

Aviva Digicare+ Key Updates for Advisers

We've enhanced our wellbeing services to offer customers more flexibility and support.

Here's what's new:

Annual Health Check:

The annual health check will move to a paid-for service at a cost of £39.95, paid directly to Square Health via the Aviva DigiCare+ app.

Digital GP:

Upgraded from three per year to unlimited access (subject to a fair use policy), available 24/7, 365 days a year.

Mental Health Support, Bereavement Support & Nutrition Consultation allowances:

Session allowances increased from six to eight per year.

New: Personal Training Service:

Access to eight personal training sessions each year to support wellbeing and encourage an active lifestyle.

These changes apply to new and existing eligible customers, including Direct and Strategic Partners.

Annual Health Check

What is the change to the annual health check service?

The annual health check offered through the Aviva DigiCare+ app will move to a paid-for service at a cost of £39.95. The cost includes a dedicated follow-up appointment with a healthcare professional to discuss the customer's results from their health check report. The annual health check is one of the most cost-effective on the market for the depth of testing offered, with comparable services.

When will this change come into effect?

The changes will take effect from 29 January 2026.

Will the Aviva DigiCare+ app be updated to help customers manage access?

The app will be updated to reflect the new unlimited GP appointments and enable customers to seamlessly arrange and purchase an annual health check. From 29 January 2026, customers can manage these enhanced services directly within the app.

What happens if the blood test produces a failed result?

If the sample produces a failed result for any reason, the customer will not have to pay again for a replacement kit and repeat test. They simply need to

contact Square Health who will send a replacement annual health check kit free of charge.

Can I get a refund if I no longer need the kit after it's been dispatched?

Unfortunately, once a kit has been dispatched it cannot be reused, so refunds are not available.

If a customer orders an annual health check kit before the change takes effect, but completes it after 29 January 2026, will they be charged?

If a customer orders their annual health check before 29 January 2026, they will not be charged, even if they send their sample after 29 January 2026.

Can the customer buy extra test kits for family members?

Eligibility and allowance remain unchanged. The annual health check is available only to the life assured, who receives an annual allowance of one kit at the stated price. This allowance cannot be shared with family members.

Do the annual health check results affect the customer's premiums or underwriting?

The annual health check is a wellbeing benefit and does not impact premiums or underwriting decisions.

Digital GP

What is the change to the Digital GP service?

Digital GP appointments will move from an annual allowance of three appointments to unlimited appointments (subject to a fair use policy). These are available 24/7, 365 days a year for the life assured, partner/spouse and children (up to age 18 or 21 if in full-time education).

When will this change come into effect?

This change will take effect from 29 January 2026.

What types of health issues can the Digital GP help with?

Common day-to-day concerns such as colds, infections, skin conditions, minor injuries, and general health advice. It's ideal for quick, convenient access to a GP without waiting for an NHS appointment.

Are referrals available for specialist care?

Yes. If the GP believes further treatment is needed, they can provide an onward open referral for NHS or private care. This helps customers access the right specialist quickly.

Can customers get prescriptions through the Digital GP service?

Yes. If clinically appropriate, the GP can issue a private prescription. Customers will pay for the medication and delivery and prescriptions can be sent to a local pharmacy or delivered to their home. There is no cost to issue the prescription itself.

Why has Aviva made this change?

Research¹ shows that quick access to a digital GP is the most valued wellbeing benefit by customers. Unlimited 24/7 access allows customers to proactively manage their health at a time that suits them, from the comfort of their own home.

¹ Internal data from the Aviva Smart Health app, and external adviser insight from the NMG Consulting tracker, highlight that a digital GP service is the highest-ranked service demand from customers and advisers.

Personal Training Service

What does the new personal training service offer?

From 29 January 2026, customers will have access to a new remote personal training service, delivered by qualified personal trainers. Customers can access up to 8 personal training sessions a year via the Aviva DigiCare+ app, designed to support physical wellbeing and encourage healthier lifestyle habits. Customers can use the service to:

- ✓ Help improve fitness and strength
- ✓ Receive tailored exercise plans
- ✓ Get expert guidance on movement and posture
- ✓ Build confidence and motivation

Who is eligible to use the personal training service?

The sessions can be used by the life assured and the annual allowance can be shared with their partner/spouse and children aged 16-18 (or 21 if in full-time education).

How do customers book a personal training consultation?

The personal training service is provided by Square Health and sessions are booked through the Aviva DigiCare+ app. Remote consultations are available Monday-Saturday and customers can choose their trainer, at a time that suits them.

What credentials and qualifications do personal trainers hold?

All personal trainers are registered with the Chartered Institute for the Management of Sport and Physical Activity (CIMSPA) or the Register of Exercise Professionals (REPs) and are experienced in offering fitness programs. Some personal trainers have undergone additional training to offer fitness plans to specific groups; for example, in cancer rehabilitation, GP referral and pre/post-natal exercise.

General

Why has Aviva made this change?

We've enhanced Aviva DigiCare+ to give customers and their families easier access to health and wellbeing support. This includes unlimited, 24/7 Digital GP appointments for the whole family, increased allowances for mental health and nutrition support and the introduction of a new personal training service. These changes make it simpler to get advice, stay healthy, and take proactive steps to improve wellbeing.

Are these changes optional or automatic?

These enhancements will be applied automatically to all eligible policies from 29 January 2026 and can be accessed through the Aviva DigiCare+ app.

Will the Aviva DigiCare+ app be updated to help customers manage their increased annual allowances?

The Aviva DigiCare+ app will be updated to reflect the increase in annual allowances. From 29 January 2026, customers will see the change in allocation of their annual allowances. Two additional consultations will be added to the customer's current allowance for the relevant services. Their annual allowance will reset from the anniversary of the date the customer registered for the Aviva DigiCare+ app. The annual allowance will no longer apply for the Digital GP service, as access is now unlimited (subject to fair use terms).

What customer communications are planned and when will customers be informed of the changes and enhancements?

Communications will begin in January 2026, and a press release will go out to the market. Customers who have registered for the Aviva DigiCare+ app will receive an email communicating the key changes.

Customers who have not yet registered for the Aviva DigiCare+ app will continue to receive email prompts, in line with their marketing permissions, to download and register for the app.

Do the changes apply to new and existing customers?

The changes apply to both new and existing eligible customers; everyone who was previously eligible to access the Aviva DigiCare+ app will continue to be able to access the wellbeing services and benefit from the changes. The enhancements apply to customers who purchase an Aviva Protection Policy (excluding Simple Life Insurance) through an intermediary and to customers who purchase a policy directly with Aviva - both channels will be eligible to use the enhanced Aviva DigiCare+ services, ensuring a consistent customer experience.

My customer has an Aviva protection policy that was taken out through AIG Life, with access to the Aviva Smart Health app. Are there any changes to the Aviva Smart Health wellbeing proposition?

The wellbeing services available through the Aviva Smart Health proposition remain unchanged.

The Aviva DigiCare+ app is provided by Square Health and the services are provided by Square Health and a few carefully selected providers.

The Aviva DigiCare+ app and services are non-contractual benefits Aviva can change or withdraw at any time.

Terms and residency restrictions apply.

If you have any additional questions, please speak to your Aviva account manager for further information.

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