



Can your business afford not to have private health cover?



Will employee absence hurt your profits?

If you're a sole trader or small business, having yourself or just one of your employees off work can seriously impact your company and your profits. Especially if that employee is a key member of the team or they're off for a prolonged period of time and have to wait for the medical treatment they need.

Private health cover is designed to cover the costs of private medical treatment for curable, short-term illnesses or injuries, generally covering in-patient and day-patient treatment as well as eligible out-patient treatment. This could help your employees to return to work quicker.

Solutions from Aviva provides flexible private health cover for companies just like yours, helping to protect your employees and keep your profits healthy.

The cost without private health cover

Official statistics¹ show that an estimated 149.3 million working days were lost because of sickness or injury in the UK in 2021, which is equivalent to an average of 4.6 days per worker.

For a team of 55 for example, this equates to an average of 253 days lost - which is equal to the total number of working days in 2021.

This shows just how important it is to manage absence within your business. Covering your employees with Solutions means that they could get back to work quicker after injury or illness, saving you money and making your business more productive.

It's also why we include our therapy pathways, BacktoBetter and the Mental Health Pathway as standard on Solutions. Musculoskeletal conditions and poor mental health are common reasons for absence in the workplace and these services could lead to an even quicker recovery time for your employees getting them back to work even faster.

1 ONS, Sickness absence in the UK labour market 2021. Published 29 April 2022. Contains public sector information licensed under the [Open Government License v3.0](#)

How Solutions can benefit your business...

- ✔ Solutions from Aviva can give your employees faster access to diagnostics and medical treatment, aiming to help them back to work as soon as possible.
- ✔ It can help you manage employee absence better and it covers many conditions that cause them to take time off work, including musculoskeletal conditions, cancer and mental health issues.
- ✔ Offering comprehensive PMI as part of your employee benefits package shows how much you value them.
- ✔ It lets you offer different levels of cover for different categories of employees at an affordable price, whilst offering an easy way to manage and control your costs.
- ✔ It can make your business stand out from the crowd, helping you to keep and recruit talented workers.
- ✔ It gives your employees peace of mind during a difficult time with expert guidance and support to get the treatment they need.
- ✔ Easy to set up and administer - to be accepted or transferred over to our private health cover policies there is no need for a medical examination. We aim to make setting up, administering and claiming as easy as possible for our customers.
- ✔ Private health cover is a tax-deductible business expense (under current tax rules, which may change in future).



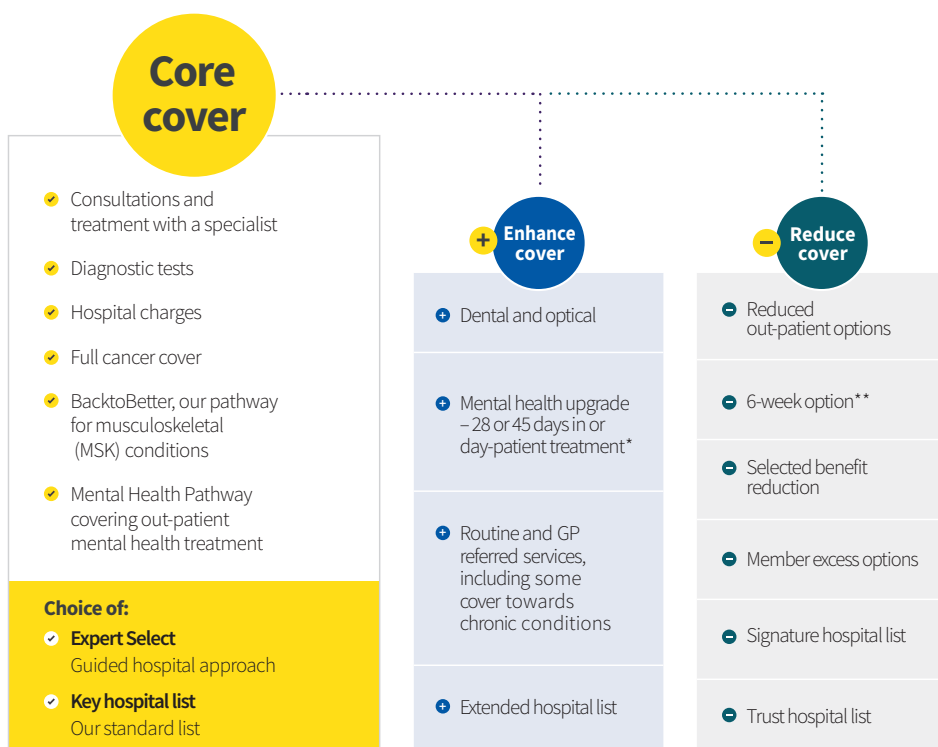
How Solutions works

Solutions is our PMI product for businesses with 1-249 employees and it gives you extensive benefits through its core cover. But because we know every business is different, we've made sure Solutions is flexible, letting you set the level of cover to suit both your business needs and your budget.

It's an annually renewable contract so there's even flexibility to change your cover at renewal.

We'll take you through the core cover and show how you can build your plan to suit your business in 3 simple steps:

1. **Start with Core, with such a comprehensive range of benefits this may be all you need**
2. **Depending on your business needs and budget, you can choose to Enhance or Reduce your cover with our range of options**
3. **Keep or remove options to build your perfect mix**



Added value

MyAviva, Aviva Line Manager Toolkit: Mental Health, Get Active, Cancer Care with Get Active, Stress Counselling Helpline, Aviva Digital GP, Aviva Wellbeing.
Further details can be found on page 6

4

* The mental health upgrade isn't available to members in the Channel Islands, Isle of Man, Isle of Wight, or Northern Ireland.

** The 6 week option isn't available to members in the Channel Islands.

Key services that come as standard

Expert Select - with our core route to treatment, you don't have to decide which hospital list will best suit your employees when you take out your policy. Instead when they make a claim, we'll offer them a choice of on average between three or four quality assured medical facilities including leading hospitals. All will be local to them offering access to a number of specialists. We base our recommendation on their diagnostic or treatment needs to make sure they get appropriate quality treatment options every time.

Mental Health Pathway - to make sure your employees get quick access to quality talking therapies and counselling, we've partnered with providers who meet our quality of care standards. All employees need to do is call our claims team and we'll route them straight through to a clinical provider for assessment and required treatment.

BacktoBetter - this service helps skip NHS waiting times for physiotherapy and there's no need to see a GP first. Your employees can simply call us to arrange an assessment with a clinical case manager. This means employees in pain don't need to wait to get help, which could help them recover faster.



Solutions: eight added value benefits for mind and body

1 **Aviva Digital GP*** **GP in your employee's pockets**

- ✓ Offers your workforce some guidance from a private GP via the app, with unlimited access to video consultations, 24/7.
- ✓ Employees can order NHS repeat medication within the app (all NHS England exemptions accepted) and get free UK delivery.
- ✓ Provided by Square Health and is available to residents of Great Britain, Northern Ireland, the Channel Islands, and the Isle of Man, at home or abroad.

 For more information visit: aviva.co.uk/wellbeing-solutions

Terms and conditions and the privacy policy for Aviva Digital GP can be viewed in-app before signing up. Mobile data charges may apply.

2 **Aviva Wellbeing*** **Where there's wellbeing, there's a way**

- ✓ If your employees want to sleep more, stress less, lose weight, get fit or manage their money, the Aviva Wellbeing app could help them achieve lifelong change - one easy step at the time.
- ✓ To get the most out of the app, insured employees can enjoy health-related hints, tips and encouragement whilst leading their busy lifestyles.
- ✓ Access to easy-to-follow action plans that empower employees to reach their goals.
- ✓ Employees can join fitness challenges, for every ability, and compete against their colleagues.

 For more information visit: aviva.co.uk/wellbeing-solutions

Terms and conditions and the privacy policy can be viewed in-app before signing up. Mobile data charges may apply.

3 **Aviva Line Manager Toolkit: Mental Health*** **From awareness to action**

- ✓ Toolkit of video modules, designed by clinicians, to help increase awareness of employee mental wellbeing.
- ✓ Helps line managers identify signs and symptoms of poor mental wellbeing among team members, both in the physical and remote working environment.
- ✓ Empowers managers to feel confident in conversations with team members, addressing issues before they escalate.

 For more information visit: aviva.co.uk/wellbeing-solutions

4 **Get Active***

Health and fitness at a discount

- ✓ Offers discounts on a range of products and services that can complement a healthy lifestyle as well as membership discounts across more than 3,000 gym, health and leisure clubs.
- ✓ Includes online workouts and exercise subscriptions.
- 🌐 Terms and conditions apply and can be found at aviva.co.uk/wellbeing-solutions

5 **Cancer Care with Get Active***

- ✓ Savings on products and services that can help make a small difference if they, or someone close to them, is living with cancer.
- ✓ Includes offers on services and experiences that may enhance quality time spent with family and friends.
- 🌐 Terms and conditions apply and can be found at aviva.co.uk/wellbeing-solutions

6 **Stress counselling helpline**

Talking matters

- ✓ Access to a 24-hour stress counselling helpline. Available for employees and dependants covered on the policy (over 16s only).

Full contact details provided with your insurance documents.

7 **Mental Health support articles and videos***

Keep it in mind

- ✓ If your employees experience stress or anxiety, it can be difficult to get back on track.
- ✓ Helps them manage their mental health by providing access to online information and articles.
- 🌐 For more information visit: aviva.co.uk/wellbeing-solutions

8 **MyAviva***

The app that brings it all together

- ✓ An easy way to view and manage Aviva health insurance, savings, and investment policies in one place, at home or on the go.
- ✓ A gateway to check policies and start an Aviva claim.
- ✓ Live chat directly to one of our claims experts.
- 🌐 For more information visit: aviva.co.uk/myaviva-app

Available to download via App Store and Google Play. Mobile data charges may apply.

Just to remind you

*These services are non-contractual benefits Aviva can withdraw at any time. For full details about your private medical insurance, please refer to your policy terms and conditions.

For more information on how Solutions can work for your business and for a more detailed explanation of the cover it provides, including all the benefits, exclusions, terms and conditions please call us directly on **0800 158 3348** or speak to your financial adviser.

Calls to and from Aviva may be monitored and/or recorded.

You can also get a quote to find out just how affordable Solutions can be for your business.

Need this in a different format?

Please get in touch if you would prefer this brochure (**GEN2230**) in large print, braille or as audio.

If required, please contact us on **0800 051 7501**

Calls may be monitored and/or recorded.



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aviva.co.uk/business/sme-health

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