

# Why, what and how

**Employer guide**  
to Group Income Protection



“ Group Income Protection can deliver financial support and rehabilitation services to your employees, helping them return to work following an accident or illness. It can also add value to your business as an important addition to a modern benefits package. ”

JULIAN NURSE  
GROUP PROTECTION PROPOSITIONS MANAGER, AVIVA

# Why Group Income Protection matters to your business

## Protect your most important assets

As an employer, you don't need us to tell you that your employees are your most valuable assets, which is why Aviva Group Income Protection can make all the difference. It can give your employees financial support if they're absent from work long term, due to an illness or injury. This money could take some of the added pressures off your employee, so they can focus on getting well.

## Help with managing the cost of long term sickness absence

We appreciate that long term employee absences can have a huge impact on businesses. After all, we're employers, too. So, we've developed solutions to help you manage the costs of sickness absence. Our Group Income Protection rehabilitation services aim to reduce lengthy absences by providing early intervention and proactively managing employee health issues.

So, by acting together, we hope to achieve three key aims:

- delivering your employees financial support
- helping employees back to fitness
- re-engaging employees with your business.

## Why your employees need financial support

With everyone having such busy lives, thinking about, or arranging financial protection can often come low on your employees' priority lists. Our research<sup>1</sup> shows almost 8 in every 10 UK parents with dependent children have no financial plan in place to deal with lost income due to ill health.

Long term sickness can affect daily life in a big way. And on top of dealing with the emotional and physical challenges, your employees may also have to deal with financial issues, which could spiral out of control. State benefits may be available when things go wrong, but these might not be as favourable or as comprehensive as we sometimes imagine.

## Invest in their wellbeing

Aviva Group Protection represents an investment in your employees' health and wellbeing, taking care of them when they need support. And as well as showing you care about your employees, it also helps your business stand out from the crowd when it comes to recruiting and retaining staff.

<sup>1</sup> Aviva 'Protecting Our Families Report' March 2017. Report examined families with dependent children aged under 18 or those over 18 with dependent children.

# What it provides

Our Group Income Protection cover provides employees with financial support when they face an unexpected accident or long-term illness. It offers a choice of different levels of cover to suit your business's needs and budget.



**Flexible policy design** – we offer a range of benefit levels and payment terms, designed to meet the needs and budgets of individual businesses.



**Flexibility to choose which employees to cover** – you can help select the level of cover and to whom it can apply, creating different categories of membership to suit your budget requirements.



**Flexibility over how much cover to offer** – the cover provides up to 80% of their salary when an employee is absent from work due to long-term illness or injury. Up to a maximum of £425,000 income benefit can be covered, although you could choose a lower level.



**Flexible underwriting** – we offer up to a maximum of £150,000 income benefit, in many cases without the need for medical underwriting. Our free cover limit (FCL) formula can reduce administration by limiting the extent of medical underwriting required.



**Fast tracking your employees back to work** – by addressing long term absence, we can help your business manage its cost base.

We'll work with you to manage an employee's return to work with our Aviva case manager. They will understand your operational needs and will keep you and your employee informed from day one of the claim, with full tracking and reporting.

# What's also included

Our Group Income Protection cover gives access to a range of added value services, designed to help provide emotional and practical support for your employees.

## **Employee Assistance Programme (EAP)**

offers valuable support to employees in all areas of their lives, whether it's pressure at work, a relationship breakdown or money worries. The service is provided by Care first and can be used by all employees, even if they are not covered by our Group Income Protection policy.

## **EAP in your pocket app**

A clinically-effective, digital proactive prevention tool to help employees manage stress, anxiety and depression. It gives employees access to 24/7 help whenever it's needed.

## **Cancer Work Support Service**

A range of health and wellbeing services, designed to help an employee come to terms with an illness, self-manage their symptoms and where possible, return to work.

# What's also included continued

## Workplace wellbeing services

Our wellbeing solutions focus on strengthening employees' mental, physical and emotional wellbeing. We offer a range of tools and support services through our in-house wellbeing team and third parties. For example, health promotion days, webinars, rehabilitation services and return to work support services. Some of our workplace wellbeing solutions are provided at an agreed discount by our trusted partners.

The added value services are non-contractual benefits that we can withdraw at any time without notice.

For full information about these services, please read our Added Value Services Group Income Protection brochure, available at [www.aviva.co.uk/business/health/group-income-protection-insurance](http://www.aviva.co.uk/business/health/group-income-protection-insurance)

# How it works for employers

Our Group Income Protection product offers a huge choice of cover levels to suit different needs and budgets. Here's a summary of how it works.

## Choose what's right for you

**We provide cover for companies with five people or more. You decide:**

- who can join,
- the type of cover and level of benefit you want to provide.

## Applying is easy

In order for us to provide you with a quotation, simply give us details of the employees you want to cover; their gender, date of birth, salaries, occupation and work postcode. If you've had a similar scheme with another provider, we'll need details of the scheme and claims history.

We've made it easy for you to apply. Once you have your quotation, all you need to do is fill in the application form as accurately as possible. We'll do the rest to get your policy up and running quickly. If you need any help, please contact your financial adviser.

After that, you simply need to keep paying your premiums and make sure you tell us straight away if you need to make any changes to the cover. And once we've set up your policy, you and your employees will have access to all the benefits it brings, with peace of mind amongst them.

# Questions and answers

Here are the answers to the most common questions we're asked about Group Income Protection cover:

## **How do I decide who to cover?**

Firstly, decide the minimum age you want your employees to be to join the scheme, taking into account potential age discrimination issues. Then, decide if you want a fixed probationary period your employees must serve before joining and when they can join, for example monthly or annually.

## **Must all employees have the same level of benefit?**

No. You have a great deal of flexibility and can choose different levels of benefits for different employees, such as directors, managers and staff. Alternatively, you can offer the same level of benefits to all.

## **What about employees based overseas?**

As long as your company is UK registered, we can cover your employees who are resident overseas.

## **What medical evidence do you need?**

We don't need any medical information from your employees to set up the policy, except in certain situations. We operate a 'free cover limit (FCL)', up to a maximum of £150,000, under which medical information is not usually required.





**When will you pay out a benefit payment?**

We'll pay an eligible employee following a deferred period. It all depends on what you choose. For example, the benefits could be paid after 13, 26 or even 52 weeks. This flexibility allows you to align it with your company's sick pay arrangements.

**What happens if I need to make a claim?**

You must tell us about a claim as soon as you can, preferably before the employee's incapacity has lasted two months. In cases where there's a 13-week deferred period, you'll need to let us know before the incapacity has lasted one month.

**Do my premiums stay the same each year?**

If the factors we use to calculate the premium don't change, we normally guarantee the premium rate for two years from the start of the policy.

**Will you pay more than one claim under the policy?**

Yes. There is no limit to the number of claims we will consider under the policy. We will also consider more than one claim by the same employee.

A close-up photograph of a woman and a man holding hands. The woman is on the left, looking towards the right. The man is on the right, wearing a plaid shirt and a silver watch. The background is a bright, hazy outdoor setting, possibly a beach or a park, with a warm, golden light suggesting sunset or sunrise.

# How we offer more value

Our award-winning Group Income Protection cover offers you the opportunity to stand out from your competitors. Here are more ways it gives you value for your money:

## **Retention and hiring**

Offering Group Income Protection cover as part of an employee's benefit package helps you show your commitment to your workforce. It can also help make you an attractive employer to potential recruits.

## **Value for money**

Group Income Protection usually costs less than an employee would pay when choosing to buy it privately.

## **Tax**

Benefit payments are subject to tax. The Group Income Protection cover premiums are usually treated as a business expense and can be offset against Corporation Tax.

All references to taxation are based on our understanding of current law and tax practices, which could change on the future.

## **Flexibility**

You can combine Group Income Protection with our other policies, such as Group Critical Illness, and Group Life or Group Spouse/Partner Life cover - building an employee benefits package that really stands out.

# Find out **more**

To find out more, contact your financial adviser or visit:

[aviva.co.uk/business/health/group-income-protection-insurance](https://aviva.co.uk/business/health/group-income-protection-insurance)

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