



# Expert cardiac recovery support

## Group Income Protection **Cardiac Pathway**

When an employee is diagnosed with a cardiac condition or experiences a cardiac event it will likely affect their work life.

Cardiovascular disease affects the heart and blood vessels. It can result in damage to the arteries through conditions such as coronary heart disease, heart attack, cardiac arrest, hypertension, or cardiomyopathy, some of which can lead to disability.

From research undertaken by the British Heart Foundation in 2025 over

**7.6 million**

people are living with heart and circulatory diseases in the UK<sup>1</sup>

Our dedicated  
Group Income  
Protection  
**cardiac  
pathway**

Not everyone will need or want to take time off work, but many will. We can help you support employees living with cardiac conditions to help them stay at work, or where possible, make a successful and safe return to work.

# Cardiac Recovery Support Service

Our tailored cardiac pathway offers a range of support through a network of clinical experts, and includes a specialist Cardiac Recovery Support Service. The support is based on individual circumstances, aiming to provide the best course of action for each employee.

The Cardiac Recovery Support Service, provided by our rehabilitation partner Obair, gives employees access to Occupational Therapy and Vocational Rehabilitation specialists who have a detailed understanding of how to support employees. Obair can work with those living with cardiac conditions by supporting them both in the workplace or by helping them return to work.

Cardiac conditions can have a varied impact on individuals, which is why Obair's Occupational Therapy and Vocational Rehabilitation support is so wide ranging. They can help employees with:

- ✓ Identifying and prioritising the employee's risk factors
- ✓ Understanding how to best manage lifestyle and risk factors
- ✓ Planning and goal setting
- ✓ Building confidence
- ✓ Fatigue management advice
- ✓ Return to work advice, guidance and support
- ✓ Improving activity tolerances, overall fitness, and pacing
- ✓ Strategies for stopping smoking
- ✓ Managing anxiety
- ✓ Weight, diet and lifestyle advice
- ✓ Employer discussions and support
- ✓ Advice and strategies to help with sleep

**Your employees will receive tailored support based on their circumstances and condition.**

“ Following a cardiac event or the development of a cardiac condition there can be a significant impact on an individual's physical and psychological health, which can result in difficulties participating with everyday activities and work.

Support in identifying specific lifestyle risk factors, both physical and psychological, is key in assisting the individual to recognise and implement the necessary changes that support their recovery. Addressing risk factors through engagement with a supervised, self-management programme can aid sustained recovery of independence in every day activity.

Cardiac recovery provides coaching and support to develop skills and strategies to make lifestyle changes, and has been shown to be effective in the long-term condition management. Obair occupational therapists provide evidence based evaluation and intervention programmes in a number of areas of clinical practice and have expertise in working with individuals whose life has been impacted by a cardiac event or condition.

Our Cardiac Recovery Support Programme helps individuals recover their independence and empowers them in their daily lives. We achieve this by focusing on understanding how the individual's life has been affected and empowering positive steps towards independence and return to everyday activity and work through, education and self-management. ”

**Ann Shearer**, Clinical Business Manager, Obair

# Our cardiac pathway

A range of expert support delivered through a network of clinical experts.

1

## The referral

Please tell us if an employee is struggling because of a cardiac condition as early as possible. We can often step in to help your employee stay in work.

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.

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 your employee is in work, absent, or preparing to return to work.

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## 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 made up of experts covering a large spectrum of clinical support, including nurses, physiotherapists, occupational therapists and our Consultant Medical Adviser.

5

## Access to specialist cardiac support

We may refer employees to the Cardiac Recovery Support Service, provided by Obair.

The team can provide your employee with a wide range of support as detailed on the previous page.

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## Additional support

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

7

## Return to work support

If the time is right for your employee to return to work, our case managers and in house rehabilitation team may work alongside Obair 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.

# Pro-active support and self-help

If an employee with a cardiac condition needs further help or support to look after their general wellbeing, they have access to self-serve tools through our range of wellbeing services, including:

## Health Check

Annual health report

- ✓ Annual health assessment via a finger-prick blood test taken in the comfort of their own home.
- ✓ Tests 20 different health markers to check common issues like the risk of diabetes, cholesterol status and liver health.
- ✓ Employees receive a personalised health report, complete with any recommended course of action and an option for a follow-up consultation with a digital GP.

**Provided by Square Health via the Aviva DigiCare+ Workplace app. Terms apply.**

## Nutritional Consultations

by appointment

- ✓ Helps employees understand how nutrition can affect their health and wellbeing, helping them achieve good physical fitness.
- ✓ Advice on optimal eating plans, how to change the relationship with food and how to break bad habits.
- ✓ Access to 30-minute consultations with a nutritionist.

**Provided by Square Health via the Aviva DigiCare+ Workplace app. Terms and usage limits apply.**

## 24/7 telephone counselling

In-the-moment support

- ✓ Immediate, practical information from Citizens Advice trained specialists around issues affecting the employee at home or work.
- ✓ Access to online resources with advice, articles, and webinars on everyday topics, from relationships to childcare to bereavement.
- ✓ Short-term solution focused therapy from British Association of Counselling and Psychotherapy (BCAP) accredited counsellors.

**Provided by Care first.**

## Healthy discounts

on products and services to support health and wellbeing

- ✓ Through Get Active, employees have access to discounts at over 3,500 health and fitness clubs plus a great range of savings on other products and services that can support a healthy lifestyle.
- ✓ Designed to help employees and their family keep active, healthy, and happy.

**Terms and conditions apply.**



# Supporting you and your business

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

## 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 roundtable 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 and rehabilitation support 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 Isle of Man.

Find more information at [Aviva Group Income Protection](#) or search [Aviva Advisers](#).

## In 2024...

# 2,658

employees received  
rehabilitation support

# 86%

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

Aviva's cardiac pathway offers a variety of services to support employees with cardiac conditions. 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**

Lines are open Monday to Friday, 9.00am – 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**

## Braille, large Print, audio material

Please get in touch with Aviva if you would prefer this document (GR02361) in large print, braille, audio or in a different colour.



**0345 366 1644**



**contactus@aviva.com**



**aviva.co.uk**

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 0345 numbers from UK landlines and mobiles are free of charge.  
Calls from outside the UK may be charged at international rates.

<sup>1</sup> <https://www.bhf.org.uk/what-we-do/our-research/heart-statistics>. Accessed May 2025.