

For use with employers



Your guide to Aviva Flex-pertise™

Help your employees reach for more

Group Protection

Welcome to Aviva Flex-pertise

Expert support and flexible protection solutions for your business and employees.

Providing a flexible benefits package that meets the diverse needs of your workforce, sets you apart from your competitors, and allows you to control costs, can be challenging. At Aviva we have the skills, knowledge and expertise to help you meet the needs of both your business and your employees.

Aviva Flex-pertise is a comprehensive range of Group Protection products which can be incorporated into your employee benefits offering. It can help you provide your employees with financial reassurance and support against the impact of serious illness, injury or loss of life.

Aviva Flex-pertise can include:

- Group Income Protection
- Group Life cover
- Spouse/Partner Life cover
- Group Critical Illness cover
 - Childcover benefit automatically included
 - Spouse/Partner Critical Illness cover option.

How flexible (flex) benefits work

Flex arrangements allow you to provide your employees with a core range of benefits that you feel are most valuable to them. It also gives employees the opportunity to exchange a portion of their salary for additional benefits and sometimes vice versa.

Employees make benefit selections through an online platform, and can choose to change their benefit amounts by flexing up or down, to suit their needs, budget and lifestyle, within parameters set by you. The cost of any additional benefit selected by employees (above any core benefits that you provide) will be deducted from their salary each month.

Providing a flex benefits package allows you to:

- Choose benefits that complement your company culture and will be most valued by your employees
- Establish core benefit levels that will provide a foundation level of support and cover to your employees
- Determine the minimum and maximum amount of benefit that you will provide
- Provide employees with the option to increase their levels of cover through top up benefit amounts.

Optional Remuneration Arrangements (OpRA's) include flexible benefit options paid by employees via gross salary sacrifice or exchange¹. His Majesty's Revenue & Customs (HMRC) may view an exchange of gross salary in return for non cash benefits as an OpRA.

In the case of an exchange for Group Income Protection cover or Excepted Group Life Assurance benefit, HMRC states that both products are subject to a benefit in kind charge. This means that if the employee has foregone salary to secure those benefits, then a benefit in kind will be triggered (normally equal to the value of the salary foregone).

All references to taxation are based on our understanding of current tax law and HMRC practice. Tax law and practices could change in the future.

For further information on Group Protection arrangements and OpRA's please speak to your Financial Adviser. If you don't have a Financial Adviser, you can find one at www.unbiased.co.uk.

¹ Gov.uk, <https://www.gov.uk/government/publications/optional-remuneration-arrangements/optional-remuneration-arrangements>



“ When it comes to workplace benefits, today’s employee expects choice and accessibility. Flexible benefits are a way of meeting the needs of most staff while engaging a workforce that will vary widely in terms of lifestyles, family stage, age and disposable income. ”

DAVE MATTHEWS,
DISTRIBUTION AND FLEX LEAD, AVIVA.

Why include **protection products**?

Death, diagnosis of a serious illness and being unable to work due to illness or injury aren't things we like to think about. The reality however is that they can impact any of us at any time and the implications can be far-reaching.

Critical illness, income protection and life cover products can help to protect your employees and their wider families against the physical, financial and emotional impact of serious illness, injury or loss of life.

In addition, depending on the cover you choose to offer, our protection products can also provide access to a range of expert support services such as a second medical opinion, bereavement counselling, rehabilitation support or specialised training on a range of topics including mental health awareness, cancer and musculoskeletal disorders.

These services aren't just intended to support your employees should the worst happen, they can also form part of your proactive approach to managing health and wellbeing within the workplace. Providing employees with access to relevant information and timely support could help reduce the likelihood of long-term absence occurring and reduce overall absence levels within your business. What's more your employees don't have to claim or be in poor health to benefit from the additional services that Aviva Flex-pertise has to offer.

An estimated

185.6 million

working days were lost because of sickness or injury in the UK in 2022,

equivalent to 5.7 days per worker.²

² Office for National Statistics (ONS), released 26 April 2023, ONS website, article <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/labourproductivity/articles/sicknessabsenceinthelabourmarket/2022>
Contains public sector information licensed under the Open Government Licence 3.0.

Aviva Flex-pertise cover options at a glance

Aviva Flex-pertise provides cover for policies of 250 lives or above (or 100 lives for Group Life cover where you provide a core level of this benefit), and can be tailored to meet your employees' individual needs.

A summary of the options available under the different Group Protection products are highlighted in the table below.

	Minimum core benefit (selected and paid for by the employer)	Maximum benefit levels available	Aviva Flex-pertise step options for employees	Benefit type
Group Income Protection	35% of salary	80% of salary or £425,000, whichever is lower	80%, 75%, 66% or 50% of an employee's salary. You can also increase the benefit payment term.	Monthly benefit or lump sum payment*
Group Life cover	1x an employee's salary payable as a lump sum payment	15x an employee's salary	Increases of 2, 3 or 4x an employee's salary	Lump sum payment
Spouse/Partner Life Assurance	No core benefit required	£250,000	Steps of £10,000 or £25,000	Lump sum payment
Group Critical Illness	No core benefit required	£500,000 or 5x an employee's salary, whichever is lower	Steps of £10,000 or £25,000	Lump sum payment
Children's Critical Illness cover (Automatically included with Group Critical Illness)	No core benefit required	25% of the value of an employee's benefit up to a maximum of £25,000	Not applicable	Lump sum payment
Spouse/Partner Critical Illness (Available if Group Critical Illness is selected)	No core benefit required	£250,000 or the amount selected by the employee, whichever is lower	Steps of £10,000 or £25,000	Lump sum payment

*Lump sum benefit payments on income protection are only covered on core benefit and are payable at the end of a chosen limited payment term should the employee continue to meet the definition of incapacity.

For further information about the full range of cover provided under Aviva Flex-pertise please refer to the product specific policy wording.

As part of our Group Protection products, your employees will get access to a variety of wellbeing services.

A summary of the services available at no additional cost to you are highlighted in the table below.

WELLBEING SERVICES	○ Denotes which Wellbeing Service is available with the product					
	Group Income Protection	Group Life Cover	Spouse/ Partner Life Assurance	Group Critical Illness	Children's Critical Illness cover (Automatically included with Group Critical Illness)	Spouse/ Partner Critical Illness (Available if Group Illness is selected)
Aviva DigiCare+ Workplace	○	○	○	○	○	○
Aviva Line Manager Toolkit: Mental Health	○	○	○	○	○	○
RedArc Personal Nurse Service				○	○	○
Employee Assistance Programme (EAP)	○					
Thrive Mental Wellbeing	○					
Bereavement Helpline		○	○			
Stress Helpline		○	○	○		○
Grief Encounter		○	○			
Macmillan Cancer Support	○	○	○	○	○	○
Wellbeing Training	○	○	○	○	○	○
Rehabilitation services	○					
Cancer Work Support Service	○					
Get Active	○	○	○	○		○
Red Apple Law legal services		○	○			

Wellbeing services are non-contractual benefits Aviva can change or withdraw at any time. This does not apply to Grief Encounter or Macmillan Cancer Support, which are charities available to the general public.

For more information about any of the above wellbeing services, speak with your financial adviser or account manager.

Changing benefit selections

Employees are usually able to change their benefit selections at each policy anniversary.

Employees also have the flexibility to change their benefit level when important changes happen in their lives.

These lifestyle events include:

- Marriage including civil partnership
- Start of a partner relationship (the creation of a relationship or arrangement between two people as defined by you the employer)
- Birth or adoption of a child
- Divorce or permanent separation of partners
- Death of a spouse or partner
- Moving home
- Significant increase in mortgage
- Start or end of maternity leave
- Redundancy of spouse or partner
- Increase or decrease in basic salary exceeding 20%
- Change in contracted hours of employment from part-time to full-time, or vice-versa.

To offer your employees even greater flexibility, other lifestyle events can be considered on a case-by-case basis.



The benefits of flex

Everyone wants to be financially rewarded for the work they do and be recognised for their initiative, effort and loyalty. An exceptional benefits package can become a valuable reward and retention tool that provides many benefits for your business and employees.

As an employer, Aviva Flex-pertise allows you to:

- **Offer more than just a competitive salary.** A flex benefits package allows you to provide wider benefits to your employees, that they may otherwise be unable to afford
- **Increase engagement.** Encouraging your employees to become involved in the selection of benefits gives them a greater awareness of what's available and the value
- **Be different.** Having the flexibility to differentiate your benefits package from competitors could make you more appealing to candidates when recruiting and retaining staff
- **Manage costs.** You decide the level of cover you wish to offer as a core benefit, ring-fencing the amount you want to contribute.

Aviva Flex-pertise provides your employees with:

- **Greater freedom.** The ability to select benefits that are attractive to them, suit their lifestage and are within their personal budget
- **Wider protection.** The option to select life or critical illness cover for their spouse/partner, and provide Group Critical Illness cover for their children
- **Flexibility.** Your employees can change their benefits at the anniversary date or when important changes happen in their lives. Some cover allows an unlimited number of increases (subject to maximum benefit levels)
- **More than just a benefit payment.** Each of our products include services which offer emotional and practical support. Whether it's a valuable second medical opinion, health advice, or 24/7 access to counsellors, employees have access to a range of wellbeing services.

Flex in practice

The next example shows how an Aviva Flex-pertise package can be adapted by employees to suit their individual circumstances.





Flex in practice

This demonstrates how a person on a salary of £56,000 and with three dependent children might select a package to suit their needs by building on the core cover offered by their employer. The figures are for illustrative purposes only.

BENEFIT TYPE	CORE BENEFIT PROVIDED BY EMPLOYER	ADDITIONAL COVER SELECTED BY THE EMPLOYEE	MONTHLY COST TO THE EMPLOYEE	EMPLOYEE SAVING	
				TAX	NI
Registered Life cover	3 x salary	6 x salary	£7.00	£2.80	£0.14
Spouse/Partner Life cover	None	£25,000	£2.88		£0.06
Critical Illness cover	None	£100,000	£34.83		£0.70
Private Healthcare	Employee cover	Dependants cover	£50.00		£1.00
Income Protection	50% of salary	75% of salary	£9.45		£0.19
Dental Insurance	None	Family cover	£35.00		£0.70
Health Screening	None	Health Assessment	£33.00		£0.66
Partner Health Screening	None	None	N/A		
Holiday	25 days	25 days	N/A		
Travel Insurance	None	None	N/A		
Childcare Vouchers	None	£243.00 pm	£243.00	£97.20	£4.86

MONTHLY SAVING	£100	£8.31
ANNUAL SAVINGS	£1,200	£99.72
TOTAL ANNUAL SAVING	£1,299.72	

All references to taxation are based on our understanding of the current tax law and practices. Tax law and practices could change in the future. You should get professional advice from your own tax advisers.

Why Aviva?

In 2022 we held the largest share of the Group Protection flex market⁴ meaning that should you work with us you can have confidence that you're working alongside an established and trusted flex provider.

We understand the value of building long-term relationships, which is why we work with you to deliver the most suitable solutions for your business and your employees. What's more, our Group Protection proposition is underpinned by the support and experience of dedicated teams who are committed to providing you with exceptional levels of service.

At Aviva we pride ourselves on:

The dedicated support we provide your business

You'll benefit from direct access to a dedicated flex administration team, dedicated account manager, scheme underwriter and sales support consultant. We'll ensure that you have the relevant support as and when you need it.

Our approach to quality

We provide a comprehensive "multi-point data check" to ensure that your data is correct allowing us to avoid any unnecessary delays at a later date, especially if you need to make a claim. We're also happy to review any benefit wording you use to promote the product within your business, such as web text wording. This ensures the information you provide is correct, and drives the best possible engagement from your employees.

Our flexibility

We take the time to get to know your business and understand your needs, working with you to build a solution that's unique and relevant to you.

Our ability to meet the many needs of your business

Whether it's protection, business insurance, workplace pensions, general insurance or business healthcare solutions, we're able to provide you with wide-ranging expert support for your workplace needs.

⁴ Statistics based on 2022 in-force Group Protection premiums written under flex arrangement with Aviva provided to Swiss Re as part of Swiss Re 2023 Group Watch data.

Introducing flex into your business

It's much easier to introduce a flex policy than you might think. Your financial adviser can give you information on the different options, including off-the-shelf packages or tailored solutions that meet the specific needs of your business. If you decide to choose Aviva, we'll work closely with you to set up your policy.

We understand that not all employers are the same, particularly when processes like payroll and accounts payable systems are concerned. That's why we follow a detailed implementation process for every new flex scheme.

We'll meet with you, your financial adviser and flex platform provider, if required, to understand how your flex scheme should be run in conjunction with your other systems and processes. Understanding what needs to happen, when, and how will help ensure that implementing Aviva Flex-pertise into your business is as seamless as possible. We pride ourselves on our flexibility and actively look to dovetail with your current arrangements. For us, this is a key part of getting to know you, and the start of what will hopefully be a long-lasting relationship.

Promoting your flex offering

You can give your employees the most comprehensive benefits package available but it won't be valued unless they are aware of it and how it might benefit them.

We provide a range of engaging communications, including employee-facing videos and promotional literature which you can share with your employees or add to your intranet or flex website. Our materials will help you communicate the range of products available through Aviva Flex-pertise and the benefits they can offer.

We can also offer webinars, or where numbers allow, come along to your employee benefit roadshows to help you further promote Aviva Flex-pertise within your business.

“ Flexible benefits are an important engagement and reward tool for employers. Aviva Flex-pertise allows you to provide your employees with tangible benefits that can be extended to their spouse/partner and children, whilst also providing you with access to valuable expertise and support to complement the skills already available within your business. ”

DAVE MATTHEWS
AVIVA DISTRIBUTION AND FLEX LEAD

On-going support

Once your policy commences our flex team will be keen to meet with you and your financial adviser to regularly review your policy and ensure we're delivering the high levels of service you expect. The frequency of these meetings will depend on your needs and the complexity of your policy.

As part of our review service, we can also provide you with detailed management information about your policy demographics including take-up rates by age band, gender and the benefit levels selected across your policy members. This allows you to tailor your flex messaging to appeal to different segments within your workforce or make subtle changes to the design of your scheme to increase take-up rates.



Find out more

To find out more about Aviva Flex-pertise or any information contained within this brochure please speak to your financial adviser or account manager.

Need this in a different format?

Please get in touch if you'd prefer this Guide to Flex-pertise^(TM) **(GR05040 02/2024)** 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 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 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

| Retirement | Investments | Insurance | Health |

Aviva Life & Pensions UK Limited.

Registered in England No. 3253947. Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.

Wellbeing services are not insurance products and are not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

GR05040 02/2024

