

Why, what and how

Group Critical Illness:
Added value services



“ Being an Aviva Group Critical Illness customer isn't just about us being there for your employees should they make a claim. Whether it's access to a second medical opinion, or practical and emotional support from RedArc, our added value services can support employees when the going gets tough. ”

JULIAN NURSE
GROUP PROTECTION PROPOSITIONS MANAGER, AVIVA

Why **Group Critical Illness** matters

A critical illness can affect anyone: from the young to the old, from manual workers to managers across your workforce. Providing a Group Critical Illness benefit to your workforce, helps to demonstrate that you care about your employees and their welfare – the last thing they want when they are seriously ill is additional financial worries.

Group Critical Illness cover gives employees a lump sum to spend on what they need; paying bills, making home alterations to help with their disablement, or their recovery. But our added value services mean there's even more help available.

Why our **added value services** matter

During challenging times your employees might benefit from a second medical opinion or practical and emotional assistance. Here's where our added value services can make a big difference, giving your employees access to a range of facilities designed to offer extra professional help in trying circumstances. These include:

- Best Doctors® second medical opinion
- RedArc Personal Nurse Service
- Stress helpline

Best Doctors second medical opinion

Information is power when it comes to a serious illness. Your employees need all the help they can get to understand an illness's potential impact. Our added value services can help them do just that.

What it provides

When two opinions are better than one

Best Doctors second medical opinion gives your employees and their immediate families an expert second medical opinion by delivering an independent and comprehensive assessment of their condition from a leading consultant. It can help your employees get on the most appropriate clinical path for their condition.

Best Doctors can bring medical knowledge to your employees when they need it most. The service provides:

- **an independent medical analysis** from an expert who specialises in the specific condition. This expert is chosen from a database of more than 50,000 peer-reviewed specialists
- **a second medical opinion**, confirming diagnosis and treatment recommendations, delivered in a confidential and easy to understand report which can be shared with your employee's treating doctor
- **telephone support** throughout the process from a dedicated case coordinator.

A **second medical opinion from a Best Doctors expert** could result in a change of diagnosis, the recommendation of an alternative treatment plan, or both. **Following a Best Doctors second medical opinion:**



resulted in a **change in diagnosis***



resulted in a **change in recommended treatment***

*Best Doctors accumulated UK data, as at January 2017

An example of where a second medical opinion through Best Doctors changed a patients diagnosis and treatment options:



Patient: 23 year old male

Symptoms

Recurrent pain radiating to lumbar region.

Initial diagnosis and treatment

Pure seminoma. Four to six cycles of chemotherapy. No surgery needed.

Prognosis

Fair.



Best Doctors impact

Identified problem

Mixed germ cell tumour with nonseminomatous elements.

Changed diagnosis and treatment

No reason for more than four cycles of chemotherapy. A very aggressive surgical approach was recommended to eliminate elements that do not respond to chemotherapy.

Referred to top specialist

Patient underwent surgery locally following Best Doctors recommendations.

Outcome

Residual tumour was found and resected.

Who can use the service and when

The second opinion service can be used by your employees, their spouse/partner and their children, including legally adopted children and stepchildren from birth to age 18, or age 21 if in full-time education.

From migraines to cancer, **Best Doctors second medical opinion** can answer the many questions your employees may have if faced with a serious illness. The service can be used at any time; your employee doesn't have to have made a claim on their Group Critical Illness policy to use it.

How it works

Five steps to a second medical opinion:

1

Contact

Your employee calls Best Doctors any time, day or night, on 0800 085 6605 to trigger the start of the expert second medical opinion process. A dedicated Case Coordinator will be appointed to support your employee or their family member throughout the process.

2

Analysis

Best Doctors will gather all the necessary information, collect medical records on your employee's behalf and process the necessary paperwork. They will analyse the clinical information and identify the key issues. Next, they will create a summary which includes medical history, literature review, case analysis, additional questions your employee may have and pertinent medical records.

3

Selection

Best Doctors will hand-pick a specialist who is the most knowledgeable in the field for your employee's specific condition from their database of more than 50,000 international experts.

4

Recommendations

The specialist will review the summary and supporting materials including pathology, MRIs, and other medical information. If the specialist requests additional pathology retesting, Best Doctors will arrange this. They will then send a detailed report to Best Doctors which includes confirmation of diagnosis and treatment recommendations.

5

Report and follow up

Best Doctors will send the report to your employee and contact them to review the content in detail by telephone. Your employee can choose to share the information with their treating doctor/s if they wish.

Other services provided by Best Doctors

As well as requesting an expert second medical opinion, employees can also use the following services:

Ask the Expert™

If your employees are unsure about a health concern Best Doctors can help them understand their condition and what it means for them. It gives them access to a medical specialist without requiring an exhaustive collection of medical records. Employees can simply call Best Doctors and their questions will be answered in a matter of days.

Doctor Online

Access to basic medical information from a local GP: a simple and confidential service that allows your employees to send non-urgent medical questions to experienced GPs, your employees can receive a personalised answer within 72 hours online at askbestdoctors.com. All doctors have been carefully selected to ensure the most trustworthy and up to date medical information is given.

Ask Best Doctors website - askbestdoctors.com.

Employees can use this website to request the services of Best Doctors second medical opinion online. The website also features a video library of around 300 videos containing detailed explanations of medical conditions, treatment and testing.

FindBestCare® overseas

If an employee wishes to be treated outside of the UK at their own expense, FindBestCare® gives help with appointments, hospital admittance, accommodation, travel and coordinating payments of medical bills.

FindBestDoc™ referral service

A customised search across a continuously updated database of more than 50,000 specialists to identify up to three consultants in a location suitable to your employee.

Summary

Overall, your employees can turn to **Best Doctors** to help answer questions that are likely to be on their mind if diagnosed with a serious illness. This means that they should be in a position to make informed decisions about their health or the health of their loved ones. At the same time, there are several other support services available to your employees to help with their health concerns.

RedArc Personal Nurse Service

What it provides

Confidential support service

RedArc is a nurse advisory and support service available free of charge to employees who make a claim through Group Critical Illness cover. The RedArc service provides employees and their family with practical and emotional support following a critical illness diagnosis. The service provides a Personal Nurse Adviser who is available by phone. Information provided by employees to RedArc is completely confidential and RedArc will not pass any information to any third party.

Experienced registered nurses

RedArc nurses are experienced registered nurses who provide emotional support while people go through treatment and recovery. As professional advisers and expert friends, they are on hand to listen to any worries, answer questions and offer guidance when it's needed most.

Professional help and a second opinion

RedArc nurses make it easier for employees to get the answers they need by helping them prepare questions to ask their consultant or doctor. Recommendations and treatment advice are in line with UK NICE (National Institute for Health and Care Excellence) guidelines.

There is also the opportunity to get a second medical opinion for the critical illness, which is a UK-based, face to face service. Your employee will receive a detailed report on their condition and the Personal Nurse Adviser will explain exactly what the information means so he or she can make an informed decision.

Summary

Employees and their families using RedArc will have everything they need in one place. They'll have one point of contact – their Personal Nurse Adviser – who brings all the services together.

How it works



Initial contact with RedArc

Everyone deals with a critical illness diagnosis differently. So when your employee feels ready to talk they can call RedArc on **01244 625180** quoting 'AVIVA GCI'. Lines are open Monday to Friday, 9am - 5pm.



Personal Nurse Adviser assigned to your employee

RedArc will need some information from your employee and assign a qualified and registered Personal Nurse Adviser with first hand experience in looking after people with critical illnesses who will provide on-going one-on-one telephone support for as long as it's needed.



Ongoing employee assistance

The Personal Nurse Adviser will talk to the employee to understand their diagnosis, whilst having the time to listen to any worries and address their concerns. They will provide guidance so your employee can make the most of what's available, aiming to remove any insecurity they may have about what's happening.



Specific services, including second UK-based opinion

If appropriate, your employee's Personal Nurse Adviser can also arrange for specific services to provide the employee with further help. For example, they can arrange a series of calls from a specialist nurse, or a course of assessed external therapy such as counselling, therefore providing a service that is tailored to individual needs and circumstances.

RedArc can also arrange a comprehensive, independent assessment of your employee's medical condition. This second medical opinion will be sourced by RedArc directly and is provided by a UK-based Consultant Specialist.

Stress helpline

What it provides

Stress is a common mental health condition, hardwired into our DNA as the 'fight or flight' response from the days when it was an essential survival mechanism. If your employees are stressed, anxious or depressive, what happens when these conditions gain the upper hand and they are unable to work?

Care first gives your employees access to a 24/7 stress helpline, handled by accredited counsellors to help employees regain some sense of control when feeling overwhelmed. It can provide practical strategies to help employees not just feel better, but to do something about the situation they face.

How it works

Employees simply call **0800 015 5632**, any time day or night. Calls are completely confidential with no limit to the number of times an employee can call.

Employee discounts for **Group Critical Illness** customers

Gym membership – Get Active

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

With our Group Critical Illness 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.

For full information, please contact your adviser.

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 added value services, please contact your adviser.

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