



# Group Income Protection

Welcome pack

For policies with 3-250 lives



# Welcome to Aviva Group Income Protection

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We're pleased you've chosen Aviva Group Income Protection. We want to help you and your employees get the most out of your policy and its wellbeing benefits right from the start. This welcome pack provides all the information you need in one place.

It includes how your employees can access their wellbeing benefits, how to make a claim and how to contact us.

Of course, this won't replace any of the contractual documents or supplementary information we publish. For full contractual details of your agreed cover please see your policy wording and schedule documents.

**It takes Aviva to help you look after your workforce  
while they look after your business.**

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# What you've arranged with us

With your Group Income Protection policy, we'll cover a percentage of your employees' gross taxable earnings if they can't work due to illness or injury. The amount covered can be found in your policy schedule document.

Long-term absence can often mean significant costs for your business. So, when one of your employees can't work, an Aviva case manager will work closely with them, offering a tailored rehabilitation plan, to help them make a safe and timely return to work.

Alongside that and the financial support, your employees get access to a suite of wellbeing services to help them make informed, balanced and positive lifestyle choices. This includes support services to help them with their mental, physical and financial health.

Wellbeing services are non-contractual benefits, that Aviva can change or withdraw at any time. They are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

## Three key reasons why Group Income Protection cover is good news for your employees and your business.

### A financial safety net

Your insured employees have peace of mind knowing that a proportion of their gross taxable earnings are covered should they suffer a long-term illness or injury. Our early intervention and rehabilitation services can help them remain at work or make a successful return to work when the time is right.

### Wellbeing services for your employees

From digital GP appointments and virtual mental health consultations, to discounts on gym membership, your employees have access to a range of wellbeing services to help manage and improve their wellbeing.

### Expert claims pathways

Looking after your insured employees is about more than paying a claim. Our tailored claims pathways give access to clinical experts, bespoke rehabilitation plans and a dedicated case manager. They apply to every claim and we have dedicated pathways for Cancer, Mental health, COVID-19, Musculoskeletal, Cardiac, Neurological and Neurodiversity.



# Supporting the wellbeing of your employees

As well as help with managing the cost of long-term sickness, Group Income Protection offers access to a suite of wellbeing services. Designed to support you and your employees every day, these services will help look after your mental, physical and financial health and help you build resilience.

**Aviva DigiCare+ Workplace app**

**Employee Assistance Programme (EAP)**

**Thrive Mental Wellbeing app**

**Wellbeing Library**

**Aviva Line Manager Toolkit: Mental Health**

**Aviva Mental Health Videos**

**Cancer Work Support Service**

**Aviva Cancer Care Support**

**Wellbeing Training**

**Get Active lifestyle discounts**

**Early Intervention and Rehabilitation Support**



## Aviva DigiCare+ Workplace app

Available to insured employees, the Aviva DigiCare+ Workplace app, provided by Square Health, offers employees the guidance they need to help detect, manage and prevent physical and mental health problems.

Services include access to:

- ✓ Annual Health Check
- ✓ Digital GP
- ✓ Mental Health Consultations
- ✓ Nutritional Consultations
- ✓ Second Medical Opinion

### How to give your employees access

There are a few actions you need to take to give your employees access to the app. You, or a nominated contact within your business will receive an email giving access to the Square Health Customer Portal. If you don't receive an email, please send the information below to us at:

 [digicare@aviva.com](mailto:digicare@aviva.com)

- ✓ Scheme name
- ✓ Product activation date (the earliest date on which employees will receive an invitation to download the app)
- ✓ Scheme number
- ✓ Employer contact name, email address and telephone number (this is a nominated person in the company who will manage employee eligibility in the easy-to-use Customer Portal)

Once you have access, simply load the email addresses of all insured employees into the Customer Portal. You can do this using a CSV file. If your employees do not have email addresses, please speak to your usual Aviva contact or email:

 [digicare@aviva.com](mailto:digicare@aviva.com)

For more information on the portal or the data upload process, view our [Customer Portal Guide](#).

If you have any data security questions, refer to our [Data Security Guide](#).


Your employees will receive an email from Square Health inviting them to download and log into the Aviva DigiCare+ Workplace app. Initial registrations will be through the employees' work email address.

Mobile data charges may apply.

Terms and conditions and the privacy policy can be viewed in the app. For further information on the Aviva DigiCare+ Workplace app, visit your:

 [Employer Hub](#)

**For app support, service questions and service support, contact Square Health:**

 **0333 0232730** Lines open Monday - Friday 9am - 5pm.  
Calls may be monitored and recorded


 [digicarehelp@squarehealth.com](mailto:digicarehelp@squarehealth.com)



## Employee Assistance Programme (EAP)

Designed to help your employees stay happy and healthy, the Employee Assistance Programme can offer valuable support 24/7 in all areas of their lives, such as coping with pressures and work, relationship breakdowns or money worries. And if it's deemed clinically appropriate, they are eligible for up to eight face-to-face or telephone counselling sessions each year.

This service, provided by Care first, is open to all employees, even if they are not covered by your Group Income Protection policy.

 **0800 015 5630**

The Information Specialist service is available Monday - Friday, 8am to 8pm.  
The Counselling helpline is available 24 hours a day, 7 days a week

## Thrive Mental Wellbeing app

Thrive Mental Wellbeing provides access to confidential mental health support, when it's needed, where it's needed, for as long as it's needed. The confidential and secure app helps employees prevent, detect and manage common mental health conditions and build resilience, using evidence-based tools and techniques. It also offers tailored goals and further support, all at the touch of a button.

Terms apply. To download the app, employees should follow these steps:

- ✓ Visit the Apple or Android app store, search 'Thrive Mental Wellbeing' and download the app
- ✓ Open the app and select 'sign up'
- ✓ Enter their email address, password and the access code **AVIVAIYP1116**.  
If you have requested a specific access code, they should use that instead.
- ✓ They will receive a verification email with a link to verify
- ✓ Once verified, they can go to the app and log in with their email address and password.

If you wish to access Thrive's service via a web browser [you can do this here](#)

Mobile data charges may apply.



## Aviva Line Manager Toolkit: Mental Health

Developed by mental health professionals, this toolkit offers bite-sized video modules and downloadable materials aimed at helping line managers spot the warning signs of poor mental health. It also helps them identify reasonable adjustments and manage professional boundaries.

Modules cover:

- ✓ Mental health in the workplace
- ✓ Changing behaviour
- ✓ Having difficult conversations
- ✓ Signposting
- ✓ How to respond to a crisis situation
- ✓ Adapting and adjusting in the workplace
- ✓ Looking after yourself

You and your line managers can access the toolkit via your Employer Hub. Terms apply.

 [Access the toolkit](#)

## Aviva Mental Health Videos

To help your employees better understand and take control of their mental health, we offer a suite of bite-sized videos covering a range of topics. Designed by our in-house mental health clinician, they cover everything from mental health stigma to navigating stress.

**The videos are available to all employees regardless of whether they're insured on the policy or not.**

 [Check out the videos](#)

## Wellbeing Library

Aviva's Wellbeing Library is full of useful content, hints and tips – including guides and tools, offering helpful support on all kinds of situations, including family, relationships, money, work, mental and physical health conditions. Whatever's on an employee's mind, they can find information to help them deal with it.



**Your employees can access the Wellbeing Library via the Aviva DigiCare+ Workplace app or online:**



[Visit the Wellbeing Library](#)

## 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. Provided by Working to Wellbeing.

**To discuss our Cancer Work Support Service please contact our claims teams on:**



**0800 142 2377**

Lines are open Monday - Friday, 9am - 5pm. Calls may be monitored and recorded.

## Aviva Cancer Care Support

We work alongside our partners, Macmillan Cancer Support, to offer expert support to you and employees who are living with or affected by cancer.



[Discover the support available](#)



## Get Active lifestyle discounts

With Get Active, your insured employees can get discounts at over 3,000 health and fitness clubs, plus great at-home fitness offers and a range of savings on other products and services. It's all designed to help keep them and their families active.

Cancer Care with Get Active offers discounted products and services that can help with the daily living adjustments a cancer diagnosis and treatment can bring. Plus, offers on services and experiences that can enhance quality time spent with family and close friends.

Terms and conditions and the privacy policy can be read online before signing up.

To get started with Get Active your employees can visit:



[www.getactive.aviva.co.uk](https://www.getactive.aviva.co.uk) and use the access code **GPPRTC**



or access it through the Aviva DigiCare+ Workplace app

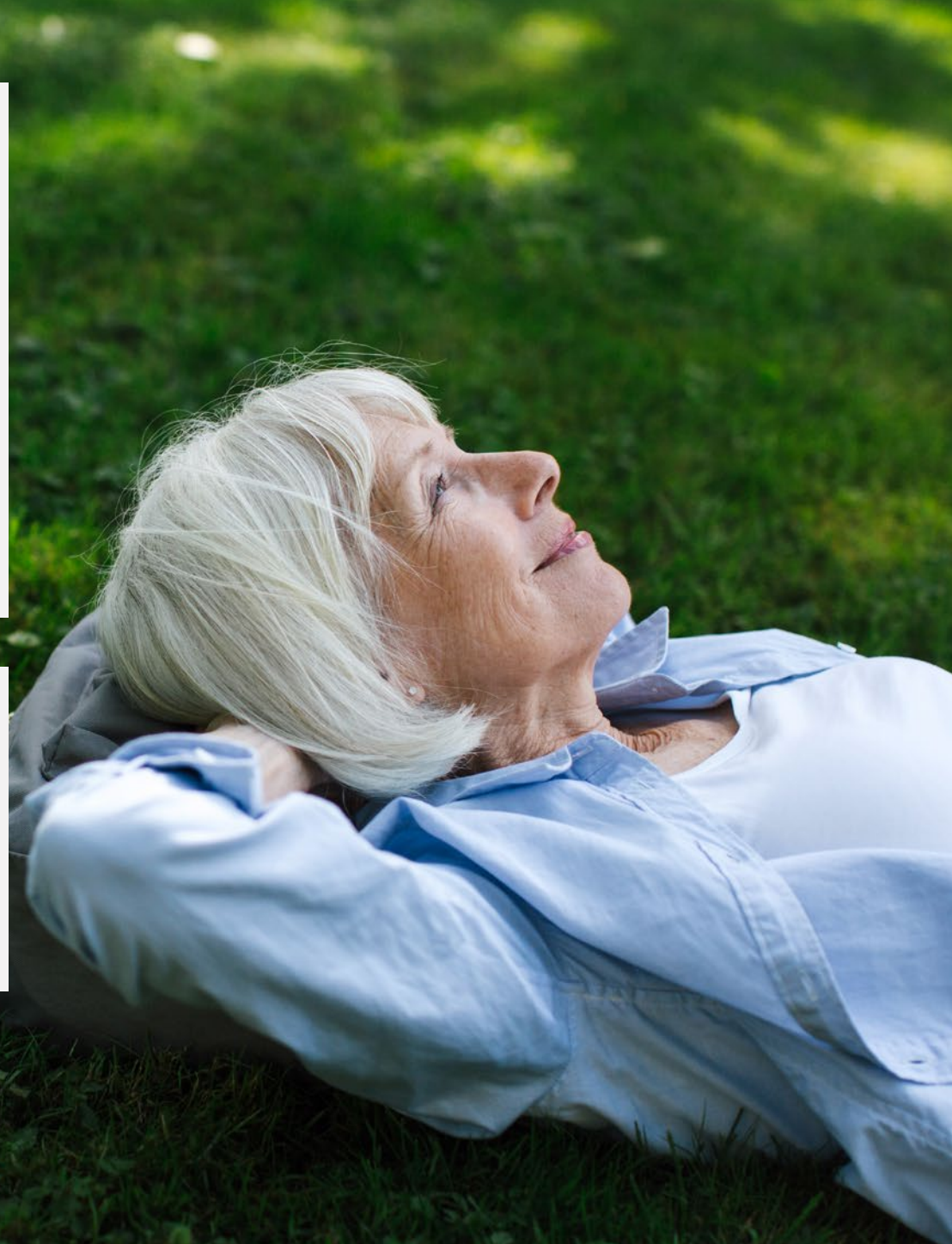
## Wellbeing Training

Wellbeing training is an increasingly sought-after tool for supporting employee health as part of an overall wellbeing strategy.

To ensure that you have access to the training you need - and at a time that suits you - we've worked with our existing suppliers to cover a broad range of topics. Training can be tailored to meet the specific needs of your business.



[Take a look](#)





# Early Intervention and Rehabilitation Support

If an employee is facing difficulties, the sooner we can help them, the sooner they can begin their recovery, so it's important to let us know as soon as possible.

Our in-house dedicated clinical and rehabilitation team can provide advice, case management, signposting, and support with return-to-work planning.

## Expert claims pathways

We understand that every employee's situation is unique, so our dedicated pathways offer a tailored approach, giving access to clinical experts and bespoke rehabilitation plans. When a problem does arise, our pathways are there to support you and your employees. And we can step in even before it gets to the absence stage.

## What support is available?

- ✓ Self-help tools and services
- ✓ In-the-moment mental health support
- ✓ In-work support
- ✓ Return to work planning tailored to your employee
- ✓ A dedicated case manager

We're able to tailor pathways for every claim irrespective of condition, and we have well established dedicated pathways for the conditions we know occur most frequently:

- ✓ Cancer
- ✓ Cardiac
- ✓ Covid-19
- ✓ Mental health conditions
- ✓ Musculoskeletal issues
- ✓ Neurodiversity
- ✓ Neurological


In 2022, 82% of our rehabilitation cases either returned to or remained at work regardless of the medical condition involved\*. The key to an effective resolution was early intervention.

\*Figures based on Group Income Protection Rehabilitation statistics, January - December 2022.



## Access support

To discuss our clinical and vocational rehabilitation support, contact our team on:

 **0800 142 2377**

Lines are open Monday - Friday, 9am - 5pm. Calls may be monitored and/or recorded.

# Your Employer and Employee Hubs

Your one-stop shop for all things wellbeing

Find all this on the Hubs:

- ✓ Group Income Protection policy information
- ✓ what each wellbeing service is
- ✓ the benefits to you and your employees
- ✓ how to access wellbeing services
- ✓ materials to help you launch the services to employees (Employer Hub)



[Visit the Employer Hub](#)



[Visit the Employee Hub](#)





# Make sure your employees get the most from Group Income Protection

We want your employees to make use of their benefits and realise the value of your investment in Group Income Protection. Here are **three steps** to help your employees make the most of their benefits:

- 1 Show this two-minute video to introduce your employee benefit offering with us.



[Access the video](#)

- 2 Tell your employees about their cover using [this email template](#), which includes all the links and information they need.

Please be sure to read it carefully and remove any content not relevant to your policy. Full details of your policy can be found in your policy schedule.



[Download the template](#)

- 3



Give your employees access to the [Aviva DigiCare+ Workplace app](#). Simply upload the email addresses of the insured employees into the Square Health Customer Portal. [For more details, see page 5.](#)

# What we need from you each year

When it comes to your scheme anniversary, your financial adviser or a member of the Aviva team will contact you for an up to date list of members. Keeping scheme data up to date helps us ensure we can provide you with the right cover.

Your financial adviser or Aviva contact will need a list of all **members** at each **anniversary date** showing their:

- ✓ name
- ✓ gender
- ✓ date of birth
- ✓ salary, **earnings** or **benefit**
- ✓ occupation
- ✓ work location (including postcodes)
- ✓ **policy** category (if more than one is covered)
- ✓ long term absentees
- ✓ Employer Pension contributions up to 40% (if covered)
- ✓ Employee Pension contributions up to 5% (if covered)
- ✓ National Insurance contributions up to 5% (if covered)
- ✓ date of leaving for any **member** who has left the **policy** or is leaving the **policy**, and
- ✓ any other relevant information such as **members** who are located **overseas**.

Please be aware we can only cover members with a UK, Isle of Man or Channel Island contract of employment.



**Download** our Group Income Protection scheme member template



# How to claim

Making a claim for Group Income Protection is straightforward.  
Here's a quick guide to how, what and when.

Our team of experts is here to support you and your employee every step of the way.


## How

### We need information from you and the employee

In the first instance, please give us a call on:

 **0800 142 2377** Lines are open 9am - 5pm, Monday to Friday.

Calls may be monitored and/or recorded  
or alternatively you can submit an:

 **Online claims form**

## What

### What we'll also need

- ✓ Evidence of your employee's medical condition, including: its severity, how long it has existed, and how it affects them.

### We may also ask for


- ✓ Evidence that they are covered under the policy, details of the employee's job duties and earnings, their passport, driving licence with photo, birth certificate and details of any other income which the member is entitled to during incapacity.



## When

### Timing is important, and here are the key points

- ✓ When you make a claim, we'll carry out the process by phone – so it's almost like a conversation rather than a series of forms to fill in.
- ✓ Your Aviva case manager will gather the information they need by talking to you, and your employee, and complete the forms for you both. Afterwards, you and your employee will be asked to sign the form electronically.
- ✓ Working like this means we can get your employee the help they need more quickly. You can contact our claims team by calling:

 **0800 142 2377** Lines are open Monday - Friday, 9am - 5pm. Calls may be monitored and/or recorded.

- ✓ If you need to make a claim you must inform us as soon as possible, either:
  - before the period of incapacity has lasted two months; or
  - for deferred periods of 13 weeks, before incapacity has lasted one month.
- ✓ We will pay benefit when a member satisfies the definition of incapacity, and their incapacity lasts beyond the end of the deferred period. The definition of incapacity will be stated in the policy schedule.

If you do not tell us about a claim within these time limits and due to the delay we are unable to confirm incapacity, payment may be affected and benefits that were due before we were told may not be backdated.





# FAQs

## 1 What do I need to do if someone leaves?

When it comes to your scheme anniversary, you need to let your financial adviser know of everyone who has left your business and is no longer covered. You don't need to let us know right away. You can find your scheme anniversary date in your policy document. If the leaver was eligible for Aviva DigiCare+ Workplace, please remove them from the Square Health Customer Portal.

## 2 How do I know who is on my policy and do I need to tell you if someone new joins?

You will need to provide us with details of the new joiner and confirm their entry date to the scheme. We need this information only on the scheme's anniversary date. There are some exceptions to this, for example, tell us as soon as possible if any member's benefit exceeds the free cover limit or if the total sum insured of the scheme increases by more than 25% (or increases by more than 50% for schemes that have 19 members or less). If the new joiner is eligible for Aviva DigiCare+ Workplace and you have registered to offer the services to your employees, please add them to the Square Health Customer Portal.

## 3 Why do you rate review?

We do a rate review every 2-3 years, depending on what your financial adviser has selected. This allows us to ensure we are providing the right cover which is fit for your business. We'll need up to date records of scheme members to help determine this.

## 4 How do I change my policy?

If you would like to change any of the benefits within your policy, please speak to your financial adviser. They will be able to provide you with advice on what changes would work better for your business. If the terms, eligibility and/or membership groups have changed, a new quote may be needed.

## 5 How do I change someone's category?








If a member of staff is promoted to a different role, for example, they become a director, as long as they fit the eligibility criteria outlined in your policy schedule and they are actively at work, they will automatically be covered. When it comes to the scheme anniversary, your financial adviser will ask for an up-to-date list of employees. This is when you can send across the record of the change of category for that employee. However, if their promotion means that the member's total benefit is above the free cover limit, we will need to request medical information, so our underwriters can determine whether we can cover the amount that exceeds the free cover limit.

### **Actively at work** – Means that the member:

- is actively following their normal full duties and hours required by their contract of employment, and
- is working at their normal place of employment, at a location agreed with their employer or at a location to which they are required to travel for business, and
- is mentally and physically capable of all the normal duties and hours of their job role; and
- has not received medical advice to reduce or stop their normal duties and hours of their job role.

# Where you can get more help

We understand that every business is different, so sometimes issues might arise that you need more help with. In the first instance, your financial adviser will be able to help you. But should you need to speak with us, here are the contact details. Aviva telephone lines are open Monday - Friday - 9am - 5pm. Calls may be monitored and/or recorded. Calls to 0800 numbers from UK landlines and mobiles are free of charge. Calls from outside the UK may be charged at international rates.

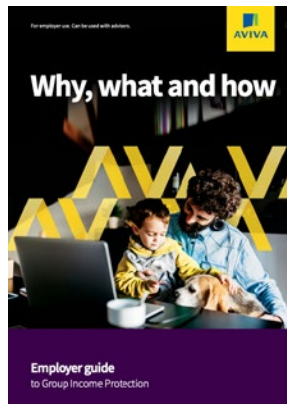
<b>Claims and early intervention support</b>	<p> <b>0800 142 2377</b> Lines are open Monday - Friday, 9am - 5pm.</p> <p> <b>groupipclaims@aviva.com</b></p> <p> <b>Online claim form:</b> Start your claim online</p>
<b>Customer service</b>	<p><b>You need help with a servicing issue</b></p> <p>For general enquiries about your Group Critical Illness Policy, contact us on:</p> <p> <b>0800 051 3472</b> Lines are open Monday - Friday, 9am - 5pm.</p> <p>or email:</p> <p> <b>groupprotection@aviva.com</b></p>
<b>Complaints</b>	<p>We are committed to providing you with a service you truly value and your feedback is important to us. If you need to make a complaint, please contact our team on:</p> <p> <b>0800 158 2714</b> Lines are open Monday - Friday, 9am - 5pm.</p>
<b>Aviva for business</b>	<p><b>You need more information about our products and services</b></p> <p>We've designed our range of business products to fit around you and your company. From public and employers' liability insurance to workplace pensions, we can help. <b>Browse our products here:</b></p> <p> <b><a href="http://www.aviva.co.uk/business">www.aviva.co.uk/business</a></b></p> <p>If you would like a quote for any of our business or group protection products, please speak to your financial adviser.</p>

# Links to key Group Income Protection documents

## Where to find out more online

Here are our brochures on all things Group Income Protection if you'd like a more information about what we offer and the wellbeing services. **Just find the document you need and click.**

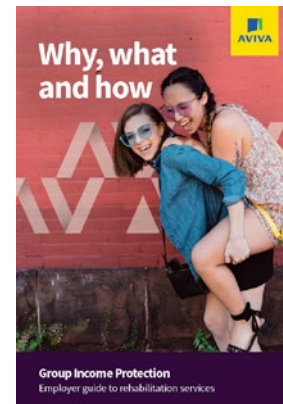
Click  
each for  
more



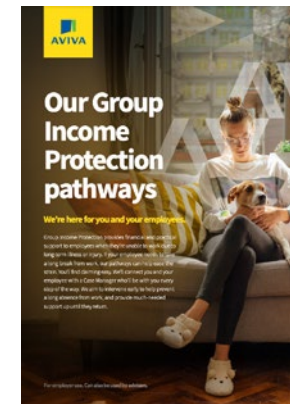
Group Income Protection,  
Why, What and How brochure



Group Income Protection  
Wellbeing Services brochure



Group Income Protection  
Guide to Rehabilitation Services



Group Income Protection  
Claims Pathway Guide





## Need this in a different format?

Please get in touch if you'd prefer this document **(GR02327 11/2023)** in large print, braille or as audio.

### How to contact us

☎ 0800 051 3472

✉ [groupprotection@aviva.com](mailto:groupprotection@aviva.com)

🌐 [Aviva.co.uk](https://www.aviva.co.uk)

Our opening hours are

**Monday - Friday, 9am - 5pm.**

For your protection and ours, calls to and from Aviva may be recorded and/or monitored.

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**GR02327 11/2023 (62732)**