

For financial adviser and employer use only.



Aviva Group Protection

**Aviva DigiCare+ Workplace**


# Looking after the heart of your business



Working together with



**SQUAREHEALTH**  
ALWAYS THERE HEALTHCARE



We all understand that looking after business means looking after the people who make business work – and, now more than ever, employers are looking to enhance the benefits offering that helps them recruit and retain the right people.

I'm delighted to offer employers the opportunity to help protect their employees through our Aviva DigiCare+ Workplace app.

It puts a powerful combination of benefits – including an annual Health Check and easy access to health professionals right at the fingertips of scheme members. I'm sure you'll find that Aviva DigiCare+ Workplace is a major enhancement to the already comprehensive protection we offer you, your business and your employees.

**Fran Bruce, Managing Director, Aviva Protection**

Square Health's scale and the medical expertise of over 5,000 UK doctors, allows us to provide a holistic solution for you and your employees, connecting multiple health and wellbeing services accessed from a single app.

**Dr. Bippon Vinayak, Group Chairman and Founder,  
Square Health**



# Introducing Aviva DigiCare+ Workplace

## Putting health and wellbeing at employees' fingertips

We can't predict what will happen tomorrow, but we can prepare for it today. Provided by Square Health, the Aviva DigiCare+ Workplace app could help.

It puts the guidance and care your employees need to help detect, manage and prevent physical and mental health problems at their fingertips. It takes only a few clicks to help them towards a healthier future and includes:

- An annual Health Check
- Digital GP
- Second Medical Opinion
- Mental Health consultation
- Nutritional consultation

Available to your employees through your Group Protection policy, the app offers a comprehensive annual Health Check which helps your people understand their current health and spot the early warning signs for a number of conditions.

Plus they and their eligible family members have access to the clinical expertise of qualified, experienced practitioners – including GPs, mental health counsellors and nutritionists – as well as a Second Medical Opinion from an expert UK-based clinician.

Aviva DigiCare+ Workplace is a non-contractual benefit Aviva can change or withdraw at any time. Available to insured employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

**To find out more about Aviva DigiCare+ Workplace, please speak with your Account Manager or Financial Adviser.**

Visit [www.aviva.co.uk/business/health-protection-wellbeing/group-protection/digicare/](http://www.aviva.co.uk/business/health-protection-wellbeing/group-protection/digicare/)

**Still need help? Give us a call on 0800 145 5684**

**Lines are open Monday to Friday between 9am and 5pm**

**Or email us at [digicare@aviva.com](mailto:digicare@aviva.com)**

For our joint protection, we may record and/or monitor telephone calls and we will save them for a minimum of five years. Calls to 0800 numbers from UK landlines and mobiles are free.

### Potential business benefits

- Supports a wellbeing agenda
- Could help reduce sickness absence/presenteeism
- Could help improve the health and wellbeing of your workforce
- Helps your business stand out from the crowd and attract and retain talent

### Potential employee benefits

- Helps with early detection of health-related matters
- Easy to access, flexible health benefits
- Supports your employees and their eligible family members

## Aviva DigiCare+ Workplace at a glance



There are five different services available, all accessed through the Aviva DigiCare+ Workplace app. When using a service, the health professionals can refer to other services within the app if they feel they would be beneficial.

The app also links to information about useful NHS services, Aviva's Wellbeing Library and Aviva's Get Active benefit.


### Access to one of the UK's largest networks of medical professionals

Aviva DigiCare+ Workplace is provided by Square Health. Set up by doctors, Square Health has over 25 years' experience working with insurance providers like us.

With an established infrastructure with access to over 5,000 medical specialists across the UK, Square Health helps us put your employees first.

The main reason for taking out a Group Protection policy is financial protection. Employees should not take out a policy for Aviva DigiCare+ Workplace alone.

Terms and conditions and the privacy policy for Aviva DigiCare+ Workplace can be found within the app. Employees will need to agree to these before using the services. Personal data is collected and used in accordance with the Square Health privacy policy found at:

 [http://cms.squarehealth.com/aviva\\_group/privacy\\_policy.html](http://cms.squarehealth.com/aviva_group/privacy_policy.html)

# Health Check

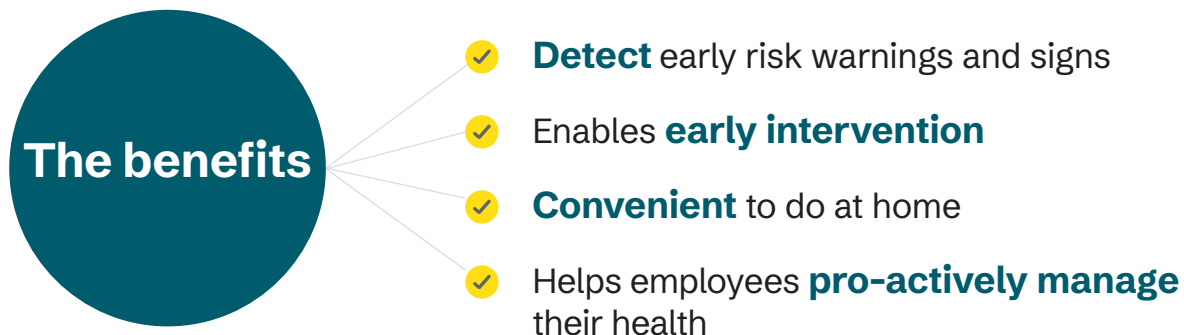
## Help your staff keep on top of their health

Aviva DigiCare+ Workplace offers your employees a yearly health assessment through a pin-prick blood test. It's a self-administered fingerprick test they can take in the comfort of their own home. This test checks 20 different health markers to spot problems early on. It covers issues like the risk of diabetes, cholesterol status and liver health.

As part of the test, your employees receive a personalised health report and recommended course of action. If needed, they can then book a follow-up consultation with a digital GP to discuss the results.

Taking this test once a year can help your employees keep on top of their health. Help detect issues early and maybe help prevent certain health problems.





## How does it work?

- Once a year, your employees can request a Health Check test kit through the app, which is delivered to their home address.
- They have 90 days to take the test and return it to the laboratory in a self-addressed envelope provided by Square Health.
- Once analysed, Square Health confirm the results in a report where your employees can download through the app. In some cases, they will see the report through a GP consultation.
- Your employees are able to book a follow-up consultation with a digital GP if they want to discuss their Health Check results – this must be within 90 days of receiving the report.
- If necessary, Square Health or the GP may refer your employee to another appropriate Aviva DigiCare+ Workplace service or to the NHS.
- Square Health covers all costs, including postage.

## Who can use this service?

The annual Health Check is available to employees insured under a Group Protection policy.

# Digital GP

Give your employees easy access to a Digital GP consultation with the Aviva DigiCare+ Workplace app. The consultation can last up to 20 minutes, including wrap-up time.

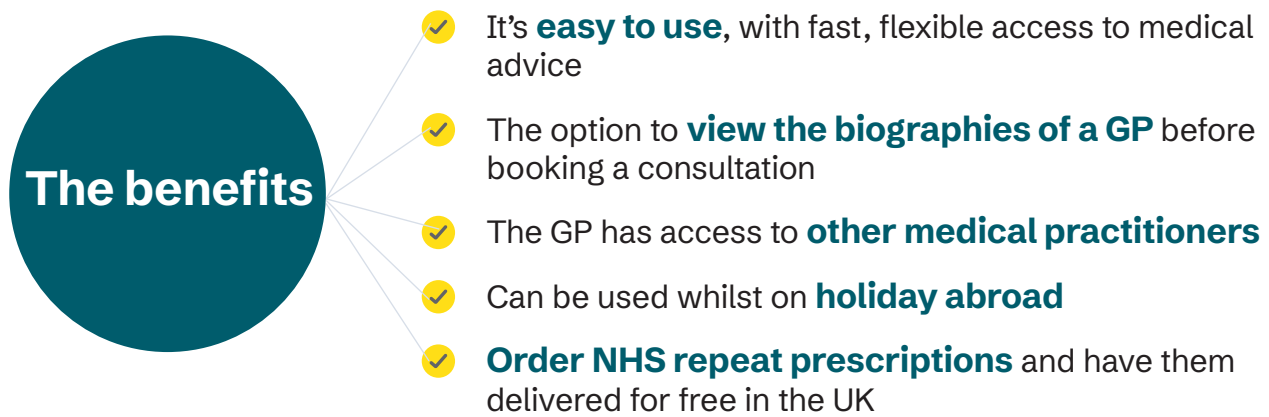
Designed to complement existing NHS treatment, the Digital GP is a private doctor service offering your employees and their eligible family members access to clinical advice and guidance in non-emergency situations. It offers the peace of mind of being able to speak to a doctor quickly.

Your employees can book Digital GP consultations seven days a week, between 8am and 8pm. For follow-up appointments, there's the option to select the same GP as the original appointment or the next available GP.

A consultation could lead to a prescription, a fit note, a recommendation or referral for specialist treatment. It also lets your employees speak to UK doctors for advice while on holiday.

In addition, by using Digital GP within the app, employees are able to order repeat NHS prescriptions (all NHS England exceptions are accepted) and get free trackable UK delivery.





## How does it work?

- Consultations are available seven days a week, 8am to 8pm, usually in around three hours.
- Consultations last up to 20 minutes, including wrap-up time.
- All GPs are registered with the General Medical Council (GMC), listed on the GP database and based in the UK.
- Before booking, patients will go through a short section covering terms and conditions and symptoms, and can then select a preferred time, date and GP for the consultation.
- For follow-up appointments within six months of the last appointment, patients can choose the same GP.
- Digital GP offers advice for everyday health matters where the patient might otherwise visit their NHS GP.
- The service complements rather than replaces an NHS GP. It isn't appropriate for emergency treatment or life-threatening situations such as chest pains, breathing problems, suspected stroke or bone fracture, severe bleeding or loss of consciousness.
- Patients will receive details of the consultation, which they can pass on to their NHS GP or treating practitioner.
- GPs can make a recommendation for further treatment or to access NHS healthcare services where a physical examination or further tests are necessary.
- **There may be limits to the number of times your employees can use this service, they can check their full allowances within the app.**
- This service can be shared with the employees eligible family members.

## £ What does it cost?

Anyone using this service will have to meet the cost of the medication. In the event your employee uses the next day at home delivery service, then delivery charges will also apply.

## Who can use this service?

The Digital GP service is available to employees insured under a Group Protection policy. It's also available to their spouse or partner and dependents up to the age of 18 (or 21 if in full time education).

# Second Medical Opinion

An initial diagnosis can come as a shock and be hard to digest. Getting a second opinion can give your employees peace of mind, allow them to ask the questions they didn't ask first time round and perhaps offer other treatment options to consider.

The Second Medical Opinion service gives **employees and their eligible family members** access to a network of UK-based clinicians, covering all physical and mental health conditions. All are experts in their fields and can provide a second opinion on a recent diagnosis originally given by a primary treating consultant based in the UK.

The service offers a face-to-face, telephone or in-app consultation with a medical expert, who is matched to the needs of the patient based on their diagnosis. As part of the service, the patient will have the opportunity to ask questions and help them further understand the illness they are facing.

After the consultation, the clinician will issue a report detailing the diagnosis and recommended treatment plans. This extra information from a second medical expert could offer the patient better peace of mind or new information, giving them the confidence to make important decisions about their health.





## How does it work?

- The patient can ask for a second medical opinion from a new doctor through the Aviva DigiCare+ Workplace app following a recent diagnosis. This initial diagnosis must be made by a fully qualified medical doctor registered with the General Medical Council (GMC).
- To begin the patient answers several questions within the app. Square Health then call to arrange an appointment.
- Square Health matches the patient to the most suitable UK-based specialist to give their medical opinion based on their specialism or location.
- Patients could be offered a face-to-face, telephone or in-app consultation. Square Health will provide guidance on how to get the necessary medical records.
- Once the review is complete, the patient will receive a written report by email or post, which will include details of the consultation, diagnosis and recommended treatment plan.
- The patient can share this report with their treating consultant.
- If treatment is recommended, Square Health can provide advice for accessing treatment through the NHS or privately.
- **There may be limits to the number of times your employees can use this service, they can check their full allowances within the app.**
- This service can be shared with the employees eligible family members.

## £ What does it cost?

Square Health covers the costs for the consultation and the report only. The patient must cover any travel costs and costs for any treatment they decide to go ahead with following the second medical opinion, as these are not part of the service.

## Who can use this service?

This service is available to employees insured under a Group Protection policy. It's also available to their spouse or partner and dependents up to the age of 18 (or 21 if in full time education).

# Mental Health Consultation

**Mental health problems are common in the workplace. Acting quickly to identify issues and getting help as early as possible can make a big difference.**

Available to your employees and their eligible family members, this service offers quick access to tailored mental health advice from a qualified therapist.

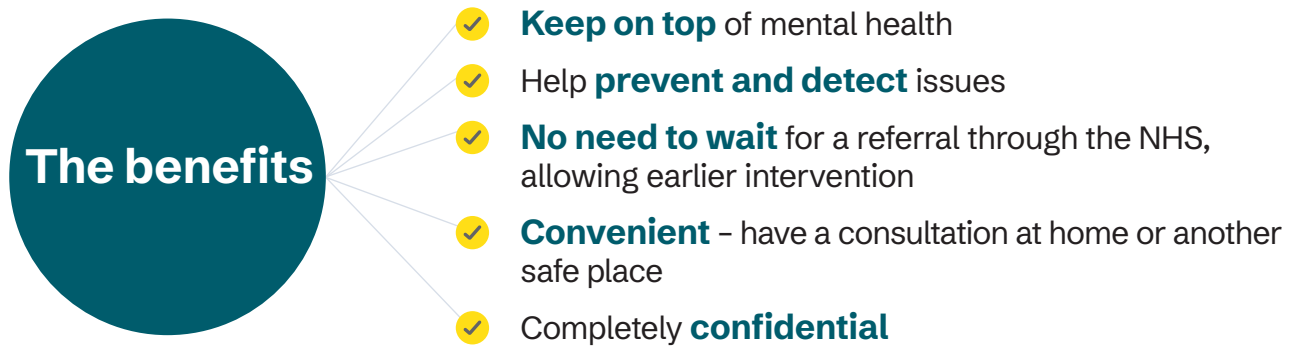
The service offers help with all these events and more:

- Workplace stress
- Money worries
- Family conflict
- Divorce
- Big changes in life
- Family history
- Postpartum depression
- Post-traumatic stress disorder.

## **Bereavement Support**

- Bereavement support is also included as part of the Mental Health Consultation service. Booked through the app, it offers short-term counselling, guidance and practical support following the loss of an immediate family member.
- Bereavement support is available online or by phone.





## How does it work?

- A psychotherapy video or phone consultation with a qualified counsellor, cognitive behaviour therapist or psychologist, on average within 48 hours.
- Within the app, the patient first confirms the symptom, then reads the bios of available therapists, and chooses one.
- The patient books directly by choosing appointment dates and times – they can book up to seven days in advance with an available therapist.
- The initial assessment will determine their needs, with services ranging from general advice through to online CBT courses.
- Face-to-face consultations may be available, if the therapist feels it's needed and clinically appropriate for the patient.
- Therapists will provide advice and devise a personal treatment plan, which may include online CBT modules or other material to support the clinical care.
- The clinicians can give advice on good mental health, but they can't advise on paediatric mental health.
- Based on clinical risk, the therapist can route a patient to alternative services if appropriate.
- Therapists will keep in touch with patients during their treatment pathway.
- Your employees can share their Mental Health Consultations with their eligible family members. In addition, they will also have access to Bereavement Consultations outside of the app, which they can also share with their eligible family members.
- **There may be limits to the number of times your employees can use this service, they can check their full allowances within the app.**

## Who can use this service?

The Mental Health Consultation service, including the Bereavement service, is available to employees insured under a Group Protection policy.

Employees can also share these services with their partner or spouse and dependants from age 16 up to the age of 18 (or 21 if in full-time education).

# Nutritional Consultation

**Nutritional Consultations can help people understand more about how nutrition affects their health and wellbeing.**

Making healthy nutritional choices helps with achieving good physical fitness, which in turn can affect mental health. That's why it makes sense to help establish a healthy relationship with food.

The service is available to your employees and their eligible family members.

Your employees will have access to 30-minute consultations with a trained nutritionist, which can be shared with their eligible family members. During these consultations, the nutritionist will give them advice on optimal eating plans, how to change their relationship with food and how to break bad habits.



## The benefits

- ✓ Helps **reset relationships** with food
- ✓ **Encourages** people to understand the importance of gut health on their general wellbeing
- ✓ Encourages long-term **lifestyle changes**, encouraging accountability in food choices, helping with weight loss and boosting energy
- ✓ **Tailored** to the person's life stage, helping them adapt their diet as their circumstances change

## How does it work?

- Patients can book a Nutritional Consultation through the app.
- They can get advice by video on optimal eating plans, changing relationship with food, and breaking bad habits.
- The qualified nutritionist will assess existing nutrition and lifestyle choices.
- It aims to establish strengths, preferences, values and goals, developing nutrition and lifestyle strategies which are relevant and achievable.
- The service looks to address stress, achieve better work/life balance and help people get over weaknesses or temptations.
- The nutritionist will develop a personalised plan based around lifestyle factors such as sleep and stress and will share this with the patient by email.
- **There may be limits to the number of times your employees can use this service, they can check their full allowances within the app.**
- This service can be shared with the employees eligible family members.

## Who can use this service?

The Nutritional Consultations service is available to employees insured under a Group Protection policy.

Employees can also share this service with their partner or spouse and dependants from age 12 up to the age of 18 (or 21 if in full-time education)

# Wellbeing Library

**Stress and worry can take a toll on wellbeing, wherever it comes from.**

The Wellbeing Library, provided by Aviva, can be accessed through the Aviva DigiCare+ Workplace app. It's an online library that gives your employees useful wellbeing content, hints and tips - including guides and tools. Employees will find sections offering helpful support on all kinds of situations, from family and relationships, money or work, mental or physical health conditions. For example:

## **Financial wellbeing**

Our financial wellbeing library offers lifestyle-focused financial hints and tips. It's designed to encourage small step changes your employees can incorporate into everyday life, aiming to help create a positive financial impact. It offers digestible information to support all levels of financial knowledge.

## **Family troubles**

Family troubles can have a tremendous impact on an employee's mental, physical and financial wellbeing. Because of that, we offer useful articles and links to third party organisations on a range of family matters, including separation, divorce and domestic abuse.

## **Help with mental health issues**

The Wellbeing Library offers a first port of call for employees worried about their mental health or that of the people close to them. From useful advice to guidance on where to get help, the library can help them take steps to improve their situation, whatever it may be.

## Dealing with grief

Losing someone is difficult and those left behind can struggle to cope. In the Wellbeing Library, your employees will find helpful articles and resources to help them cope with their grief.

## Cancer Support

We're working with Macmillan to raise awareness of the support Macmillan can give employees affected by cancer, either with their own diagnosis or that of a friend or loved one.

Whether they have questions about symptoms and treatment or they simply want to talk to someone who understands, Macmillan are always ready to talk to your employees.

## Physical wellbeing

We've got your back when it comes to looking after your employee's physical wellbeing. The library holds a range of interesting articles on how to help keep our bodies healthy.



# What else do you need to know?

## Aviva DigiCare+ Workplace eligibility

As an employer and an Aviva Group Protection policy holder, Aviva DigiCare+ Workplace is available to your insured employees, aged 16 and over. You will be able to decide which of these employees get access to this service.

## Increased allowances for multi-product holdings

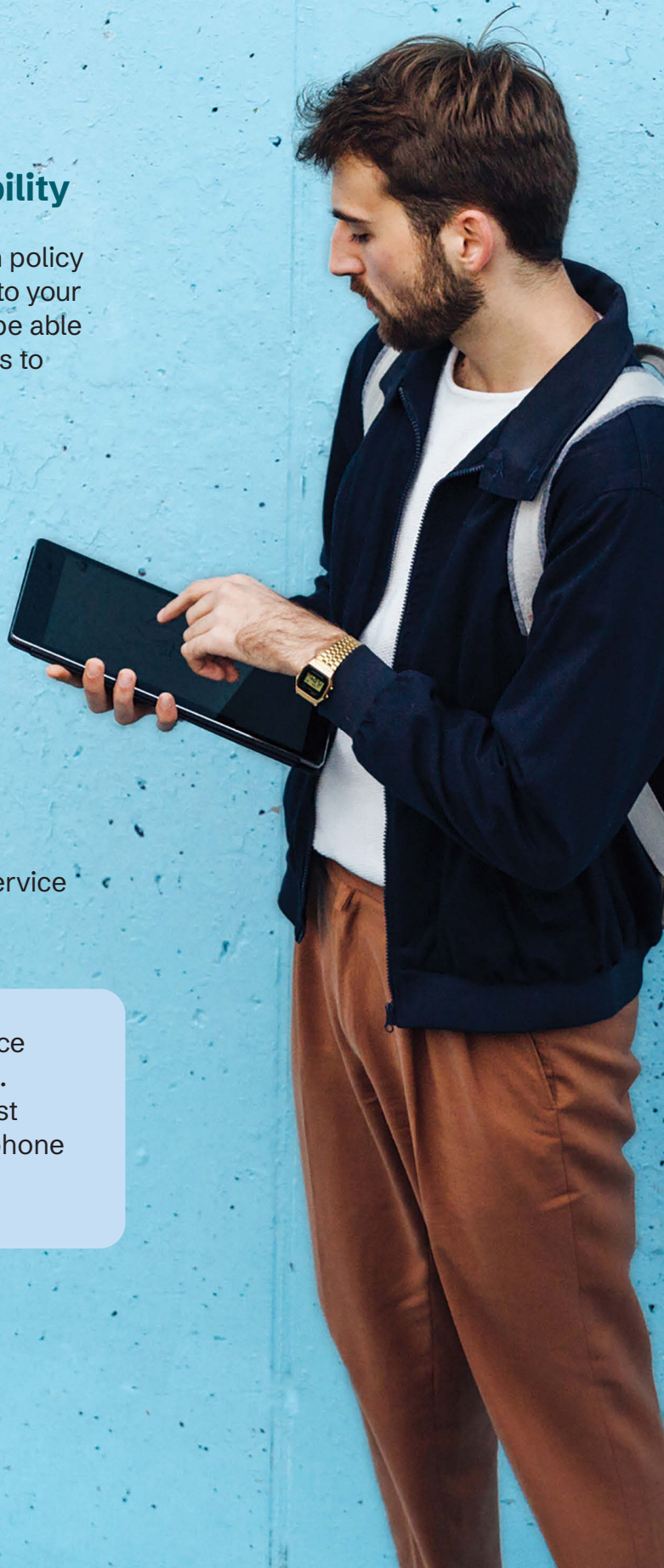
If you hold more than one Group Protection policy, then the service allowances available to your insured employees will increase for Digital GP, Mental Health, Bereavement and Nutritional Consultations only.

- ✓ Two policies – double the services
- ✓ Three policies – triple the services

Your insured employees can check their full service allowances within the app.



Aviva DigiCare+ Workplace is an app-based service. It's compatible with most iOS and Android smartphone devices.



## Making the services available to your employees

Provided you have a Group Protection policy in place, and we have the necessary contact details, you or the relevant contact within your business, will receive an email inviting you to log in to the Square Health employer portal.

If you don't receive an invitation, we may not have the necessary contact details. Please get in touch with your Aviva contact, your financial adviser or your employee benefits adviser who can pass the below details onto us:

- Scheme name
- Scheme number
- Employer (contact) name
- Employer (contact) email address
- Employer (contact) telephone number
- Companies House number
- Activation date.

Once you've registered, you'll be asked to load the email addresses of all the insured employees you want to have access to Aviva DigiCare+ Workplace into the portal. You'll need to upload a Microsoft Excel CSV file listing each email address.

### How your employees access the app and services

Once you have completed the steps above, your employees will receive an email from Square Health inviting them to download and log into the Aviva DigiCare+ Workplace app.

Initial registration will be through the employee's work email address. Employees can change this to a personal email address once registered.

Your employees will need to agree to the terms and conditions and the privacy policy for Aviva DigiCare+ Workplace, which can be found within the app.

The app is compatible with most iOS and Android mobile devices.

### Aviva DigiCare+ Workplace access for your employee's spouse/partner and children

Once registered, your employees can add the details of their spouse or partner and/or their eligible children if they want to give them access to the service.

The employees' spouse or partner and/or any children over the age of 16 will receive an email invitation from Square Health, allowing them to create their own login. The same registration process then applies.

Access to information for any children under the age of 16 will be part of the employee's app log in. Your employees can share the data of your children (under the age of 16) with their spouse/partner, if they choose to.

## Leavers and joiners

You'll need to continually manage access for new joiners and leavers. You can do this through the Square Health employer portal.

As with the original process, any new joiners will receive an email invitation from Square Health to register for Aviva DigiCare+ Workplace app.

Once you remove leavers from your list of employees, they will no longer have access to the services, but will have access to their personal information held within the app for 12 months. If an employee was using a service before they left, they can finish a course of treatment already arranged, and keep any appointments booked before they left.

## How to find help

Employees needing technical support for the app can contact the Square Health customer service centre. The team can also answer service questions. Aviva DigiCare+ Workplace is an app-based wellbeing service. In exceptional circumstances, employees can contact the Square Health customer service centre for out-of-app support.



**Call them on 0333 023 2730**

Lines are open Monday to Friday between 9am and 5pm.

Calls are monitored and recorded. Local call charges apply.



**Email them on [digicarehelp@squarehealth.com](mailto:digicarehelp@squarehealth.com)**

## Important information

Aviva DigiCare+ Workplace is a non-contractual benefit Aviva can change or withdraw at any time.

## Find out more

For more information about Aviva DigiCare+ Workplace, please get in touch with your usual Aviva contact, Employee Benefits Adviser or Financial Adviser.


Aviva DigiCare+ Workplace is provided by Square Health. Terms and conditions and the privacy policy for Aviva DigiCare+ Workplace can be viewed in-app.




## Need this in a different format?

Please get in touch if you'd prefer this brochure (GR06244) in large print, braille, or as audio:

## How to contact us

 0800 068 6800

 [contactus@aviva.com](mailto:contactus@aviva.com)

### **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. Member of the Association of British Insurers. The Aviva DigiCare+ Workplace app and the services provided are not insurance products and are not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority.