

For financial adviser use only. Not for use with customers.



Company Physio Essentials

Target Market Statement

This assessment has been prepared by Aviva Health to provide an overview of our Company Physio Essentials product.

It is intended to help advisers understand the identified target market for this product.

Further details of our products can be found on the [Health adviser website](#).

Who is Company Physio Essentials designed for?

Company Physio Essentials is designed for corporate companies who wish to cover 250 or more of their employees. The product is intended to provide cover for employees of an actively trading business based in the UK (note this does not include Channel Islands or Isle of Man).

The product provides advice, support and treatment for muscle and joint conditions, also known as musculoskeletal (MSK) conditions, using a network of independent physiotherapists.

Company Physio Essentials provides quick access to physiotherapy to restore body movement after an injury or illness. This product could be suitable for companies who want to give their employees timely access to physiotherapy at a convenient time and location, without long waits on the NHS.

The product uses physiotherapy treatment to achieve an improvement in symptoms and try to return employees to their everyday activities either at home or at work.

This product could be suitable for companies who are experiencing high absence due to MSK conditions and helps employees get quick access to physiotherapy, supporting their return to work and help improve their productivity.

Company Physio Essentials is designed to complement the care received on the NHS. All treatment is case managed according to the needs of the employee and can take place in a face-to-face or virtual setting based on their symptoms and physiotherapist's assessment.

There are two ways Company Physio Essentials can be offered to employees. A company paid scheme or a flex scheme where employees pay for the product through salary sacrifice.

What features should you be aware of when considering this product?

- Company Physio Essentials could be suitable for companies actively trading in the UK, (note this does not include Channel Islands or Isle of Man). All members must be a resident of the UK for at least 6 months of the year
- Only available to employees aged 18 or over
- Company Physio Essentials is designed to cover employees and, if required, their spouses, partners or civil partners provided they are aged 18 or over and live at the same address. It cannot cover any other dependents including children
- The product is designed to pay for the treatment of muscle and joint pain only, also known as musculoskeletal (MSK) conditions
- This product might not be appropriate for companies and members who already have a cash plan or MSK cover on their PMI as they cannot have duplicate cover
- Company Physio Essentials doesn't have underwriting and has a flat base price, per member, based on experience
- Company Physio Essentials is a direct referral product, meaning that a member will not need to see a GP prior to accessing the service
- Employee paid Company Physio Essentials members are unable to use the product in the first 30 days of the first policy year; this restriction will also apply to a spouse, partner, or civil partner from the first date they join the policy. This restriction does not apply to company paid Physio Essentials
- The policy doesn't cover domiciliary physio (face-to-face physio at home) or exercise equipment and appliances that are recommended e.g. orthotics or TENS machines
- We recognise that some businesses have additional needs when buying our products. Aviva is committed to helping meet these needs. Please contact Aviva for guidance or support.

How can Physio Essentials be purchased?

Via an insurance broker with advice:	Direct from Aviva with advice:	Direct from Aviva without advice:
<ul style="list-style-type: none">● Face to face● By telephone	<ul style="list-style-type: none">● Face to face● By telephone	<ul style="list-style-type: none">● N/A

What is covered?

Telephone clinical assessment (TCA) with a physiotherapist to assess pain in the back, neck, muscles or joints and determine the appropriate treatment.

We will cover up to five TCAs each member, every policy year.

The TCA will recommend one of the following based on the individual member's condition and clinical need:

- Virtual physiotherapy – a session with a physiotherapist, delivering a tailored programme of exercises to address the MSK problem
- Face-to-face physiotherapy – a session with a local physiotherapist from Aviva's network. The physiotherapist will determine the type of treatment and duration of care required
- GP referral – following a TCA or a face-to-face physiotherapy session the physiotherapist may highlight that the condition cannot be treated via physiotherapy. A recommendation of the next course of treatment will be provided for the individual to take to their GP who may then arrange for them to see a specialist. Please note that this specialist treatment will not be covered by the policy
- Unlimited online information at any time during the policy year to support good MSK health.

Who could the benefit be suitable for?

This benefit could be suitable for companies who want the peace of mind that their employees can discuss musculoskeletal problems with a health professional and receive a treatment plan that is tailored to their needs.

Companies choosing this policy need to ensure that employees are happy to accept that they will need to conduct self-management after treatment to reach 100% recovery, as this will take time. Members should be aware that for certain conditions they may never achieve full recovery.

Members will be required to use Aviva's network of independent physiotherapists for treatment. If the member wants to use a physiotherapist outside of the network, this won't be covered by the policy and the member will need to fund this treatment themselves. Therefore, companies purchasing this product will need to be comfortable with their employees using Aviva's network for treatment.

Companies choosing this product should be happy to accept that not all treatment will be face-to-face, as it is based on the presenting symptoms, so it could be virtual, over the phone or members may be referred to a specialist.

This product may not be suitable for members with multiple MSK conditions who may need to claim numerous times, as they are limited to 5 TCAs per year.

The product is not suitable for companies wishing to cover the costs of treatment by specialists.

| Retirement | Investments | Insurance | Health |

Aviva Health UK Limited. Registered in England Number 2464270. Registered Office 8 Surrey Street Norwich NR1 3NG. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139. A wholly owned subsidiary of Aviva Insurance Limited. This insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

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

GEN7155 06/2021 REG001

