



# Your guide to **Aviva DigiCare+**



# Take control of your health and wellbeing with Aviva DigiCare+

We all know looking after our day-to-day health and wellbeing should be a top priority, but life often gets in the way.

Available with eligible individual protection policies, the Aviva DigiCare+ app, provided by Square Health, can help you and your family prevent, detect and manage common health and wellbeing problems directly from your phone or device.

Aviva DigiCare+ offers a range of health and wellbeing benefits from third party providers.

Available at no extra cost, these useful benefits include:



#### **Digital GP consultations**

Three digital GP consultations per year



#### **Annual health check**

and follow-up digital GP consultation



#### **Nutrition consultations**

Six video sessions a year



#### **Mental health consultations**

Six video sessions a year

#### **The app also offers:**

- Health, wellbeing, gym and cancer care discounts
- Bupa Anytime HealthLine
- Second medical opinion
- Digital GP
- Physiotherapy (Income Protection+ customers only)
- Bereavement counselling

Aviva DigiCare+ is ready to use as soon as your policy is active, so you can look forward to a healthier future by looking after yourself today.

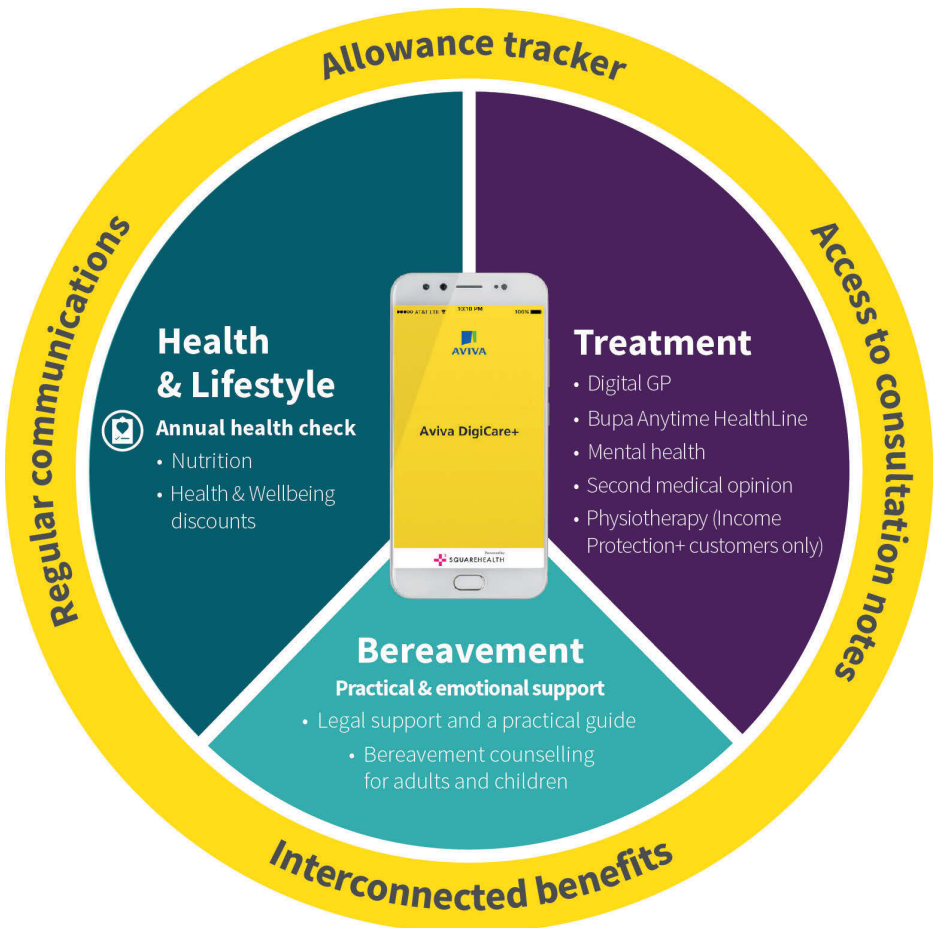
Of course the main reason for taking out a policy with us is financial protection - you shouldn't take out a policy for Aviva DigiCare+ alone.

This is a non-contractual benefit Aviva can change or withdraw at any time. Terms and conditions and a privacy policy can be found within the app.

# One app, many benefits

Many of the health and lifestyle conditions we deal with can be managed, or even avoided completely, with some small changes and careful management.

Aviva DigiCare+ has a range of health and lifestyle benefits, treatment options and bereavement support to help. You can use any of the benefits as soon as you've downloaded the app, but why not start by getting a heads up on your health with your annual health check?



## Health & lifestyle benefits

# Health check

### A check-up from the get-go

How healthy are you? The annual health check gives you a health snapshot from the comfort of your home.

It tests for liver, kidney and bone health, cholesterol, gout, proteins and diabetes risk.

With two million people in England at risk of developing type 2 diabetes<sup>1</sup>, it's reassuring to know that the health check could pick up any warning signs early.

- Request your home testing kit via the app
- Follow the instructions enclosed within the kit to give a finger prick blood sample
- Return it by Freepost to be tested in a laboratory where it will be checked for 20 different health markers
- You'll receive a personalised report and a follow-up digital GP consultation to discuss next steps

<sup>1</sup>Source: NHS, [england.nhs.uk/diabetes/diabetes-prevention/](https://www.nhs.uk/diabetes/diabetes-prevention/). NHS Diabetes Prevention Programme (NHS DPP). Information accessed November 2023).

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## Talk through your results with an expert

Once your health check report is ready, you'll be invited to arrange a follow-up digital GP consultation with a fully qualified GP who can talk you through your results and discuss any next steps. Peace of mind, just a pin-prick away.

Provided by Square Health. Not available in Gibraltar.

### Domonik's story

Domonik knew he hadn't been eating healthily. Although he had no symptoms, a family history of Type 2 diabetes was playing on his mind.

Doing the health check from home was a great way for him to be able to check for signs of diabetes without going to his GP.

The test showed that Domonik's sugar levels were normal, but his cholesterol was in the moderate to high range.

After taking the advice given in his follow-up digital GP consultation to make some small changes to his lifestyle and diet, Domonik took a blood test at his usual GP. Good news - his cholesterol was back in the normal range.

“ I probably wouldn't have done anything if it wasn't for the app. ”

**Domonik was able to fix a problem he may not have known about had he not used the health check.**

# Nutrition

## Expert help with healthy eating

Eating right can make a big difference to your overall health, fitness and wellbeing. But it can be difficult to make healthy nutritional choices, especially when you lead a busy lifestyle.

In 2021, 26% of adults in England were obese.<sup>1</sup>

So many of us recognise the need to take action but struggle to either start the process or stay the course.

If you'd like a little guidance, Aviva DigiCare+ can help.

- Access to a trained nutritionist who can help you with an optimal eating plan
- Advice on changing your relationship with food and breaking bad habits
- An assessment of your current nutrition and lifestyle choices
- Up to six consultations a year shared between you, your partner and your children aged 12 to 18 (or 21 if in full-time education)

Our nutrition experts will support you with everyday healthy eating and will help you to make long-term lifestyle changes.

Provided by Square Health.

<sup>1</sup>Source: NHS Digital, Health Survey for England 2021 part 1. Overweight and obesity in adults. Published 15 December 2022. Contains public sector information licensed under the Open Government Licence v.3.0



# Health, wellbeing, gym and cancer care discounts

## Get active for less

Enjoy great savings on a variety of products and services, provided by Get Active, to help you get active and keep healthy. From gym memberships, at over 3,500 health and fitness clubs, to online work-outs, at home fitness and other products and services that can enhance a healthy lifestyle, there is something for everyone.

- Getting active can help you feel more energised
- Regular exercise helps you to stay flexible and could prevent ill health
- Being fit and active can help boost your confidence and put you in a great frame of mind

Simply use the club finder to see which gyms are closest to you.

The sign-up process for some offers, such as health and fitness clubs, means you'll enter a binding contract which may include conditions such as minimum term and monthly fees. Please read the terms and conditions relating to your chosen offers carefully.

The Get Active and Cancer Care discounts are accessible via My Wellbeing Discounts provided by Epassi Group.

## Cancer care for less

We've now enhanced this benefit to include savings on products and services to help make a small difference if you or someone close to you is living with cancer.

These can be used for personal support or to gift to loved ones who are living with cancer. So, whether you're looking to improve your current health and wellbeing, show someone who is living with cancer your support, or you just want to feel more like yourself following a cancer diagnosis, there's a choice of specially arranged products and services to help.



# Cancer care guide

## Knowledge is power

Developed using our partners Macmillan Cancer Supports' expertise and information, our guide makes it simple for you and your loved ones to find information to help make life that bit easier. It's packed full of useful tips to help you every step of the way. On Macmillan's Support Line you can speak to their trained specialists for any emotional, practical and financial support that you may require, you can reach them on **0808 239 6341**.

The cancer experience can be one of uncertainty and anxiety. No two days are the same. People are seeking a sense of control across the journey, for themselves and their family and friends. Knowing what to expect can help you feel less overwhelmed, more in control and better equipped to make decisions. That's why the Cancer Care Guide covers topics like: assisting with financial concerns, healthy eating, employment rights, questions to ask the healthcare team, support to help you prepare for cancer treatment.





## Treatment benefits

# Bupa Anytime HealthLine

### Anytime health advice, in an instant

Got a health query about yourself or a loved one? Whether it's an everyday health concern or something more serious, chances are a qualified nurse can give you the guidance you need, rather than needing a GP or resorting to the internet.

- Call the Bupa Anytime HealthLine any time of day or night, 365 days a year
- You'll get to speak to a qualified nurse whenever is most convenient for you
- There's no limit on the number of calls you can make
- The service covers not just you, but your partner and children too

With a healthcare professional always just a call away, you can clear up concerns without the usual stresses of scrambling for an appointment or taking time off work.

Provided by Bupa. Not available in the Channel Islands, Isle of Man or Gibraltar.



# Digital GP consultation

**This service is available to you at no additional cost and gives you access three digital GP consultations a year. Customers who purchased a policy from a financial adviser on or after the 7th December 2020 are eligible for the service.**

## **Quick access to a private doctor.**

To complement existing NHS treatment, you can access our digital GP service which gives you speedy access to a private doctor – great for those who struggle to find time for doctor’s appointments. You can have up to three digital consultations which can be shared between you, your partner and children up to the age of 18 (or 21 if in full-time education). With consultations lasting up to 20 minutes this service is available from 8am to 8pm, seven days a week.

Please note that this service is not suitable for emergency treatment.

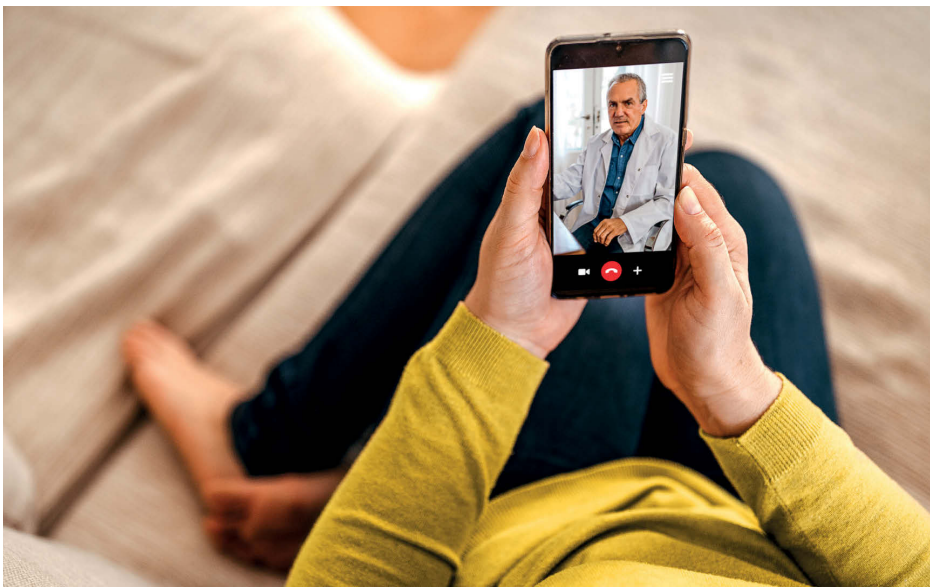
And just like your usual GP, they issue:

- private prescriptions
- repeat prescriptions
- consultant referrals
- sick notes
- advice on current medication

But all without the hassle of leaving your home or sitting in a waiting room.

For private prescriptions, a charge will be made by the pharmacist and will depend on the cost of the medicine. There is no charge for writing the prescription.

Provided by Square Health.



# Mental health support

## Make mental health a priority for you and your family

Mental health problems represent the largest single cause of disability in the UK<sup>1</sup>. With one in four adults and one in ten children experiencing mental illness,<sup>2</sup> it's good to know that Aviva DigiCare+ doesn't just keep you one step ahead when it comes to your physical health. It also gives you quick access to tailored mental health advice for you and your family.

- Up to six video or phone psychotherapy sessions a year
- Sessions can be shared between you, your partner and children aged 16–18 (or 21 if in full-time education)
- Advice available for parents concerned about younger children
- Get an appointment on average within two working days, easily bookable via the app

You'll be matched with a UK-based specialist that best meets your needs. It's a great way of accessing therapy without the costs of private treatment.

Provided by Square Health.

<sup>1</sup>Source: NHS England, [england.nhs.uk/mental-health/adults/](https://www.england.nhs.uk/mental-health/adults/), Adult and older adult mental health. Information accessed November 2023.

<sup>2</sup>Source: NHS, [england.nhs.uk/mental-health/](https://www.england.nhs.uk/mental-health/). Information accessed November 2023.

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# Second medical opinion

## A fresh pair of eyes, for extra peace of mind

It's not easy being diagnosed with a medical condition. Naturally you'll have questions and will want to be sure of the diagnosis and recommended treatment pathway – so it's reassuring to know that with Aviva DigiCare+ a second medical opinion on your initial diagnosis from a UK-based clinical specialist isn't far away.

The service offers:

- In most cases, a face-to-face consultation. Video or phone consultations are also available
- Support with a wide range of physical and mental health conditions

The specialist will give you an in-depth analysis of your diagnosis and treatment options, and will answer any questions about your diagnosis. You can use this service twice a year, and it covers you, your partner and children aged up to 18 (or 21 if in full-time education).

Provided by Square Health.



# Physiotherapy

## Manage injuries and pain with maximum ease

If you've bought an Aviva Income Protection+ policy, you can benefit from our physiotherapy services. Aimed at helping people of all ages to manage injuries and conditions and prevent them from worsening, our physiotherapists use movement, exercise, manual therapy and education to combat minor injuries through to chronic musculoskeletal pain.

Income Protection+ customers can benefit from an online programme of physiotherapy.

The service can be used twice per year for separate conditions, with access to three face-to-face physiotherapy sessions per year, per condition.

With early intervention, we hope to help you nip any physio issues in the bud, enabling you to live a comfortable, active and longer life. Physio could also help you get back to work if you've had to stop due to injury.

Provided by IPRS Health. Only available to Aviva Income Protection+ customers.  
Not available in the Channel Islands, Isle of Man or Gibraltar.





## Bereavement support

# A helping hand through the most trying times

In the event of a bereavement, would you know who to inform and what practical steps you'd need to take? If the worst were to happen to you or your loved ones, we know you'd want to make sure those left behind have all the support they need. Not just financially but in terms of practical assistance and emotional care.

- **Bereavement counselling** – loss can take a long time and a lot of talking to process. You can access six telephone consultations with a qualified counsellor, which can be shared between you, your partner and children aged 16 to 18 (or 21 if in full-time education). Your partner and children can continue to use the service if you pass away during the policy term.
- **GriefTalk**, Grief Encounter's confidential helpline, provides bereavement support for any children and their families impacted by the death of someone close.
- **Estate administration** – legal services and professional guidance to support the bereaved through the often-complex process of valuing and distributing the estate, finalising tax and paying debts. Fixed-fee legal assistance for complex cases is also available.
- **Fast-tracked funeral payments** – we can pay the funds from a death claim directly to the funeral director should they be needed urgently, of up to £11,000 per claim.
- **Bereavement guide** – a practical guide to registering a death and other practicalities that will need consideration.

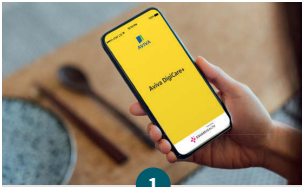
Bereavement counselling provided by Square Health. Grief Talk provided by Grief Encounter. Estate administration provided by Red Apple Law - services may be limited in the Channel Islands, Isle of Man and Gibraltar.







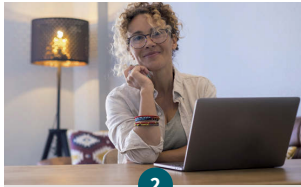
# How to access Aviva DigiCare+



## Download the app:

Get the Aviva DigiCare+ app from the App Store or Google Play.

Mobile data charges may apply.



## Register your details:

Open the app and register using your policy number or the activation code from your invitation email. Or you can log in using your MyAviva details.

If your policy has been placed in trust since January 2015, you'll need to use an activation code to register, unless you are the primary policyholder for another policy registered under MyAviva. We'll email the activation code to you.



## Start using the services:

As soon as you've completed your profile you can order your health check test kit and make use of the other benefits.

Aviva DigiCare+ is an app-only service. It's compatible with most iOS and Android mobile devices.

## Need some help?

### For registration support:

Customers with a **BPL** prefix on their policy number can email [protection@aviva.com](mailto:protection@aviva.com). All other customers can email [protectioncustomers@aviva.com](mailto:protectioncustomers@aviva.com) or call **0345 600 3122**. Opening hours are Monday to Friday 9am to 5pm. Calls are monitored and may be recorded.

### If you don't have a smartphone or tablet, but want to use the benefits:

call **0345 030 8071**. Opening hours are Monday to Friday 9am to 5pm. Calls are monitored and may be recorded.

### For Technical App support from Square Health:

email [digicaresupport@squarehealth.com](mailto:digicaresupport@squarehealth.com) or call **0333 023 2700**. Opening hours are Monday to Friday 9am to 5pm. Calls are monitored and may be recorded.

### For queries about benefits provided by Square Health:

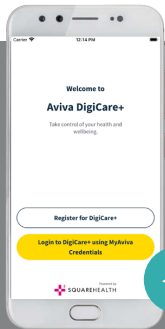
For queries on booking consultations, health results etc call **0345 030 8071**. Opening hours are Monday to Friday 9am to 5pm. Calls are monitored and may be recorded and **press 1** for Square Health.

# Tap into your benefits in an instant

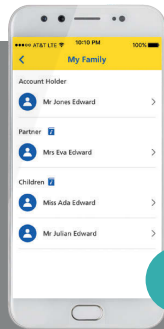
Having all the benefits in one place on the app helps to make following advice with action simple and straightforward.

Aviva DigiCare+ lets you access video consultations, review your consultation history and keep track of your allowance, all in a few taps of your phone.

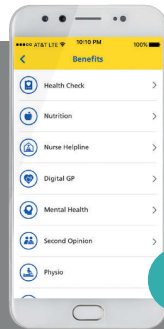
## Here are some of the things you can do:



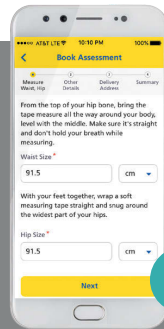
Register or log in to your account



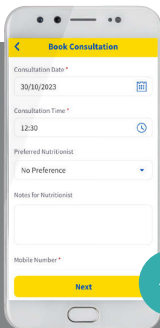
Add family members to your profile – they can use many of the benefits offered too



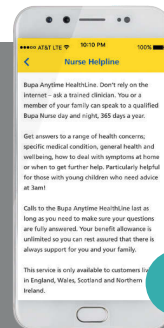
Choose from a range of benefits to support your health and lifestyle



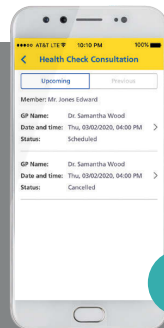
Take advantage of an annual health check to identify potential health risks and receive advice from a digital GP on any recommended action to take



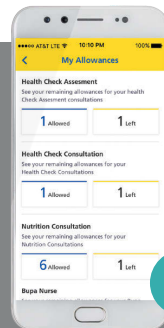
Get a personalised plan from a trained nutritionist who can also help you and your family to change your relationship with food and break bad habits



Need some medical advice? Rather than relying on the internet, you can speak to a qualified nurse. Eligible family members can use this service too



You can view your consultation history all in one place



It's easy to keep track of your consultation allowance

# Clinical excellence at the touch of a button

Our focus is on providing you with the best protection we can against the worst that could happen. But true protection starts with early intervention and detection of issues.

We want to help make looking after yourself and your loved ones that little bit simpler. That's why Aviva DigiCare+ offers a range of benefits from carefully chosen expert partners.



“As Medical Director at Aviva, it’s my job to make sure the carefully selected partners we work with bring you quality clinical support. That’s why I’m proud to introduce Aviva DigiCare+. The app offers a range of interconnected benefits to help you take control of your health and wellbeing, whether that’s understanding your personal health risks, taking action to improve your health or seeking support, all from the day your protection policy starts.”

**Dr Doug Wright, Medical Director, Aviva**

“As a consultant surgeon myself, I know the value of quality medical services which are readily available at the point of need. Our technology platform is highly flexible and in partnership with Aviva we have developed a bespoke solution with a single access point to all these benefits.”

**Dr Bippon Vinayak, Executive Chairman  
and co-founder of Square Health**






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Please get in touch if you'd prefer this terms and conditions (PT25001) in large print, braille, or as audio.

## How to contact us

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 [protection@aviva.co.uk](mailto:protection@aviva.co.uk)

 [aviva.co.uk](http://aviva.co.uk)