

For employer use only.



# Support when it's needed most

## Cancer in the workplace

Facts and potential solutions for employers



# How to support your employees and your business...

What would happen if one of **your employees** was suddenly faced with cancer?

Naturally you'd want to offer them the best support you could. You'd also have to think about the effect any absence could have on your business.

## Here are a few things to consider:

- Would you have the knowledge and skills to support an employee faced with cancer?
- Could you afford the cost of any rehabilitation or treatment needed to aid their recovery?
- Would you be confident in managing a comprehensive return to work plan?
- Would you benefit from expert advice and support to help you manage long-term absence issues?



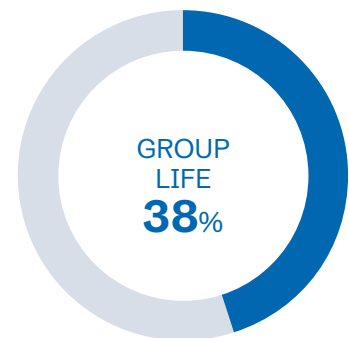
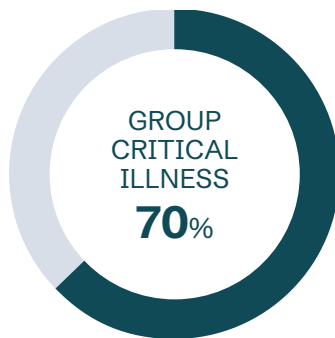
# Here's how we could help you and your employees

As an employer you'll want to ensure you can provide your workforce with valuable support when it's needed.

Our **Group Critical Illness**, **Group Income Protection** and **Group Life** cover can give your employees and their loved ones financial support when the unexpected happens. In addition, all these types of cover offer access to emotional and practical support. This support could mean a great deal to you and your workforce at a difficult time.

Our latest claims statistics from 2023 demonstrate just how often cancer is a cause of claim on our policies.

## PERCENTAGE OF CLAIMS PAID FOR IN 2023 THAT WERE CANCER RELATED



**Terms and conditions apply to each of our Group Protection policies.** For important information about how the policies work, take a look at our [Group Protection pages on aviva.co.uk](https://www.aviva.co.uk/group-protection).

For all products there is no cash-in value at any time. Cover will cease if premiums are not paid. A diagnosis of cancer will not automatically result in the payment of a claim. For existing policies, please refer to your policy documents for full terms and conditions.



# What we offer Group Critical Illness

## Core financial benefit

Our Group Critical Illness cover pays a tax-free<sup>1</sup> benefit if an employee, or their eligible child, is diagnosed with a critical illness or undergoes a specified operation covered by the policy.

The money could help with costs, such as mortgage repayments, ongoing bills or paying for adaptations to the home.

## Cancer-related benefits

### Benefit payment on diagnosis of a covered cancer

Pays out on a diagnosis of cancer, if the cancer is covered by the policy and provided your employee survives for at least 14 days from diagnosis.

If an employee's child is diagnosed with a covered cancer it pays out a quarter (25%) of the employee's benefit, up to a maximum of £25,000, provided the child survives for at least 14 days from diagnosis.

Group Critical Illness cover also includes an option to cover the employees' spouse or partner.

### Second or subsequent cancer cover

Cover for a second or subsequent cancer is also included, which could provide added protection for employees who have been previously diagnosed with cancer.

### Cancer Drugs Fund Benefit - additional option

This additional option, available for an increased premium, gives the employee access to a fund of up to £100,000 to help them pay for cancer drugs, and their administration, if the required drugs have previously been rejected by an NHS Trust on financial grounds.

### Aviva DigiCare+ Workplace<sup>2</sup>

Aviva DigiCare+ Workplace is an app that provides employees with the guidance and care to help them detect, manage and prevent physical and mental health problems. It's available to employees who are insured under an Aviva Group Protection policy and is provided by Square Health.

Here's what's available:

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

**There may be limits to the number of times employees can use each service, they can check their full allowances within the app. Terms apply.**

### RedArc personal nurse service<sup>2</sup>

A cancer diagnosis is life-changing for patients and those close to them. If an insured employee makes a claim for cancer, they or their loved ones can call **RedArc** to speak to a Personal Nurse who can offer practical and emotional support following a diagnosis.

RedArc nurses are experienced, registered nurses who listen to your employee and help them to understand their diagnosis and its consequences, discuss treatment options, navigate the UK health system and provide information and guidance. They can provide much-needed emotional support to insured employees and their eligible family members, through their treatment and recovery.

**RedArc** can also provide a wide range of therapies, counselling, medical equipment and practical help in the home.

### Training for your line managers<sup>2</sup>

You have access to a range of training courses to help you and your managers support employees affected by cancer, and the effect it could have on mental health. Terms apply.

### Stress helpline<sup>1</sup>

The Stress Helpline offers insured employees over the age of 16 the chance to talk in confidence to trained counsellors about issues they feel are causing them stress. This 24-hour helpline, handled by **Care first's** accredited counsellors can help your employee regain a sense of control if they feel overwhelmed.

It can provide practical strategies to help them not just feel better, but do something about the challenges they may face following a cancer diagnosis.

### Red Apple Law Legal Services<sup>1</sup>

One of the things that can help improve employees' wellbeing and peace of mind is knowing that they have their affairs in order. With **Red Apple Law**, who form part of the Trust Inheritance Group, your employees can benefit from expert advice, useful legal tools and the peace of mind of managing all their legal affairs in one central place.

**Red Apple Law** legal services are available to all of your employees and their spouse or partner through your Group Protection policy. Terms apply.

<sup>1</sup> Tax treatment will depend on the employee's individual circumstances and may be subject to change in the future.

<sup>2</sup> These wellbeing services are non-contractual benefits Aviva can change or withdraw at any time.

Residency restrictions apply to all Wellbeing services. You can find out more at our [Group Critical Illness pages on aviva.co.uk](https://www.aviva.co.uk/group-critical-illness) or you can speak to your financial adviser. These services do not form part of our Group Protection claims process

# What we offer Group Income Protection

## Core financial benefit

**Our Group Income Protection provides employees on long-term absence due to illness or injury with a regular income, paid after an agreed deferred period.**

This financial support could help pay regular bills and expenses while they are unable to work.

## Cancer-related benefits

### Early intervention and rehabilitation

With cancer cases, the benefits of intervening early cannot be understated. With your consent, our own clinical experts and rehabilitation teams will contact your employee and talk through potential support. We combine appropriate intervention measures and rehabilitation techniques which can encourage recovery and help reduce the costs involved for your business – helping lighten administration for you while supporting your employee through every step of their cancer recovery.

### Cancer Work Support Service<sup>1</sup>

Through Working To Wellbeing (W2W), you and your employees have access to post cancer diagnosis rehabilitation support. The service provides early intervention, offering emotional and physical support, as well as an essential communication link between you and your employee. The W2W team are experienced and trained healthcare professionals, including occupational therapists, chartered psychologists and physiotherapists who work in a joined up way to ensure that a holistic approach is offered to employees with a cancer diagnosis.

The Cancer Work Support Service can help at a difficult time for both of you, providing information and support. It can help your employee come to terms with their illness, help them self-manage their symptoms and where possible return to work.

### Aviva DigiCare+ Workplace<sup>1</sup>

Aviva DigiCare+ Workplace is an app that provides employees with the guidance and care to help them detect, manage and prevent physical and mental health problems. It's available to employees who are insured under an Aviva Group Protection policy.

Here's what's available:

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

**There may be limits to the number of times employees can use each service, they can check their full allowances within the app. Terms apply.**

### Employee Assistance Programme (EAP)<sup>1</sup>

The EAP can be used by all employees if your business is covered by Group Income Protection.

It can help support employees in all areas of their lives, including pressures at work, relationship breakdowns and money worries. So, if a cancer diagnosis has an impact, the EAP can help.

The service provided by **Care first**, includes counselling options and telephone support to help employees manage conditions such as anxiety, stress and depression.

### Training for your line managers<sup>1</sup>

You have access to a range of training courses to help you and your managers support employees affected by cancer, and the effect it could have on mental health. Terms apply.

### Stress helpline<sup>1</sup>

The Stress Helpline offers insured employees over the age of 16 the chance to talk in confidence to trained counsellors about issues they feel are causing them stress. This 24-hour helpline, handled by Care first's accredited counsellors can help your employee regain a sense of control if they feel overwhelmed.

It can provide practical strategies to help them not just feel better, but do something about the challenges they may face following a cancer diagnosis.

### Cancer Pathways

Our dedicated claims service for employees diagnosed with cancer provides support and practical intervention, and makes claiming as hassle-free as possible.

### Red Apple Law Legal Services<sup>1</sup>

One of the things that can help improve employees' wellbeing and peace of mind is knowing that they have their affairs in order. With **Red Apple Law**, who form part of the Trust Inheritance Group, your employees can benefit from expert advice, useful legal tools and the peace of mind of managing all their legal affairs in one central place.

**Red Apple Law** legal services are available to all of your employees and their spouse or partner through your Group Protection policy. Terms apply.

<sup>1</sup> These wellbeing services are non-contractual benefits Aviva can change or withdraw at any time.

# What we offer Group Income Protection continued

## Cancer pathways

We offer a dedicated claims service for employees diagnosed with cancer. From putting them in contact with a Case Manager who'll be by their side every step of the way, to supporting their return to work plans, and a whole lot more in between.

Dedicated Case Manager	We'll assign a dedicated Case Manager who will personally manage all aspects of your employee's claim, including early intervention and rehabilitation.
No forms to complete	We make it easy for your employee when assessing claims. A conversation over the phone can be faster, easier and more informative than a paper chase, so there are no mandatory forms to complete.
Electronic signatures	As there are no paper forms, we've introduced e-signatures, making it quick and easy to provide consent.
No delay for medical evidence	Where an employee is in recognised active treatment, we don't need medical evidence before confirming if the claim is supported, saving crucial time.
Timely payment	The Case Manager aims to confirm benefit payment before the end of the deferred period, ensuring that there is no delay in payment of the claim.
Intervention	Employees claiming due to a cancer diagnosis have access to support interventions to help aid their recovery.
Return to work planning	Our Case Managers are all trained to offer support and advice to employees as part of their return to work planning.

# What we offer Group Life cover

## Core financial benefit

If the worst happens, our Group Life cover provides a tax-free<sup>1</sup> cash lump sum to help give financial support to their loved ones in the event of an employee's death.

## Cancer-related benefits

### Bereavement helpline<sup>2</sup>

Provided by **Care first**, the Bereavement Helpline gives your insured employees practical and emotional support from qualified bereavement counsellors to help them deal with grief when they lose someone close to them. And if your employee is the one that passes away, their eligible family members can use the service to help them cope with their loss.

### Grief Encounter helpline<sup>3</sup>

Losing a parent or sibling is both devastating and life-changing for a child.

**Grief Encounter** is a leading bereavement charity in the UK that works closely with bereaved children, their family, school and other professionals to help them find a way through the anxiety, fear and isolation so often caused by grief.

### Stress helpline<sup>2</sup>

Provided by **Care first**, this 24 hour helpline offers insured employees over the age of 16 the chance to talk in confidence to trained counsellors about stress and anxiety caused by bereavement.

### Aviva Digicare+ Workplace<sup>2</sup>

Aviva Digicare+ Workplace is an app that provides employees with the guidance and care to help them detect, manage and prevent physical and mental health problems. It's available to employees who are insured under an Aviva Group Protection policy.

Here's what's available:

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

**There may be limits to the number of times employees can use each service, they can check their full allowances within the app. Terms apply.**

### Training for your line managers<sup>2</sup>

You have access to a range of training courses to help you and your managers support employees affected by cancer, and the effect it could have on mental health. Terms apply.

### Red Apple Law Legal Services<sup>2</sup>

One of the things that can help improve employees' wellbeing and peace of mind is knowing that they have their affairs in order. With **Red Apple Law**, who form part of the Trust Inheritance Group, your employees can benefit from expert advice, useful legal tools and the peace of mind of managing all their legal affairs in one central place.

**Red Apple Law** legal services are available to all of your employees and their spouse or partner through your Group Protection policy. Terms apply.

<sup>1</sup> Tax treatment will depend on the employee's individual circumstances and may be subject to change in the future.

<sup>2</sup> These wellbeing services, with the exception of Grief Encounter, are non-contractual benefits Aviva can change or withdraw at any time.

<sup>3</sup> Grief Encounter is a registered charity and is available to the general public.

Residency restrictions apply to all Wellbeing services. You can find out more at the [Group Life Wellbeing Services page](#) available on [aviva.co.uk](https://www.aviva.co.uk) or you can speak to your financial adviser. These services do not form part of our Group Protection claims process.

# Training for your line managers

Returning to work following cancer can present emotional and practical challenges. Employees often need help to remain in work and manage their illness to help them get back to being fully productive. This is one area where **Wellbeing Training** can prove essential.

Available as part of our **Group Critical Illness**, **Group Income Protection** and **Group Life** cover, we give you access to training courses to help you and your line managers support employees.

These courses are delivered by **Working To Wellbeing (W2W)** and can help you build confidence to talk to employees about their illness, better understand how their diagnosis could affect their work and know what support they may need.

## Summary of courses available

<b>Managing life-changing illnesses in the workplace</b>	Training to help your managers manage life-changing illnesses in the workplace. The session provides an overview of the issues people face when returning to work and how to develop a policy to best support someone with a long-term illness.
<b>Communication skills for managers</b>	Training about communicating with staff who are off sick with cancer or other long-term conditions. The session gives managers and HR teams the confidence to sensitively handle difficult conversations.
<b>Return to work planning</b>	Training on what makes for a good return to work plan. Tips and ideas for when organising a return to work plan for your employee, including a framework you can use in practice.
<b>Reasonable adjustments under the Equality Act</b>	This training helps you to consider your inclusion and diversity agenda and the needs of your staff who are managing a chronic health condition.

If you have any questions or would like to find out more about Wellbeing Training, please get in touch with your usual Aviva Account Manager, or alternatively you can email our Sales Team at [groupprotectionsalesupport@aviva.com](mailto:groupprotectionsalesupport@aviva.com).

These services are non-contractual benefits Aviva can change or withdraw at any time. Terms apply.



# Getting employees back to work

## Legal Matters

As a UK employer, you have a legal duty to make reasonable adjustments which support the employee's return to work after a long-term illness<sup>1</sup>.

Discrimination can occur if an employee is treated less favourably than another person because of their disability.

<sup>1</sup> Equality Act 2010, England, Scotland and Wales, and the Disability Discrimination Act 1995, Northern Ireland.



# Essential information and support

A combination of good quality information about cancer, workplace support policies and professional healthcare support can make a real difference. Here are some helpful ideas on the kind of support that can be put in place.

## Information access

- Your employees could benefit from having access to information to help self-manage their condition when they return to work, and it's helpful if you have access to the same information.
- Understand your employee's legal rights and what reasonable adjustments may need to be made to the working environment ready for when they come back to work.
- Know who your employee could turn to for additional support and information, such as cancer charities and organisations.

## Workplace support policies

- Ensure your line managers are trained in how to support employees with a long-term condition such as cancer.
- Put support policies in place and know how to go about this sensitively.

## Professional healthcare support

- Provide access to experienced healthcare professionals within your rehabilitation policies.
- Refer employees to a specialist vocational rehabilitation consultant or occupational therapist before they come back to work, so that a tailored return-to-work plan can be put in place.
- Set up regular reviews to monitor an employee's progress and adjust plans if needed.

All of this takes time and resources, which is why employers often choose to outsource some of the support to insurance companies like us. We can provide help and support in relation to most of the areas listed above. Costs may apply to some services.

# More valuable support

You, your employees, their colleagues and their families may also benefit from getting in touch with charities and organisations who could offer much needed help, or provide valuable information on treatment, emotional support and financial guidance.

## Working alongside experts in cancer support

We're working alongside our partners, **Macmillan Cancer Support**, to offer expert support to your employees living with or affected by cancer.

Because cancer can affect people's lives in so many ways, we'll do our best to give your employees the support they need.

**Macmillan Cancer Support** offers tailored and trusted information to help with the physical, emotional and financial effects of cancer through diagnosis and beyond.


Your employees can access Macmillan's support by:

- Signing up for regular, tailored and informative emails at [macmillan.org.uk/get-support-email-signup](https://macmillan.org.uk/get-support-email-signup)
- Contact Macmillan's Support Line on 0808 239 6341 (available 7 days a week from 8am - 8pm) for confidential support from their trained advisors
- Access their wealth of cancer information and support on their website, [macmillan.org.uk/cancer-information-and-support](https://macmillan.org.uk/cancer-information-and-support)


You can also find more information on Macmillan's website about how to support employees living with cancer and caring for those affected by cancer. Visit [macmillan.org.uk/get-support-email-signup](https://macmillan.org.uk/get-support-email-signup)

## Need this in a different format?

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