

# Andrew's myeloma story

## Group Income Protection

In early 2018, after a series of health investigations, Andrew was diagnosed with myeloma. He took a few days' leave from work for hospital visits, but he was keen to remain at work for as long as possible. Andrew started chemotherapy treatment, however later in the year he experienced a reaction to the treatment and was told he'd need a stem cell transplant. This would mean an extended recovery period and that he'd need to be absent from work.

It was at this point that Andrew's employers contacted Aviva to start a Group Income Protection claim. An Aviva case manager contacted Andrew to understand more about his situation and complete an initial needs assessment. During the call Andrew explained that he was recovering from various infections, that he was physically fatigued, experiencing headaches and joint and muscle pain. Work was very important to Andrew, and he explained how he wanted to return to work as soon as possible. Communication that Andrew's claim was accepted was provided to Andrew and his employers within two months of the initial call with his case manager. This confirmed Andrew would receive a monthly benefit whilst he focused on his recovery. Andrew was also offered a referral to the Cancer Work Support Service offered by Aviva's rehabilitation partner, Working to Wellbeing. The service and dedicated health coach gave Andrew the support and guidance he needed to manage his ongoing symptoms and his return to work.

The support Andrew received meant he could return to work on a phased return. Then, within seven months of returning to work, he was able to increase his hours to 25 hours a week. As he was not yet back to his contracted hours, the Group Income Protection policy paid a proportionate benefit to Andrew. He was discharged from the support of Working to Wellbeing and his claim was closed when he was able to complete his new contractual working hours.

A year and a half after being back to work full time, Andrew's employers got in touch with Aviva again as he required another stem cell transplant and more time off work. Given the positive experience Andrew received from Working to Wellbeing previously, he asked to be referred to the team again for assistance and support. His claim was placed into payment as he remained off work, receiving support from the team at Working to Wellbeing for a further seven months. He was then again able to successfully return to work.

"I found the support from Working to Wellbeing very useful. I ended up receiving support from two different health coaches over the years and for me it was important to have someone there who could structure my return to work and pull me back if I was working or promising too much, as I'm not very good at being off work. I liked having the support of someone who had experience of working with others and who understood what I needed. There were times where I had wobbles and struggled, but being able to have someone to talk that through with was encouraging. I still use some of the exercises provided to me to help me if my symptoms flare up again. I would recommend the service to anyone as I really don't know how my return to work would have happened without them."

**Andrew**, age 53 at the time of initial claim

Early intervention and rehabilitation support is available to employees insured under Aviva Group Income Protection. Rehabilitation services are non-contractual benefits which Aviva can change or withdraw at any time.