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# Expert long-term condition support

## Group Income Protection long-term condition pathway

Many employees live with long-term health conditions that can affect their ability to work, their confidence and their mental wellbeing.

With the right support at the right time, long-term absence can often be avoided.

More than a third of working-age adults now live with a **long-term health condition**

Source: Office of National Statistics, 2023.



## Our dedicated long-term condition pathway

Living with a long-term health condition can affect every part of life, from how someone feels day to day to how they manage work and routine tasks. Symptoms can come and go, making it harder to stay well, stay focused or return to work with confidence.

This pathway is here to support employees living with conditions such as:

- Chronic Fatigue Syndrome (CFS/ME)
- Fibromyalgia
- Rheumatoid Arthritis
- Functional Neurological Disorder (FND)
- Post-Viral Fatigue
- Long COVID

# Our pathway

Tailored support designed to provide the best outcome for each employee

<b>Step 1</b> <b>Early referral</b>	Let us know as soon as someone's struggling. The earlier we get involved, the better the outcome. We'll act quickly to offer tailored support and help your employee stay in work.
<b>Step 2</b> <b>Dedicated case management</b>	One of our experienced case managers will speak directly with your employee. They'll take time to understand what's going on and tailor support to their changing needs. Our team knows how to spot functional disorders and mental health challenges that might be affecting recovery.
<b>Step 3</b> <b>Access to clinical expertise</b>	Once we've gathered the right information, your case manager will speak with our in-house rehabilitation team. This includes specialists across a wide range of clinical areas, working together to make sure your employee gets the best possible support.
<b>Step 4</b> <b>Specialist rehabilitation referral</b>	If your employee needs more targeted help, we'll connect them with expert partners like Working to Wellbeing. These specialists offer tailored rehabilitation that fits the condition and the person.
<b>Step 5</b> <b>Signposting to more support</b>	We'll guide your employee to other services that could help, like Employee Assistance Programme (EAP), Private Medical Insurance (PMI) or specialist charities. We'll make sure they get the most from what's available.
<b>Step 6</b> <b>Return to work support</b>	Our vocational rehabilitation consultants may help build a personalised return-to-work plan. They'll look at the demands of the role and the employee's abilities to support a safe, confident and sustainable return.
<b>Step 7</b> <b>Benefit payment</b>	As the end of the deferred period approaches, we'll begin assessing the claim. We aim to confirm benefit payment as early as possible so it's ready to be paid once the deferred period ends. This helps ease financial worries.

# Tailored support for long-term conditions

Our pathway offers expert support to help employees manage their symptoms and regain confidence in the workplace.

## Workplace Support Service

Through our rehabilitation partner **Working To Wellbeing**, employees have access to a team of specialist health professionals who provide bespoke vocational rehabilitation plans to help individuals with long-term conditions to either stay in work or return when ready.

## Support is available for employees who:

- are struggling to remain in or return to work
- experience persistent physical, psychological, or cognitive symptoms
- need help managing fatigue, pain, anxiety, or brain fog

## Services include:

- early intervention to support employees in the early stages of their health concern
- help for employees struggling to work at full capacity, including confidence-building and fitness recovery
- guidance on pacing strategies, fatigue management, and phased return-to-work plans
- support packages ranging from in-the-moment phone advice, to more intensive vocational rehabilitation case management
- additional clinical treatment may be also provided such as Cognitive Behavioural Therapy (CBT), physiotherapy, or structured exercise planning

Whether someone needs time off work or help managing symptoms, our long-term condition pathway is here to support them. We can provide practical support to help employees remain at, or return to work.

In 2024,

**86%**

**of employees using a rehabilitation pathway stayed in work or successfully returned. That's not just good for the employee, it's good for the business.**

source: Aviva Group Income Protection Rehabilitation Dept. Jan - Dec 2024

# Pro-active support and self-help

Living with a long-term condition can affect more than just physical health—it can impact mental wellbeing, confidence and daily life. Some symptoms may even be linked to underlying emotional challenges. Through a range of digital and self-serve tools, your employees can access support that helps them detect, manage and prevent both physical and mental health issues.

Wellbeing services and Wellbeing Training are non-contractual benefits which Aviva can change or withdraw at any time. Terms and residency restrictions may apply. Some services are provided by external providers.

## Digital GP by appointment

- ✓ Fast, flexible access to medical advice through a Digital GP consultation

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

## Mental health consultations by appointment

- ✓ Quick access to tailored mental health advice from a qualified therapist
- ✓ Appointments by video or phone, usually within 48 hours

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

## 24/7 telephone counselling in-the-moment support

- ✓ The Employee Assistance Programme (EAP) provides immediate, practical information around issues affecting employees at home or at work, short-term solution focused therapy, and access to online resources for advice and information on everyday topics

Provided by Care first. Terms apply.

## Mental wellbeing app. Accessible anywhere, anytime

- ✓ The Thrive app offers simple, effective evidence-based tools and techniques to help improve mental wellbeing
- ✓ Additional support at the touch of a button

Provided by Thrive. Terms apply

## Aviva mental health videos Accessible anytime

- ✓ Bite-sized videos designed by clinicians to help employees look after their mental health

# Supporting you and your business

We can also support line managers and HR professionals throughout the process.

## Wellbeing Training

You have access to a range of sessions, delivered by Aviva experts or external partners, including **Working To Wellbeing**. These include sessions to help you and the line managers in your business better understand and support long-term conditions in your workplace.

**Costs may apply to courses delivered by external partners.**

## Awareness and Engagement Support

Our **Group Income Protection Employer Hub** provides tools and materials to help you promote wellbeing services to employees. We can support benefit fairs, events, presentations, and roundtable sessions to raise awareness.

Our **Employee Hub** gives staff easy access to information about their policy and the wellbeing services available.

“Long-term health conditions like fibromyalgia, chronic fatigue syndrome and long COVID are affecting more working-age adults than ever. These conditions often fluctuate, making it harder for people to stay well and stay in work.

For employers, this can mean more frequent absences, reduced productivity and challenges in workforce planning. That’s why our Long-Term Condition Support Pathway is designed to help employees manage their condition while staying connected to their role, their income and their wellbeing.

We take a flexible, human approach, working closely with employers and clinical partners to tailor support to the individual, the condition and the workplace. It’s about enabling people to stay in work where possible, helping them get work ready, and supporting their return to work when they’re able, while helping employers build a more inclusive, resilient workforce.”

**Matt Smith** - Aviva Rehabilitation Manager

# 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 as soon as possible.

 **0800 142 2377**

Lines are open Monday to Friday, 9:00am to 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**

## Need this in a different format?

Please get in touch if you'd refer this brochure (GR02456 11/2025) in large print, audio, braille or in a different colour.

## How to contact us

 **0345 366 1644**

 **contactus@aviva.com**

 **aviva.co.uk**

Lines are open Monday to Friday, between 8:30am and 5:30pm.

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.

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