


Why, what and how



Group Income Protection

Employer guide to rehabilitation services



“ When a serious illness or accident strikes, it can be devastating for you and your employee. Our tailored rehabilitation support is there to help you and your employees when they need it most - whether that's to help them stay in work or, following a period of absence, return to work. ”

JULIAN NURSE
GROUP PROTECTION PROPOSITIONS MANAGER, AVIVA

Aviva's Group Income Protection aims to provide employees with financial help if they are unable to work because of illness or injury (after the deferred period and in line with the definition of incapacity on the policy). Alongside this are the rehabilitation services and here, we put the spotlight on how we deliver these.

Why rehabilitation services matter

Long-term absence or employees who are unable to perform at their best can often mean significant costs for your business. When one of your employees is unable to work, it's important that you can get to grips with the underlying issue and help them back to good health. Of course, getting them back in shape for work can help you get back to running your business: everyone wins.

Employee rehabilitation can require expertise, time and resources. And that's where Aviva's Group Income Protection comes in. We can support you and your employee during sickness absence by delivering both financial support and rehabilitation services designed to help them make a safe and timely return to work, or intervene early on to help support an employee whilst in work.

We offer a range of rehabilitation services to help get things moving, many of which you'll find in the following pages.

What we do

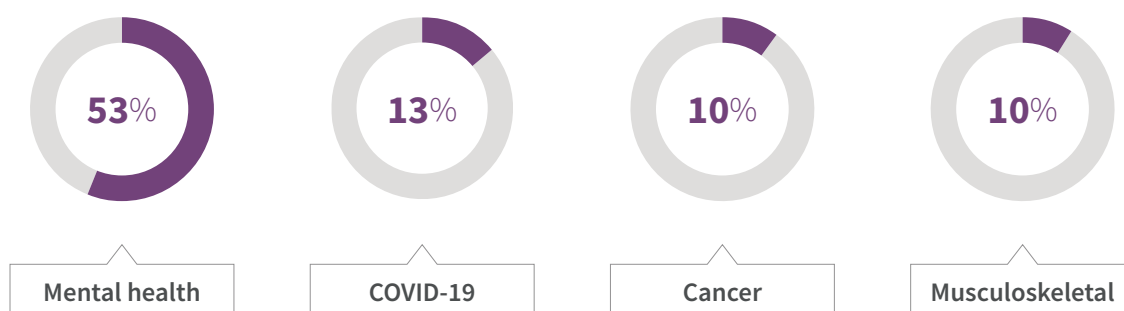
Here's a brief overview of what rehabilitation means to us

We intervene early

Early intervention has the potential to stop employee health issues getting out of control. You may already have absence management and occupational health processes up and running. We can complement what you already have in place, as seamlessly as possible. We believe intervening early can increase the chance of a successful return to work. We have dedicated clinical pathways in place to support you and your employees, drawing on internal and external clinical expertise where needed.

Rehabilitation: we help with many different conditions

Here are the top four conditions that we provided support for in 2021:



Aviva Group Income Protection data January - December 2021

What we do

We're here for you

Your case manager is your key contact. They will understand your specific operational needs and rehabilitation requirements, keeping both you and your employee in the picture, right from the start. Wherever you or your employees are based, our team and rehabilitation partners can provide assessments and vocational support anywhere in the UK.

We make it personal

Our rehabilitation plans and clinical pathways are tailored to the specific needs of each individual. Our clinical and vocational rehabilitation teams review each case on a personal basis. We also make sure we keep you fully updated and consulted throughout our streamlined process.

Who does what

Aviva's three tier rehabilitation structure



1 Aviva case manager

Your key point of contact is your case manager, who will assess what is needed and will coordinate the services your employees require. They will direct the skills of clinicians and vocational rehabilitation specialists to help achieve the best outcome for all concerned and are your main point of contact throughout.



2 Aviva clinical and vocational rehabilitation teams

Our case managers, most of whom are trained in Mental Health First Aid, are supported by in-house experts, including:

- A team of Vocational Rehabilitation Consultants
- Doctors, including a Chief Medical Officer
- A team of nurses, specialising in conditions including mental health, oncology, cardiology, occupational health and more
- Certified Disability Management Professionals, trained through the National Institute of Disability Management.



3 Aviva rehabilitation partners

Your case manager can call upon a broad network of third-party rehabilitation partners specialising in mental health, cancer, Covid-19, musculoskeletal and neurodiversity solutions. These specialists provide a range of services aimed at helping people remain in work, or to make a safe and timely return to work. These services may include:

- Workstation assessments
- Specialist nurse visits
- Cancer support
- Physiotherapy
- Functional capacity evaluation
- Cognitive behavioural therapy

Aviva rehabilitation partners



Click on each circle and visit the partner websites to find out more information on the services provided by them.

Please note, Aviva are not liable for the content of these sites.

The services provided by Aviva's rehabilitation partners are not insurance products and are not authorised or regulated by the Financial Conduct Authority or the Prudential Regulation Authority.



How early intervention works

Get in touch as soon as you can, so we can help

We've found that working closely with employees at an early stage of absence is more likely to result in a successful return to work. This will usually be during the 'deferred period' of your Aviva Group Income Protection policy with us, which is the number of weeks you have chosen before you can make benefit claims.

Our track record

Our figures* show we've helped employees return to work by proactively managing health issues. Regardless of the medical condition involved, the key to an effective resolution was early intervention. In fact, for employees who received our rehabilitation support:

92% of employees with a mental health condition who returned to work with our support, did so within the deferred period

90% of employees with a musculoskeletal disorder who returned to work with our support, did so within the deferred period

69% of all employees receiving our support following cancer, successfully returned to, or remained at work

88% of employees with Covid-19 that returned to work with our support, did so within the deferred period

(*Aviva Group Income Protection data 2021)

How early intervention works

Referrals for rehabilitation: how they work

Once an employee has been absent for four weeks or more, get in touch with us. In most situations and with your consent, we'll speak to your employee over the phone. Your case manager will discuss the employee's illness or injury in an empathetic and understanding manner. We will then offer emotional and practical support while identifying the issues that you and the employee face to achieve a successful outcome.

Our team will work closely with you to ensure that our decisions support you in managing your employee's absence. After your employee's initial needs assessment, your case manager and the appropriate clinician will consider how best to support you and your employee.

Rehabilitation support in action

We may recommend and co-ordinate any of the following services:

- talking therapies
- chronic condition management programmes
- referrals to external clinical specialists
- job demands analysis
- physiotherapy
- ergonomic workplace assessment
- return to work planning
- functional capacity evaluation
- workplace case conference
- signposting to specialist government or charitable services
- rehabilitation case management
- post Covid-19 return to work support
- neurodiversity support

To ensure that your employee feels supported during what could be an emotional and challenging time in their life, it's important to have regular communication from the start. Staying in touch by phone or through informal face-to-face meetings will help your employee feel valued, and reduce the risk of them becoming dissociated from the workplace. **We're here to give you support and advice. If you have any concerns about your employee's illness and the support they're receiving, your case manager is at the end of the phone.**

We'll support you through the process when your employee can't return to work right away

From the deferred period...

Your Aviva Case Manager will make sure your employee receives the best support possible during the deferred period of your policy. If your employee is still unable to return to work, we will let you know when we need to start the claims assessment process.

...to a rapid claims assessment

We'll assess all medical information you send us, with input from our experienced clinical staff. If we need more evidence to support the claim - such as a report from the employee's treating clinician or an independent medical assessment - we'll ask for it.

If we haven't already been in contact with your employee to offer them our rehabilitation services, with your consent, we'll contact them by phone to start the claims process. If you feel your employee may be too ill to talk to us on the phone, we can send the necessary paperwork directly to them. We can also tell your employee directly about our claims decision, unless you specifically ask us not to do that.

...we'll do the heavy lifting for you

We'll tell you what's happening at all key stages of the process. If you have any queries about a claim, we are simply a phone call away. At the same time, your dedicated case manager will continue to support your employee.

Making a claim

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 complete the forms for you. All that happens afterwards is you and your employee will need to sign the form electronically.

Working like this means we can get your employee the help they need more quickly. And to help speed up the process, it's helpful if you have these five pieces of information to hand when you speak to your case manager about the claim:

1. Your employee's job title, hours and duties
2. Details of their salary and sick pay entitlement
3. Their absence history, including the dates they have been absent from work
4. Any information you have about their condition and any support or treatment they have had so far
5. If your employee is still working, what are they struggling with at work, home or otherwise?



How to get in touch

Referrals or claims, we're here to help



0800 142 2377*



groupIPclaims@aviva.com

*Lines open 8:30am - 5pm Monday-Friday. Calls to and from Aviva may be monitored and/or recorded. Calls to this number are free of charge from UK landlines and mobile phones.

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