

# Why, what and how



## Group Income Protection

Employer guide to rehabilitation services



“ The impact of a serious illness, musculoskeletal condition or mental health issue on one of your employees can be devastating for the individual concerned. Long-term absence can also mean increased costs. Our rehabilitation services can be tailored to your employees’ needs, giving them the professional support they need to return to work. ”

JULIAN NURSE  
GROUP PROTECTION PROPOSITIONS MANAGER, AVIVA

Aviva's Group Income Protection aims to provide employees with financial help if they are unable to work because of illness or injury (after the deferred period and in line with the definition of incapacity on the policy). Alongside this are the rehabilitation services and here, we put the spotlight on how we deliver these.

## Why rehabilitation services matter

Long-term absence can often mean significant costs for your business. When one of your employees is unable to work, it's important that you can get to grips with the underlying issue and help them back to good health. Of course, getting them back in shape for work can help you get back to running your business: everyone wins.

Employee rehabilitation can require expertise, time and resources. And that's where Aviva's Group Income Protection comes in. It's a service to support you and your employee during sickness absence by delivering both financial support and rehabilitation services designed to help them make a safe and timely return to work.

We offer a range of rehabilitation services to help get things moving, many of which you'll find in the following pages.

# Who does what

Aviva's three tier rehabilitation structure



## 1 Aviva Case Manager

Your key point of contact is your case manager, who will assess what is needed and will coordinate the services that your employees require. They will direct the skills of clinicians and vocational rehabilitation specialists to help achieve the best outcome for all concerned.



## 2 Aviva Clinical and Vocational Rehabilitation Teams

The in-house teams provide advice and expertise that underpins our decision-making. They consist of:

- Chief Medical Officer
- Clinical Specialist Nurses in oncology; cardiac care; orthopaedics; and mental health
- Occupational Health Nurse
- Health Psychologists
- Occupational Therapists
- Physiotherapists
- Counsellors
- Sports Therapists
- Vocational Rehabilitation Consultants



## 3 Aviva rehabilitation partners

As well as our extensive in-house rehabilitation resources, your case manager can call upon the skills of our wider team of rehabilitation partners. These specialists provide a broad range of services aimed at helping people to make a safe and timely return to work. These services may include:

- Workstation assessments
- Specialist nurse visits
- Cancer support
- Physiotherapy
- Functional capacity evaluation
- Cognitive behavioural therapy

# Aviva rehabilitation partners



**HFM  
CONSORTIUM**

**OBAIR**

**PHYSIOMED**

**PRIORY**

**PSYCH  
HEALTH**

**REHABWORKS**

**WORKING  
TOWARDS  
WELLBEING**

Click on each circle and visit the partner websites to find out more information on the services provided by them.

Please note, Aviva are not liable for the content of these sites.

# What we do

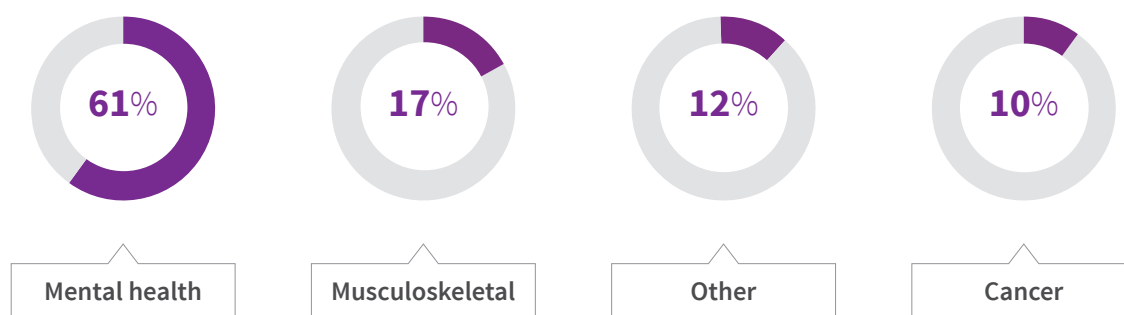
## Here's a brief overview of what rehabilitation means to us

### We intervene early

Early interventions have the potential to stop employee health issues getting out of control. You may already have absence management and occupational health processes up and running. We can compliment what you already have in place, as seamlessly as possible. We believe that intervening early can increase the chance of a successful return to work.

### Rehabilitation: we help with many different conditions

Here's the Top 4 conditions we covered in 2017, based on our rehabilitation experience\*:



(\*Aviva Group Income Protection data 2017)

### We're here for you

Your case manager is your key contact. They will understand your specific operational needs and rehabilitation requirements, keeping both you and your employee in the picture, right from the start. Wherever you or your employees are based, our team and rehabilitation partners can provide assessments and vocational support anywhere in the UK.

### We make it personal

Our rehabilitation plans are tailored to the specific needs of each individual. Each case is reviewed on a personal basis by our clinical and vocational rehabilitation teams. We also ensure that you are fully updated and consulted throughout our streamlined process.

# How early intervention works

Get in touch as soon as you can, so we can help

We've found that working closely with employees at an early stage of absence is more likely to result in a successful return to work. This will usually be during the 'deferred period' of your Aviva Group Income Protection policy with us, which is the number of weeks you have selected before benefit claims can be made.

## Our track record

Our figures\* show that we've helped employees return to work by proactively managing health issues. In fact, for employees who received our rehabilitation support:

**84%** of employees receiving our support for **MENTAL HEALTH CONDITIONS** RETURNED TO WORK WITHIN THE DEFERRED PERIOD

**81%** of employees with **MUSCULOSKELETAL DISORDERS** RETURNED OR REMAINED AT WORK

**61%** of employees diagnosed and treated for **CANCER** RETURNED TO WORK WITH OUR SUPPORT

Regardless of what the medical condition was, the key to an effective resolution was early intervention.

(\*Aviva Group Income Protection data 2017)

# How early intervention works

## continued

### Referrals for rehabilitation: how they work

Once an employee has been absent for four weeks or more, get in touch with us. In most situations and with your consent, we'll speak to your employee over the phone. Your case manager will discuss the employee's illness or injury in an empathetic and understanding manner. We will then offer emotional and practical support while identifying the issues that you and the employee face to achieve a successful outcome.

Our team will work closely with you to ensure that our decisions support you in managing your employee's absence. After your employee's initial needs assessment, your case manager and the appropriate clinician will consider how best to support you and your employee.

### Rehabilitation support in action

**We may recommend and co-ordinate any of the following services:**

- chronic condition management programmes
- job demands analysis
- talking therapies
- physiotherapy
- ergonomic workplace assessment
- return to work planning
- functional capacity evaluation
- workplace case conference
- signposting to specialist government or charitable services
- rehabilitation case management

To ensure that your employee feels supported during what could be an emotional and challenging time in their life, it's key to have regular communication from the start. Where appropriate, maintaining contact by phone, or through informal face-to-face meetings will help your employee feel valued, and reduce the risk of them becoming dissociated from the workplace. **We are here to provide you with support and advice. If you have any concerns about your employee's illness and the support they're receiving, your case manager is at the end of the phone.**



# How to claim

A close-up photograph of a woman with long, light-colored hair and glasses, looking down at a document she is holding. The lighting is warm and soft, creating a professional and caring atmosphere. The background is blurred, focusing attention on the woman and her work.

When your employee can't return to work right away

## **From the deferred period...**

Your Aviva Case Manager will help ensure that the employee receives the best support possible during the deferred period of your policy. If your employee is still unable to return to work, we will let you know when we need to start the claims assessment process.

## **...to a rapid claims assessment**

We'll assess all medical information you send us, with input from our experienced clinical staff. If more evidence is required to support the claim, such as a report from the employee's treating clinician, or an independent medical assessment, we'll ask for it.

If we haven't already been in contact with your employee to offer them our rehabilitation services, with your consent, we will then contact them by phone to start the claims process. If you feel your employee may be too ill to talk to us on the phone, we can send the necessary paperwork directly to them. We can also communicate the claims decision direct to your employee, unless specifically advised not to.

## **...we'll do the heavy lifting for you**

You will be notified about what's happening at all key stages of the process. If you have any queries about a claim, we are simply a phone call away. At the same time, your dedicated case manager will provide your employee with continuing support.

# How to get in touch

Referrals or claims, we're here to help

 **0800 142 2377\***

 **groupIPclaims@aviva.com**

\*Lines open 8:30am - 5pm Monday-Friday. Calls to and from Aviva may be monitored and/or recorded. Calls to this number are free of charge from UK landlines and mobile phones.

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