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Aviva DigiCare+ FAQs

What is Aviva DigiCare+?

Aviva DigiCare+ is a mobile app designed to provide the guidance and care customers need to help take control of their health and wellbeing. Aviva DigiCare+ is a non-contractual benefit Aviva can change or withdraw at any time. When downloading and using the app mobile data charges may apply. Charges for some services may apply. Terms and conditions and the privacy policy for Aviva DigiCare+ can be found within the app. For a copy of the privacy policy please visit <https://www.aviva.co.uk/adviser/documents/view/pt25034c.pdf>

How does the Aviva DigiCare+ app work?

Aviva DigiCare+ is a health and wellbeing app that gives easy access to a range of benefits provided by a number of carefully chosen partners. Once a customer has downloaded the app from the app store and registered, they can access a whole range of services. There are helpful features like an allowance tracker and consultation notes that help them to get even more value from it. They can add eligible family members too.

How do I know if my customer is eligible for Aviva DigiCare+ and how do they register?

From 7 December 2020 all advised personal line protection policies, with the exception of Simple Life Insurance, are be eligible for Aviva DigiCare+. Customers will receive a registration invitation on their policy start date. This email will provide instructions on how to download the app and register and start making use of these benefits.

Aviva DigiCare+ is also available to eligible existing individual protection customers - that's all Friends Life policies bought since November 2011, and all advised Aviva Individual Options and + policies sold from January 2015, excluding Business Protection, Relevant Life and Simple Life Insurance.

We have emailed all existing eligible customers with an active email address to tell them about these benefits and how to register.

Some of the benefits are also available to eligible family members. To find out who is eligible for the benefits within the app, please take a look at our customer guide <https://www.aviva.co.uk/adviser/documents/view/pt25001c.pdf>

I have customers with a joint life policy. How should they register for access to this app?

Joint life customers should register separately for the app as this will allow them both to get the full allowances available through Aviva DigiCare+. They can register with their MyAviva credentials or with their joint policy number.

I have a vulnerable customer/they don't have a smartphone, how will they access these benefits?

Aviva DigiCare+ has been developed as a digital solution with services accessed easily through the digital app. Customers who can't use the Aviva DigiCare+ app can call 0345 030 8071 to access mental health support, second medical opinion and Bupa Anytime HealthLine. Call charges may apply. These services are non-contractual and can be removed at any time and T&C's apply.

Aviva: [Internal](#)

Who provides the clinical services?

The Aviva DigiCare+ app is powered by Square Health. Square Health provide the health check, nutrition, mental health support, second medical opinion and digital GP services. They utilise health technology solutions alongside a network of over 5,000 medical specialists to offer expert clinical services. Square Health is registered with and monitored by the Care Quality Commission (CQC). We also work with a number of carefully selected partners; Bupa provide the nurse helpline service and IPRS Health the physiotherapy. TI Life Planning Limited provide the Estate Administration service. Grief Encounter provide the Grief Talk helpline.

Are my customer's medical records and personal details secure within the app?

Customer data is secure at every stage of the journey. All app data held by Square Health is encrypted using AES 256. However, if the customer chooses to email records from the app these are not secure. They will be notified of this before they choose to use the email function.

How many appointments/consultations is my customer entitled to:

- Health check -1 per year for the life assured
- Nutritionist - 6 per year to be shared between users
- Mental health support - 6 per year to be shared between users
- Physiotherapy, for Income Protection+ customers only - 3 per year per condition, max 2 conditions per year for the life assured
- UK Second Medical Opinion - 2 per year to be shared between users
- 6 bereavement counselling session to be shared among all eligible family members, in the 12 months following the death of a close relative
- Unlimited access to the Bupa Anytime HealthLine, Grief Encounter's children's counselling services, estate administration support and Get Active discounts for the life assured
- Digital GP - optional paid-for service. 3 per year on a paid for basis to be shared between users

What is covered in the health check?

The health check tests 20 different health markers, within 7 risk areas. All followed up with a personalised report and a digital GP consultation to discuss the results.

1. Diabetes Risk: · HbA1c
2. Kidney Health: · Sodium, · Urea, · Creatinine
3. Liver Health: · ALP, · AST, · ALT, · GGT, · Bilirubin
4. Proteins: · Total Protein, · Albumin, · Globulin
5. Bone Health: · Calcium, · Corrected Calcium
6. Gout risk: · Uric Acid
7. Cholesterol Status: · Triglycerides, · Cholesterol, · HDL, · LDL, · Non HDL Cholesterol

How much does Aviva DigiCare+ cost?

Aviva DigiCare+ is available at no additional cost for eligible Aviva customers. Customers who took a policy from 7 December 2020 also have the option to pay for 3 Digital GP appointments if they choose to do this in the app. Customers will be told which services carry a cost when they view them in the app. All paid for services are optional and managed through the app so there is nothing for you to do on this. Aviva DigiCare+ does not affect the customers premiums and results from the health check will not increase premiums or affect the underwriting process.

Can Aviva DigiCare+ be used for COVID-19 symptoms?

If your customer experiences COVID-19 symptoms they should follow national government guidance. Aviva DigiCare+ does offer support; Bupa's 24/7 Anytime HealthLine is able to discuss COVID-19, including symptoms, a positive test result or concerns about what to look for. They can't feed into any testing services or NHS services, but will be able to signpost to an appropriate place if your customer needs guidance. They are also available to discuss any medical concerns - including

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out of normal surgery operating hours as they are available 24/7/365.

In addition, mental and nutritional support is available without the need to join long waiting lists. Finally, your customers may choose to purchase Digital GP appointments which will allow them to see a doctor quickly. The health check does not test for COVID-19.

How will Aviva DigiCare+ benefit my clients?

Aviva DigiCare+ gives your clients guidance and tools to help prevent, detect and manage common health and wellbeing problems. You can help clients and their families look forward to a healthier, happier future by taking better care of themselves today. The app is simple to use, everything is accessed from one place and it allows clients to take a proactive approach to their health. The health check allows them to spot problems early and the easy access to expert clinicians makes it convenient for clients to seek help and stay healthy.

What makes Aviva DigiCare+ different?

Aviva DigiCare+ offers a broad range of services across health and lifestyle, treatment and bereavement. Everything is in one place in a handy app and the services are interconnected - with signposting across services. Our annual clinical health check comes at no additional cost. What's more, we will be offering Aviva DigiCare+ to both new and existing customers. Our programme of communications to eligible existing customers will help your customers make the most of the benefits available to them. The Aviva DigiCare+ health and wellbeing app houses all benefits in one place.

Will my customer be able to access these benefits from MyAviva?

While Aviva DigiCare+ is a separate app, customers who are signed up to MyAviva will be able to use their existing credentials to sign into Aviva DigiCare+. Similarly, if your customer registers for Aviva DigiCare+ they'll automatically be registered for MyAviva.

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The Aviva DigiCare+ app and services provided are not insurance products and are not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority

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How do I know if my customer is eligible for Aviva DigiCare+ and how do they register?

Aviva DigiCare+ is also available to all Estate Agent partner customers with an Aviva Life Insurance+, Critical Illness+ or Income Protection+ policy bought since January 2015 and in force at 7 December 2020. It's also available to those customers who bought a Friends Life protection policy from November 2011 via an Estate Agent partner and still have that policy in force.

We have emailed all existing eligible customers with an active email address to tell them about these benefits and how to register.

Some of the benefits are also available to eligible family members. To find out who is eligible for the benefits within the app, please take a look at our customer guide https://www.aviva.co.uk/adviser/documents/view/pt25001_ccw.pdf

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