

# Alex's multiple sclerosis story



## Group Income Protection

At just 33 years old, Alex, a full-time employee for an insurance broker in London, had been in role for just a few months when she began experiencing numbness in her toes.

At first, she thought it was a strange one-off, and assumed that after a good night's sleep the feeling in her toes would be back to normal. But that wasn't the case. From that day onwards the numbness continued to move to more areas of her body. Eventually Alex was numb from the bottom of her feet, up to her collarbone, and down her arms into her hands.

Initially a neurologist put the sensations down to anxiety. But Alex knew it was unlikely, she'd never experienced anything like a panic attack or anxiety before. Coupled with muscular weakness and severe fatigue, her symptoms left her unable to work. It was at this point that her employer asked her to complete a claim form and they contacted Aviva to make a claim on the company's Group Income Protection policy.

By this stage Alex's sick pay had come to an end and her symptoms weren't improving. Her GP sent her to A&E and at that point an MRI was arranged. The results showed lesions on her spine and she was diagnosed with multiple sclerosis. Though the diagnosis was difficult, she was relieved to finally know the reasons for her symptoms and be able to get the right medication and treatment. She was also able to start self-help programmes, including switching to a low-fat diet and introducing the right exercise.



“ Without the financial support from Aviva I would have been off the scale stressed. The policy has helped me concentrate on getting better and come to

terms with my illness. I don't know what we'd have done without it. We were reliant on two incomes like many people.

After my diagnosis, I linked up with several other people living with MS through social media. So many of them are struggling financially and emotionally – having to fight all the time. It's hard to watch. Until it happens to you it's not always easy to see the benefits of cover. ”

**Alex, Broker Support Assistant.**  
Age 33 at time of claim.

continued below...

**The Group Income Protection policy her employer held meant that throughout her time off work, a proportion of her salary was covered, allowing Alex and her partner to concentrate on getting the clinical support she needed, without worrying about money.**

As well as removing any likely financial stress, it also meant she could continue to help herself. Even seemingly simple things like being able to afford to buy foods of the right quality to help improve her symptoms could carry on was a huge relief. She was able to buy special shoes to help simulate walking bare foot and purchase suitable exercise equipment – all which helped improve her lifestyle and lessen her symptoms.

**But the financial support was just the beginning – the support went above and beyond that.**

Aviva put Alex in touch with Working To Wellbeing, a rehabilitation partner specialising in chronic conditions. Dr Julie Denning, Chartered Psychologist at **Working To Wellbeing** looked after Alex's case. They spoke every week. Julie provided much-needed therapy and practical support to help Alex better manage her symptoms and put in place a plan to phase an eventual return to work. With Alex's condition it was so important for her to have strategies, tools and techniques to be able to manage work stress and fatigue and being encouraged to rest and recuperate on non-work days, to avoid and manage any flare ups. Julie also worked with her line manager so that her employer could best support Alex with her return to work plan. Working To Wellbeing also provided support from one of their physiotherapists to advise on exercise and movement to support Alex with her condition.

After being off work for eight months, Alex was slowly able to return to work. Julie worked closely with her to ensure her new working pattern was manageable and wouldn't further impact her health. Thanks to the support, Alex returned to work on reduced hours, working around 12 hours a week, managed on a week-by-week basis in line with her health fluctuations. Aviva considered the flexibility required and agreed a suitable proportionate benefit arrangement with Alex and her employer, meaning her now reduced salary was topped up.

**Alex's claim began in 2018 and as she hasn't been able to return to her original full-time hours, it remains in payment. Without the policy, Alex and her partner would have experienced a reduced household income for years to come.**



“ Every day we see the impact of income protection in supporting people not only financially, but also with support services such as ours which are not available normally to everyone. This support can make such a difference to people's lives and finances over their lifetime. I am delighted that we could help Alex when she needed it most ”

**Dr Julie Denning**, Chartered Health Psychologist and Managing Director, Working To Wellbeing.

Rehabilitation support is available to employees insured under Aviva Group Income Protection. It's a non-contractual benefit which Aviva can change or withdraw at any time.