximum potential.

We bring clarity to complex situations and specialist support to manage and overcome symptoms. Supporting individuals and their line managers in those first tentative steps back into the workplace and beyond. ”

Jo Throp, Clinical Director, Krysalis

Pro-active support and self-help

Wellbeing Services

As well as specific support for neurological conditions, employees also have access to our suite of wellbeing services which offer self-serve support and information if the employee faces other health and wellbeing situations.

- ✓ Services to help employees detect, manage, and prevent health problems
- ✓ In-the-moment support and counselling
- ✓ An app offering simple, effective, evidenced-based tools to help improve mental wellbeing
- ✓ An online library full of wellbeing information, tips, and tools
- ✓ Discounts on health and fitness clubs across the UK; at-home fitness offers, products and services
- ✓ Bite-sized mental health videos to help employees identify and find out more about common mental health problems and learn techniques to improve their mental wellbeing.

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

You have access to a range of **Wellbeing Training** courses, delivered by Aviva experts or clinical partners. 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 [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 round table sessions.

Our [Employee Hub](#) gives your employees information on the policy, all the wellbeing services available and how to access them.

Wellbeing Services, Wellbeing Training, Rehabilitation Support and Early Intervention 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.

Terms may apply.

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

In 2023...

943

new referrals were made to our rehabilitation partner network for private treatment and support.

2,782 employees received rehabilitation support

83%

of all employees who we provided with rehabilitation support **remained at, or returned to work**

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

Aviva's neurological pathway offers a variety of services to support employees.

If you're not sure how best to support an 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.

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.

 **0800 142 2377**

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.

 **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**

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¹The Neurological Alliance.

<https://www.neural.org.uk/wp-content/uploads/2022/05/Together-for-the-1-in-6-UK-Findings-from-My-Neuro-Survey-v6.pdf>

Together for the 1 in 6: UK Findings from My Neuro Survey. Accessed in April 2024.

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