

# Take control of your health and wellbeing

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

Our new Aviva DigiCare+ app can help you and your family prevent, detect and manage common health and wellbeing problems directly from your phone.

An annual health check helps you take control by identifying potential health risks. You also have quick access to the clinical expertise of qualified, experienced practitioners when you need them.

So, you can look forward to a healthier future by looking after yourself today.



# So, what is Aviva DigiCare+?

Our protection policies help give you and your family protection for your financial wellbeing. The Aviva DigiCare+ app, provided by Square Health, complements this by offering support for your physical and mental wellbeing.

Aviva DigiCare+ offers a range of complementary health and wellbeing benefits provided by carefully selected partners (some optional benefits may incur a charge). It's available to you when you take out an Aviva personal protection policy (excluding Simple Life Insurance) through a financial adviser.

These benefits connect you and eligible family members with specialist clinicians, nutritionists and psychologists to help you prevent, detect or manage health and wellbeing problems. Because taking better care of yourself today is the surest way to get a head start on tomorrow's challenges – and hopefully even sidestep some completely.

It's ready to use as soon as your policy is active, and the simple-to-use app makes it easily accessible from your smartphone. 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 withdraw at any time. Terms and conditions and the privacy policy for Aviva DigiCare+ can be found within the app.The privacy policy can be found at aviva.co.uk/adviser/documents/view/pt25034c.pdf



# Are you healthy and happy?

So many people are affected every day by wellbeing issues that impact our health, our happiness and our future.

## Some facts to think about...



# **3.4 million**people in England currently have Type 2 diabetes

**5 million** people are at high risk of developing it

Source: NHS, england.nhs.uk/diabetes/ diabetes-prevention (information accessed August 2020)\*



# Mental health problems

represent the largest single cause of disability in the UK

Source: NHS, england.nhs.uk/ mental-health/adults (information accessed August 2020)\*



In 2018, 67% of men and 60% of women in England were overweight or obese

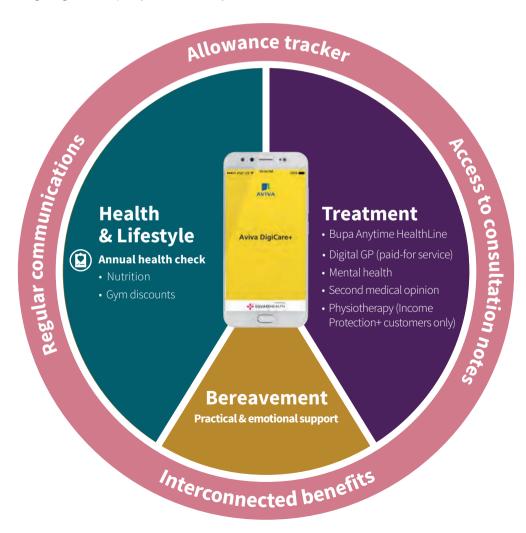
Source: Health Survey for England 2018: Overweight and obesity in adults and children, published 3 December 2019, NHS Digital\*

\*Contains public sector information licensed under the Open Government Licence v.3.0

The good news is, many of the health and lifestyle conditions we deal with can be managed, or even avoided completely, with some small changes and careful management. And because many of the most common health conditions are interconnected, addressing one is often likely to have a positive impact on others – and on your life as a whole.

# One app with a world of support

Aviva DigiCare+ places a range of health and lifestyle benefits, treatment options and bereavement support services right at your fingertips. The benefits in the app are interconnected, helping to make the process of following advice up with action simple and straightforward. 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?



# Tap into your benefits in an instant

AvivaDigiCare+ 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:















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





## 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 we're offering 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



# **Benefits breakdown**

## **Health check**

## A check-up from the get-go

How healthy are you? We all have our worries and suspicions, so a quick MOT is an easy way to address any concerns. That's where our annual health check comes in, giving you a health snapshot from the comfort of your own home.

- Request your home testing kit via the app
- Follow the instructions to give a simple finger prick blood sample
- Return it by Freepost to be tested in a laboratory by experienced personnel
- They'll check 20 different health markers to spot problems early, including risk of diabetes, cholesterol status and liver health
- You'll receive a personalised report and a follow-up digital GP consultation to discuss next steps

Full instructions regarding your health check will be enclosed in your kit.

## 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. You'll talk to 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.



# Health & Lifestyle

## **Nutrition**

## Expert help with healthy eating

Eating right can make a big difference to your overall health, fitness and wellbeing. In 2018, only 28% of adults ate the recommended five portions of fruit and veg a day.\* But it can be difficult to make healthy nutritional choices, especially when you lead a busy lifestyle. 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.

\*Source: Health Survey for England 2018: Adult's health-related behaviours, NHS Digital. Published 3 December 2019. Contains public sector information licensed under the Open Government Licence v.3.0.



## **Health & Lifestyle**

# **Gym discounts**

### **Get active for less**

A little exercise goes a long way to keeping fit and healthy. And to help keep your bank balance healthy too, we've trimmed up to 25% off a range of gym memberships with Get Active.

Discounts are available with health clubs such as Nuffield Health Fitness & Wellbeing Centres, Livingwell, Curves, Spirit and Fitness Express, as well as a number of independent centres. Simply use the club finder to see which gyms are closest to you.

- 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

Please note that signing up with a gym could mean entering into a binding contract, so please read their terms and conditions carefully before proceeding.

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



# **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 requiring 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, children and parents 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 is an optional paid-for service, only available to customers purchasing a policy from 7 December 2020)

## Speedy access to a private doctor

To complement existing NHS treatment, you can upgrade to a paid digital GP service which gives you speedy access to a private doctor – great for those who struggle to find time for doctor's appointments. For £36 a year 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). The 15-minute consultations are available from 8am to 8pm, 7 days a week.

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

## And just like your usual GP, they issue:

- private prescriptions
- · sick notes

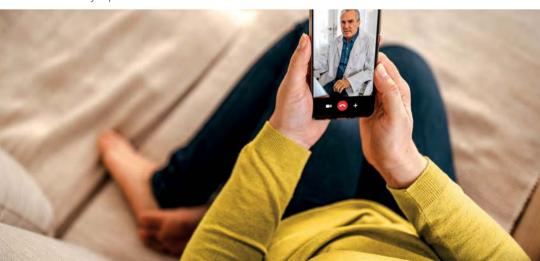
consultant referrals

• advice on current medication

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

Extra charges apply for sick notes and referrals. 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

With one in four adults and one in ten children experiencing mental illness,\* 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.

\*Source: NHS, england.nhs.uk/mental-health (Information accessed August 2020).
Contains public sector information licensed under the Open Government Licence v.3.0.



# **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+ policyholders can benefit from an online programme of physiotherapy.

The service can be used twice in one year for separate conditions, with access to three face-to-face physiotherapy sessions 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**

# **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.
- **Grief Talk** from Grief Encounter provides support for any children and their families impacted by the death of a loved one.
- Estate administration support to guide the bereaved through the often-complex
  process of valuing and distributing the estate, finalising tax and paying debts. Fixed-fee
  legal assistance for highly 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 Digital Solutions - not available in The Channel Islands, Isle of Man or Gibraltar.



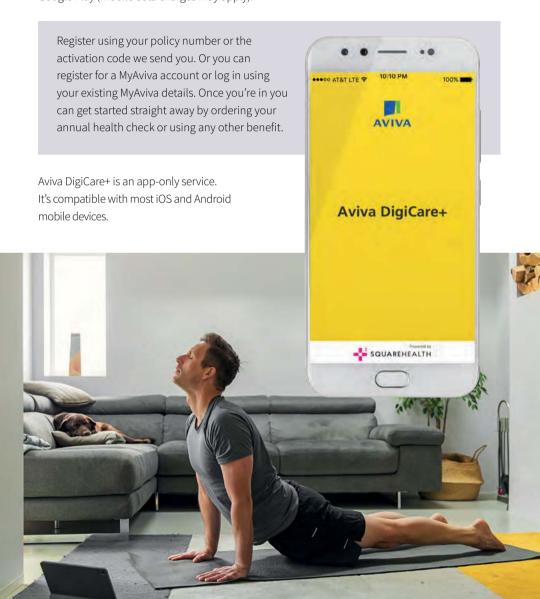
# **How to access Aviva DigiCare+**

Once your policy is live, **download Aviva DigiCare+** from the App Store or

Google Play (mobile data charges may apply).







# **Aviva DigiCare+**

Look forward to a healthier future by looking after yourself today

## **Technical help**

For technical app support please contact Square Health on

## digicaresupport@squarehealth.com or 0333 023 2700.

Lines open Monday-Friday 9am-5pm. Calls are monitored and recorded.

If you have a question about a clinical benefit, please contact the appropriate provider as directed in the app.

Aviva DigiCare+ is an app-based added-value service. In exceptional circumstances please contact the Square Health customer service centre for out-of-app support.

