



Why, what and how

Group Income Protection:
Added value services



“ Being an Aviva Group Income Protection customer isn't just about us being there for you or your employees should they make a claim. Whether it's access to services which help provide an antidote to stress and anxiety, or practical and emotional support following cancer, our added value services can help manage issues for employees at difficult times in their lives ”

JULIAN NURSE
GROUP PROTECTION PROPOSITIONS MANAGER, AVIVA

Why Group Income Protection matters

Anything from a serious physical injury or a rogue virus, to mental health issues can temporarily deplete your workforce. Challenging situations like these can also bring significant emotional and financial pressures on your employees. Group Income Protection can help ease the burden by delivering financial support and rehabilitation services designed to help employees return to work.

When an employee is unable to work, it's important that an employer can get to grips with the underlying issue and help them back to good health. Our added value services can help achieve this.

Why our added value services matter

As well as offering financial support to your employees, we also offer a range of services to really help get things moving. These can help provide the support that your employees need, when they need it most.

Through our Group Income Protection we offer:

- Employee Assistance Programme (EAP)
- EAP in your pocket app and Stress Free Island
- Cancer Work Support Service
- Clinical and vocational rehabilitation support
- Workplace Wellbeing support
- Employee discounts for Group Income Protection customers

Employee Assistance Programme (EAP)

What it provides

For all of your employees, help is at hand

Our focus is to help employees stay healthy. EAP services offer valuable support to employees in all areas of their lives, whether it's pressure at work, a relationship breaking down or money worries. Our EAP is provided by Care first. We offer EAP to all your employees, regardless of whether they are covered under our Group Income Protection policy. The EAP is not for use by the employee's family.

Counselling options

The EAP offers up to eight face to face counselling sessions a year where clinically appropriate. These can be provided over the phone or face to face. The counselling sessions can support your employees in overcoming issues such as managing debt, legal concerns, relationships, family crises and their own health problems.

Telephone support for employee assistance

Where contracted counselling is not clinically appropriate, employees can phone for 'in the moment' support.

The EAP provides a 24-hour telephone support and personal assistance service, 365 days a year. At any time, day or night, your employees can talk to BACP qualified counsellors who can help them address personal issues.

Care first's information specialists are also on hand Monday to Friday, 8am to 8pm to give help and practical advice on a range of subjects, either work related or personal.

How it works

Employees can speak to a qualified counsellor, any time day or night, by calling **0800 015 5630**.

As well as support from the helpline, your employees also have access to a website full of invaluable information. Employees can access the site at **eap-carefirst.com** using the login details below:

Username: **lifestyle1234** Password: **carefirst**

EAP in your pocket app and Stress Free Island

What it provides

Aviva was the first UK Group Protection provider to partner with **Care first** to offer access to the EAP app, which includes the use of a clinically effective, digital proactive prevention and self management tool for stress and anxiety. These tools provide help on the move, with easy access to four established employee assistance services.

**STRESS
FREE ISLAND**

**DIRECT
ACCESS TO 24/7
COUNSELLING**

**CARE FIRST
LIFESTYLE**

**ACCESS TO
CARE FIRST'S
INFORMATION
SPECIALISTS**

EAP in your pocket app and Stress Free Island

Stress Free Island

To help your employees cope with the stresses of hectic life. **Stress Free Island is a mobile tool to help manage conditions such as anxiety, stress and depression.** Let 'DAP', the app's friendly character, show your employees different ways to cope and help them build resilience. Employees can use it to help them track and record how they feel, learn about different ways of thinking about a situation and guide them to support if and when they need it.

Direct access to 24/7 counselling

If counselling is deemed clinically appropriate, this confidential, professional **telephone counselling service** can help your employees proactively manage stress at work. It can provide immediate emotional support, advice and practical information, 24 hours a day, 365 days a year.

Care first Lifestyle

An **information resource** with advice, articles and webinars on a range of everyday topics, from relationships and childcare to bereavement.

Access to Care first's information specialists

Help and practical advice on a range of subjects, either work related or personal, available Monday to Friday, 8am – 8pm.

Your employees can access the EAP in your pocket app and Stress Free Island via an access code which your intermediary can provide.

How it works

How employees can install Care first's EAP In Your Pocket app and Stress Free Island.

1

From any mobile device, employees enter the web address www.care-first.co.uk/signup

2

Enter details in the relevant fields and a password of their choice.

3

Type the access code for their organisation and click the register button.

4

Employees will automatically be taken to their appropriate app store to download the EAP in your Pocket app.

5

With the app open, employees can enter the access code used to register. They will then be instructed by the DAP character to 'Visit Stress Free Island' - Click continue.

6

Your employee will then be diverted to the Stress Free Island app to download and open.

7

Stress Free Island will automatically appear. The employee should click 'login' and enter their username and password. Once they click 'remember me' they will not need to enter this information again.

Find out more

You can view a demo of the EAP app at eap-carefirst.com. If you or your employees need technical help when using the app, contact: help@thrive.uk.com

For more information on the EAP and links to useful documents, visit: aviva.co.uk/microsites/eaptoolkit/

Cancer Work Support Service

What it does

Through **Working Towards Wellbeing** we offer a range of health and wellbeing services for employees living and working with cancer including specialist counselling and physical rehabilitation. The service can help employees to come to terms with their illness, help them self-manage their symptoms and where possible, return to work.

How it works



Assignment

If your employee's claim is for cancer, our claims department may refer them to Working Towards Wellbeing for Cancer Work Support Services where they will be assigned a case manager.



Assessment


The case manager will carry out an initial assessment to find out what support and assistance your employee needs to better manage their illness and lifestyle.



Rehabilitation and return to work

The case manager provides coaching and support, helping employees to analyse and negotiate the support they will need from their workplace, enabling them to return to work if and when they are able to do so.

Clinical and Vocational Rehabilitation Support



We offer a range of rehabilitation and specialist clinical services developed in collaboration with our trusted partners, designed to get the right support for you and your employees. Alongside this, our in-house clinical and rehabilitation team can provide advice, case management, signposting and support with return-to-work planning.

Early intervention and return-to-work support

We will combine the most appropriate intervention measures and rehabilitation techniques to encourage a rapid recovery, which could also help reduce the costs involved for your business, such as sick pay, extra resource costs and reduced productivity.

Psychological therapy services

A stepped approach to supporting employees experiencing life-pressures and mental health problems. Ranging from lifestyle coaching and self-help strategies through to specialist psychological assessment and talking therapies, including cognitive behavioural therapy.

Musculoskeletal therapy services

Workplace ergonomic assessments, physiotherapy and functional restoration programs to help support employees trying to return to work following musculoskeletal pain and injury.

Complex case review

If an employee has been absent for work for three months or more but is struggling to access co-ordinated clinical and vocational support, we can provide face to face assessment and return-to-work case management.

Workplace wellbeing support

As the benefits of a healthy workforce are far reaching, it's no wonder wellbeing is high on the agenda for most employers. Investing in the wellbeing of your workforce could bring about tangible returns, such as increased productivity and engagement, reduced absenteeism and its associated costs, along with improved staff retention.

Finding a wellbeing programme that works for everyone within an organisation, and which meets specific employer needs, can be challenging. And so our comprehensive workplace wellbeing programme brings together all the key support areas that many businesses are looking to invest in.

We can work with you to identify your organisations wellbeing needs and create tailored support solutions from our comprehensive workplace wellbeing programme.

Our in-house training support focuses on mental health. Mental health continues to be a major cause of workplace absenteeism and the number one reason for Aviva rehabilitation support. Our workplace wellbeing consultant can work with you to identify the most appropriate solution for your needs. Sessions are provided at no extra cost. Options include:

- **Mental health awareness** - open to anyone in your organisation, sessions designed to highlight mental health issues
- **Managing mental health in the workplace** – a workshop, open to managers and HR representatives, to give attendees the skills and confidence to support employees struggling with mental health
- **Mental health champion training** – giving mental health advocates the skills and confidence to provide mental health support within the workplace
- **Mental health first aid training** – a two-day course for attendees to qualify as mental health first aiders

We also have access to a network of external wellbeing providers who can offer expert training at a discounted rate, bringing together the key elements of an effective workplace wellbeing programme. Sessions are designed with your specific needs in mind. Topics include (but are not limited to):

- **Managing cancer and chronic conditions in the workplace**
- **Back pain awareness days**
- **On-site massage or physiotherapy**
- **The importance of sleep**
- **Alcohol awareness training**
- **Resilience – personal resilience, the manager's role in resilience and emotional resilience**
- **Introduction to mindfulness**
- **Suicide risk training**
- **Managing stress at work**
- **Supporting employees going through the menopause**
- **Financial education sessions**

Employee discounts for Group Income Protection customers

Gym membership – Get Active

Regular exercise can help your employees feel more energised and prevent ill health.

With our Group Income Protection cover your employees can benefit from up to 25% off gym memberships throughout the UK, including leading private health and fitness clubs, such as Nuffield Health Fitness & Wellbeing Centres, Places for People Leisure Centres, Spirit and Curves.

Find out more at [Aviva.co.uk/getactive](https://www.aviva.co.uk/getactive). Employees should enter their details to find a health and fitness club near them and enter the gym reference code **HCGLRG** to sign up.*

* Please note, completing the sign up process may result in the employee entering a binding contract with the health and fitness club they have selected, which could include conditions such as minimum term and monthly fees. Employees should read the terms and conditions relating to their chosen gym carefully. Restrictions apply.

Important information

The added value services do not form part of Aviva Group Protection's claims process and are not part of the insurance policy. These are non contractual benefits which can be withdrawn by Aviva at any time without notice. The range of added value services available to employees will depend on those selected by you, the employer.



If you have any further questions about our wellbeing solutions and added value services, please contact your Aviva Account Manager or your financial adviser.

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