

Mental Health Pathway and Mental Health Pathway Plus

Protect your business and
support your employees

Available through Optimum and
Optimum Referral

For intermediary and employer use only.
Not for use with employees.



Taking a personal approach to mental health

We're all unique, with individual needs. That's why we believe in tailoring mental health treatment to an employee's personal requirements. One in four of us experience mental health problems in any given year¹. That's where our dedicated Mental Health Pathway and Mental Health Pathway Plus services can make a big difference. Both are optional benefits through Optimum and Optimum Referral, subject to an additional premium. For full details of cover, please refer to the relevant policy terms and conditions, copies of which are available from your group administrator.

With early intervention and the right support, we can help employees with their mental health problems and return to work. In turn, that helps minimise the impact of presenteeism and sickness absence.

Every successful business relies on its people being in tip-top shape to take advantage of opportunities and face challenges. So, it makes perfect business sense for you to do everything you can to keep your employees as happy and healthy as possible.

Traditionally, health insurers set specific benefit limits for mental health out-patient cover. We do things differently because we know for many customers, there's a better, more effective way to manage mental health claims.

Source: 1. *Source - [england.nhs.uk/mental-health/adults/](https://www.england.nhs.uk/mental-health/adults/) - Contains public sector information licensed under the Open Government Licence (OGL) v3.0 for public



Mental Health Pathway

A clinically guided journey with evidenced treatment outcomes, this pathway can help employees manage their mental health and be their best selves both at home and at work.

Your employees benefit from:

- ✓ **Self referral -**
There's no need for a GP referral. They can refer themselves for an assessment with a third party mental health practitioner.
- ✓ **Clinical treatment determined by front end clinical assessment -**
Routing them to appropriate treatment, including direct escalation to specialist assessment and in or day-patient treatment if required.
- ✓ **Cover based on clinical need -**
Treatment continues as clinically appropriate, reducing delays in treatment for talking therapies and unnecessary admission to in-patient care. No excess or out-patient limits apply (if chosen).
- ✓ **Simple claim process -**
They only need to contact our claims team once. Their treatment is then overseen by the third party clinical provider – leaving them to focus on getting better.
- ✓ **Range of treatment options -**
Online cognitive behavioural therapy (CBT), remote talking therapies, face-to-face treatment, psychiatrist assessment and in-patient treatment where clinically necessary.
- ✓ **Choice of delivery options -**
Remote (phone or video) or face-to-face talking therapies and psychiatrist assessment/treatment.
- ✓ **Wide range of practitioners -**
Over 3,000 clinicians including: talking therapists, counsellors, EMDR (eye movement desensitisation and reprocessing) therapists, practitioner psychologists, and psychiatrists.

Mental Health Pathway doesn't cover:

- ✗ treatment, diagnostic tests, or assessment of learning difficulties or developmental or behavioural problems such as attention deficit hyperactivity disorder (ADHD) and autism spectrum disorder
- ✗ chronic conditions
- ✗ addictive conditions.

Mental Health Pathway Plus

Mental Health Pathway Plus has all the benefits of the Mental Health Pathway with the addition of two key benefits, which address the needs of employees with long-term mental health conditions and addictions.

Addictions cover

- ✓ Covers any addictive condition

Addictions programme

- ✓ Early access to out-patient support helping members tackle the issue before it impacts their work and home-life.
- ✓ In-patient treatment where clinically indicated.
- ✓ Cover for one addictive conditions treatment programme (available once during the lifetime of the policy).
- ✓ Clinically governed, stepped care pathway.

Chronic treatment

- ✓ We've removed any restriction on chronic mental health conditions and have provided defined clinical support.
- ✓ Front-end clinical assessment and stepped care pathway by Aviva's third party clinical provider.

Aviva's third party clinical provider will assess each claim relating to mental health symptoms.

Mental Health Pathway doesn't cover:

- ✗ treatment, diagnostic tests, or assessment of learning difficulties or developmental or behavioural problems such as attention deficit hyperactivity disorder (ADHD) and autism spectrum disorder
- ✗ treatment of conditions requiring a long-term, multidisciplinary team approach, such as anorexia nervosa and personality disorders.

An additional premium may apply if you choose Mental Health Pathway or Mental Health Pathway Plus option. For full details of cover, please refer to the relevant policy documents.

How our Mental Health Pathway works

From start to finish, your employees will be supported by Aviva's third party clinical provider, whose clinicians can provide appropriate assessment and rapid access to effective treatment. In addition, the provider's case management team will co-ordinate your employee's clinical care and claim with sensitivity and empathy.

Instead of waiting to see their GP, your employees simply call our claims helpline. We'll assess their claim and - if it's covered - we'll refer them to our third party clinical provider who will offer your employee a prompt assessment.

They'll spend time assessing the individual's unique situation and develop a treatment plan tailored to their clinical needs. This could include face-to-face, video, telephone or online support. Where clinically appropriate, they'll refer the employee on for further specialist assessment.

The case manager will help plan your clinical journey. Where appropriate, our third party clinical provider will offer a relapse prevention programme, giving members access to 12 months' online self-help support.



We make it personal...

**We firmly believe treatment is more successful if it's based on individual needs.
That theory is the basis for both Mental Health Pathways.**

Tangible results underpinned by clinical evidence

- ✓ We measure the success of the service by clinical results. Aviva's third party clinical provider will agree treatment goals with your employee at the initial clinical assessment to make sure treatment is tailored to their individual needs.
- ✓ The results below clearly demonstrate how this approach can help you better support your employees; helping recovery, supporting a return to work and, in many cases, preventing workplace absence.

The results speak for themselves...

Our pathways have proven and tangible results, underpinned by clinical evidence. As of October 2023, the people we'd helped had seen these results²:

- ✓ **99%** of customers/employees were offered assessment within 48 hours.
- ✓ **98%** felt they'd been involved in the choice of treatment provided - online, telephone, video consultation or face-to-face.
- ✓ **97%** of employees were satisfied with the timelines, ease and efficiency of the service.
- ✓ **92%** of employees who went off work were either back at work or ready to return to work by the end of their treatment.
- ✓ Only **9%** of patients required psychiatrist assessment and treatment.
- ✓ Less than **1%** of customers needed in-patient care.

We make sure your employees receive expert care

Through the Mental Health Pathway, your employees have access to over 3,000 clinicians, including talking therapists, counsellors, EMDR therapists, practitioner psychologists, and psychiatrists.

Recognising that one size doesn't fit all, our third party provider draws on their clinical experience and insight to recommend the most appropriate treatment for your employees' unique needs. Every recommendation is underpinned by clinical evidence, expertise and outcomes, giving you the confidence that your employee will get the treatment proven to be most effective for their condition.

Therapies include, but are not limited to:

✓ Cognitive behavioural therapy -

A talking therapy that can help individuals change the way they think and behave. It's most commonly used to treat anxiety and depression, but can be useful for other mental and physical health problems.

✓ Cognitive analytic therapy -

A type of therapy that marries together ideas from analytic psychology with those from cognitive therapy. Each programme of therapy is tailored to the individual's needs, taking into account their current situation and problems they're dealing with.

✓ Person-centred therapy -

Also known as person-centred counselling or client-centred counselling, this is a humanistic approach that deals with the ways in which individuals perceive themselves consciously rather than how a counsellor can interpret their unconscious thoughts or ideas.

✓ Mindfulness -

A mental state achieved by focusing one's awareness on the present moment, while calmly acknowledging and accepting one's feelings, thoughts, and bodily sensations, used as a therapeutic technique.

✓ Interpersonal psychotherapy -

A structured therapy for people with moderate to severe depression, where difficulties are understood as a response to everyday interactions with others.

✓ Eye movement desensitisation and reprocessing -

Known as EMDR, this type of psychotherapy is often used to treat post-traumatic stress disorder.

For full details of cover including restrictions and exclusions, please refer to the terms and conditions documents.

To find out more, please speak to your Intermediary or Aviva Account Manager.

Contact us

To speak with us directly:

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