



Group Critical Illness

Welcome pack

For policies with 3-250 lives



Welcome to Aviva Group Critical Illness

We're pleased you've chosen Aviva Group Critical Illness cover. We want to help you and your employees get the most out of your policy and its wellbeing benefits right from the start. This welcome pack puts all the information you need in one place.

It includes how your employees can access the wellbeing benefits, making a claim and how to contact us.

Of course, this won't replace any of the contractual documents or supplementary information we publish. For full contractual details of your agreed cover please see your policy wording and schedule documents.

It takes Aviva to help you look after your workforce while they look after your business.

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What you've arranged with us

With your Group Critical Illness policy, if an insured employee is diagnosed with a specified critical illness, or they have an operation we cover and survive for 14 days, we'll pay them a tax-free* lump sum to spend as they wish.

Alongside this financial support, your employees get access to a suite of wellbeing services to help them make informed, balanced and positive lifestyle choices. If the going gets tough, this includes support services to help them cope with stress and grief.

Wellbeing services are non-contractual benefits, that Aviva can change or withdraw at any time. They are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

*All references to taxation are based on our understanding of current tax law and HM Revenue and Customs (HMRC) practice. Tax law and practices could change in the future. You should get professional advice from your own tax advisers.

Three key reasons why Group Critical Illness cover is good news for your employees and your business.

A financial safety net

Being diagnosed with an illness or undergoing a serious operation can be life changing. Financial support can help make life a little easier for the employee. For example, it could help them to make home adjustments or take the family on a much needed holiday.

Wellbeing services for your employees

From digital GP appointments and virtual mental health consultations, to support from a personal nurse, your employees have access to a range of services to help manage and improve their wellbeing.

Children covered as standard

We automatically cover your employees' eligible children if they're diagnosed with a specified critical illness or one of the child-specific conditions covered in our policy.

Supporting the wellbeing of your employees

As well as help with managing the financial burden of being diagnosed with a critical illness or operation, Group Critical Illness offers access to a range of wellbeing services. Designed to support you and your employees every day, these services will help look after their mental, physical and financial health and build their resilience.

Aviva DigiCare+ Workplace app

RedArc Personal Nurse

Stress Helpline

Wellbeing Training

Aviva Line Manager Toolkit: Mental Health

Aviva Mental Health Videos

Wellbeing Library

Get Active lifestyle discounts

Aviva Cancer Care Support



Aviva DigiCare+ Workplace app

Available to insured employees, the Aviva DigiCare+ Workplace app, provided by Square Health, offers employees the guidance they need to help detect, manage and prevent physical and mental health problems.

Services include access to:

- ✓ Annual Health Check
- ✓ Digital GP
- ✓ Mental Health Consultations
- ✓ Nutritional Consultations
- ✓ Second Medical Opinion

Usage limits may apply, these are detailed within the app.

How to give your employees access

There are a few actions you need to take to give your employees access to the app. You, or a nominated contact within your business will receive an email giving access the Square Health Customer Portal. If you don't receive an email, please send the information below to us at:

 digicare@aviva.com

- ✓ Scheme name
- ✓ Product activation date (the earliest date on which employees will receive an invitation to download the app)
- ✓ Scheme number
- ✓ Employer contact name, email address and telephone number (this is a nominated person in the company who will manage employee eligibility in the easy-to-use Customer Portal)

Once you have access, simply load the email addresses of all insured employees into the Customer Portal. You can do this using a CSV file. If your employees do not have email addresses, please speak to your usual Aviva contact or email:

 digicare@aviva.com

For more information on the portal or the data upload process, view our [Customer Portal Guide](#).

If you have any data security questions, refer to our [Data Security Guide](#).


Your employees will receive an email from Square Health inviting the employee to download and log into to the Aviva DigiCare+ Workplace app. Initial registrations will be through the employees work email address.

Mobile data charges may apply.

Terms and conditions and the privacy policy can be viewed in the app. For further information on the Aviva DigiCare+ Workplace app, visit your:

 [Employer Hub](#)

For app support, service questions and service support, contact Square Health:

 **0333 0232730** Lines open Monday - Friday 9am - 5pm.
Calls may be monitored and recorded.

 digicarehelp@squarehealth.com

RedArc Personal Nurse

RedArc is a nurse advice and support service available to insured employees and their family. It offers long-term practical and emotional support over the telephone from a dedicated personal nurse. For more information on how RedArc can help visit <https://www.redarc.co.uk/>

It's completely confidential and RedArc won't pass any information on to any third party without the employee's consent.

Everyone deals with a critical illness diagnosis differently, so when your employee feels ready to talk, they can call RedArc on:

 **01244 625180** quoting AVIVA GCI

Lines are open Monday to Friday, 9am - 5pm. Standard call charges apply. Calls may be monitored and/or recorded.

Stress Helpline

The Stress Helpline, provided by Care first, offers insured employees over the age of 16 the chance to talk to trained counsellors about issues they feel are causing them stress.

Calls to the Stress Helpline are free and completely confidential, with no limit on the number of times employees can call.

 **0800 015 5632** any time, day or night.

Calls are monitored/recorded.

Wellbeing Training

Wellbeing training is an increasingly sought-after tool for supporting employee health as part of an overall wellbeing strategy.

To ensure that you have access to the training you need - and at a time that suits you - we've worked with our existing suppliers to cover a broad range of topics. Training can be tailored to meet the specific needs of your business.

Terms apply.

 **Take a look**



Aviva Line Manager Toolkit: Mental Health

Developed by mental health professionals, this toolkit offers bite-sized video modules and downloadable materials aimed at helping line managers to spot the warning signs of poor mental health. It also helps them identify reasonable adjustments and manage professional boundaries.

Modules cover:

- ✓ Mental health in the workplace
- ✓ Changing behaviour
- ✓ Having difficult conversations
- ✓ Signposting
- ✓ How to respond to a crisis situation
- ✓ Adapting and adjusting in the workplace
- ✓ Looking after yourself

You and your line managers can access toolkit via your Employer Hub. Terms apply.

 [Access the toolkit](#)

Aviva Mental Health Videos

To help your employees better understand and take control of their mental health, we offer a suite of bite-sized videos covering a range of topics. Designed by our in-house mental health clinician, they cover everything from mental health stigma to navigating stress.

The videos are available to all your employees regardless of whether they're insured on the policy or not.

 [Check out the videos](#)

Wellbeing Library

The Wellbeing Library is full of useful content, hints and tips – including guides and tools, offering helpful support on all kinds of situations, including family, relationships, money, work, mental and physical health conditions. Whatever's on their mind, they can find information to help them deal with it.



Your employees can access the Wellbeing Library via the Aviva DigiCare+ Workplace app or online:



[Visit the Wellbeing Library](#)

Get Active lifestyle discounts

With Get Active, your insured employees can get discounts at over 3,000 health and fitness clubs, plus great at-home fitness offers and a range of savings on other products and services. It's all designed to help keep them and their families active.

Cancer Care with Get Active offers discounted products and services that can help with the daily living adjustments a cancer diagnosis and treatment can bring. Plus, offers on services and experiences that can enhance quality time spent with family and close friends.

Terms and conditions and the privacy policy can be read online before signing up.

To get started with Get Active your employees can visit:



www.getactive.aviva.co.uk and use the access code **GPPRTC**



or access it through the Aviva DigiCare+ Workplace app

Aviva Cancer Care Support

We work alongside our partners, Macmillan Cancer Support, to offer expert support to you and employees who are living with or affected by cancer.



[Discover the support available](#)

Your Employer and Employee Hubs

Your one-stop shop for all things wellbeing

Find all this on the hubs:

- ✓ Group Critical Illness policy information
- ✓ what each wellbeing service is
- ✓ the benefits to you and your employees
- ✓ how to access wellbeing services
- ✓ materials to help you launch the services to employees (Employer Hub)



[Visit the Employer Hub](#)



[Visit the Employee Hub](#)



Child cover benefit

No parent wants to think about their child being seriously ill. But as an employer with Aviva Group Critical Illness, your insured employees can have some financial peace of mind if something were to happen.


Child cover benefit pays 25% of the value of an employee's benefit up to a maximum of £25,000. As well as the conditions covered under the policy (standard and extended), we'll cover your employees' children for five child-specific conditions and two critical medical crises.

These are:

- ✓ Cerebral palsy
- ✓ Cystic fibrosis
- ✓ Hydrocephalus - treated by surgery
- ✓ Muscular dystrophy
- ✓ Spina bifida
- ✓ Intensive care benefit
- ✓ Cover for loss of independent existence

Cover is for your insured employees' children (including adopted and step-children) from birth until their 18th birthday, or until their 23rd birthday if they're in full time education.

For more information about our child cover:

 [download our brochure](#)

For details on how to make a claim for a child cover [see page 13](#).



Make sure your employees get the most from Group Critical Illness cover

We want your employees to make use of their benefits and realise the value of your investment in Group Critical Illness cover. Here are **three steps** to help your employees make the most of their benefits:


- 1 Show this two-minute video to introduce your employee benefit offering with us.

 [Access the video](#)

- 2 Tell your employees about their cover using [this email template](#), which includes all the links and information they need.

Please be sure to read this carefully and remove any content not relevant to your policy, such as the cancer drugs fund or total permanent disability optional extras. Full details of your policy can be found in your policy schedule.

 [Download the template](#)

- 3  Give your employees access to the [Aviva DigiCare+ Workplace app](#) by uploading the email addresses of the insured employees into the Square Health Customer Portal. [For more details, see page 5.](#)

What we need from you each year

When your scheme anniversary comes round, your financial adviser or a member of the Aviva team will contact you for an up to date list of members. Keeping scheme data up to date helps us ensure we can provide you with the right cover.

Your financial adviser or Aviva contact will need a list of all **members** at each **anniversary date** showing their:

- ✓ name
- ✓ gender
- ✓ date of birth
- ✓ salary, **earnings** or **benefit**
- ✓ occupation
- ✓ work location (including postcodes)
- ✓ **policy** category (if more than one is covered)
- ✓ date of joining (for any new **member**)
- ✓ date of leaving for any **member** who has left the **policy** or is leaving the **policy**, and
- ✓ any other relevant information such as **members** who are located **overseas**.

Please be aware that we can only cover members with a UK, Isle of Man or Channel Island contract of employment.



Download our Group Critical Illness scheme member template

How to claim - **Employee** claims process


Making a Group Critical Illness claim is straightforward. Just follow these simple steps:

How

If your employee needs to make a claim, they will need to complete our online claims form:

 **Online claims form**

They can also speak to our claims team by telephone or email.

 **0800 015 7523** Lines are open Monday - Friday, 9am - 5pm

 **groupciclaims@aviva.com**

What

We'll need to know the condition, when the symptoms started and the contact details of their GP.


When

The claim must be made within three months (or as soon as reasonably practicable) of the date they are diagnosed with an illness or undergo an operation covered by the policy.

Once submitted, our claims team will review the claim. They will be in touch within a few days to ask any further questions and let the employee know what happens next. Our claims team are experienced professionals who understand this can be a difficult time and will do all they can to help.

When we accept the claim, we'll aim to pay it quickly. We'll make the payment directly to the employee for the total amount covered.

For more details on making a Group Critical Illness claim:

 **download our brochure**

How to claim - Employee **child** claims process


Making a child cover claim is straightforward. Just follow these simple steps:

How

If your employee needs to make a claim for their eligible children, they will need to complete this:

 **Online claims form**

They can also speak to our claims team by telephone or email.

 **0800 015 7523** Lines are open Monday - Friday, 9am - 5pm

 **groupciclaims@aviva.com**

What


We'll need to know the details of the employee, including if possible their staff number and the date they joined the Group Critical Illness policy. We will also need details of the child, including the illness or injury, the date symptoms started and the diagnosis.

When

The claim must be made within three months (or as soon as reasonably practicable) of the date they are diagnosed with an illness or undergo an operation covered by the policy. Once submitted, our claims team will review the claim. They will be in touch within the next few days to ask any further questions and let the employee know what happens next. Our claims team are experienced professionals who understand this can be a difficult time and will do all they can to help.

When we accept the claim, we'll aim to pay it quickly. We'll make the payment directly to the employee for the total amount covered.

For more details on making a child cover claim:

 **download our brochure**



FAQs

1 What do I need to do if someone leaves?

When it comes to your scheme anniversary, you need to let your financial adviser know of everyone who has left your business and is no longer covered. You don't need to let us know right away. You can find your scheme anniversary date in your policy document. If the leaver was eligible for Aviva DigiCare+ Workplace, please remove them from Square Health Customer Portal.

2 How do I know who is on my policy and do I need to tell you if someone new joins?

You will need to provide us with details of the new joiner and confirm their entry date to the scheme. We need this information only on the scheme's anniversary date. There are some exceptions to this, for example, tell us as soon as possible if the total sum insured of the scheme increases by more than 25% (or increases by more than 50% for schemes that have 19 members or less). If the new joiner is eligible for Aviva DigiCare+ Workplace and you have registered to offer the services to your employees, please add the new joiner to the Square Health Customer Portal.

3 Why do you rate review?

We do a rate review every 2-3 years, depending on what your financial adviser has selected. This allows us to ensure we are providing the right cover which is fit for your business. We'll need up to date records of scheme members to help determine this.

4 How do I change my policy?









If you would like to change any of the benefits within your policy, please speak to your financial adviser. They will be able to provide you with advice on what changes would work better for your business. If the terms, eligibility and/or membership groups have changed, a new quote may be needed.

5 How do I change someone's category?

If a member of staff is promoted to a different role, for example, they become a director, as long as they fit the eligibility criteria outlined in your policy schedule, they will automatically be covered. When it comes to the scheme anniversary, your financial adviser will ask for an up-to-date list of employees. This is when you can send across the record of the change of category for that employee.

Where you can get more help

We understand that every business is different, so sometimes issues might arise that you need more help with. In the first instance, your financial adviser will be able to help you. But should you need to speak with us, here are the contact details. Aviva telephone lines are open Monday - Friday, 9am - 5pm. Calls may be monitored and/or recorded. Calls to 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

Group Critical Illness Claims	<p> 0800 015 7523 Lines are open Monday - Friday, 9am - 5pm</p> <p> groupclaims@aviva.com</p> <p> Online claim form (employee)</p> <p> Online claim form (on behalf of child)</p> <p>To make a Total Permanent Disability claim, please get in touch with us.</p>
Customer service	<p>You need help with a servicing issue</p> <p>For general enquiries about your Group Critical Illness policy, contact us on:</p> <p> 0800 051 3472 Lines are open Monday - Friday, 9am - 5pm.</p> <p> groupprotection@aviva.com</p>
Complaints	<p>We are committed to providing you with a service you truly value and your feedback is important to us. If you need to make a complaint, please contact our team on:</p> <p> 0800 158 2714 Lines are open Monday - Friday, 9am - 5pm.</p>
Aviva for business	<p>You need more information about our products and services</p> <p>We've designed our range of business products to fit around you and your company. From public and employers' liability insurance to workplace pensions, we can help. Browse our products here:</p> <p> www.aviva.co.uk/business</p> <p>If you would like a quote for any of our business or group protection products, please speak to your financial adviser.</p>

Links to key **Group Critical Illness** documents

Where to find out more online

From explanatory brochures to helpful flyers you can share with your employees, just find the document you need and click.



Group Critical Illness cover
Why, What and How



Critical Illness cover
Wellbeing Services brochure



RedArc
employee flyer



Childcover Benefit
brochure



Group Critical Illness
Making a claim brochure



Need this in a different format?

Please get in touch if you'd prefer this document (**GR03288 11/2023**) in large print, braille or as audio.

How to contact us

☎ 0800 051 3472

✉ groupprotection@aviva.com

🌐 Aviva.co.uk

Our opening hours are

Monday - Friday, 9am - 5pm.

For your protection and ours, calls to and from Aviva may be recorded and/or monitored.