

Group Life Cover Employee Information



Peace of mind for you - financial security for your loved ones.

What is the benefit of having Life Cover?

Group Life cover is an employer sponsored Life benefit that pays out in the event of your death. These benefits are usually a multiple of salary or a fixed amount and help to remove financial burden for your family.

Who pays for my benefits?

Your employer pays for this benefit on your behalf.

Who is my benefit paid to?

The benefit is paid as a lump sum payment to the scheme Trustees. The Trustees will then forward the payment in accordance with the scheme rules to your dependents or estate. Full details of who the Trustees are and the scheme rules will be held by your employer.

What happens if I leave my employer or retire?

Cover will cease.

What happens in the event of a claim?

A claim form will be completed and signed by the Trustees of the Group Life Assurance scheme and passed to Aviva. A copy of the death certificate, birth certificate and your last 3 payslips will also be required. Once Aviva has all the required information, payments will be made to the Trustees and it will be their responsibility to distribute the payment to the correct beneficiaries.

Who do I speak to if I have any queries?

Any queries you may have about the plan should be referred to your HR representative or your employer.

As part of your protection policy with Aviva, we are delighted to offer members of our Group Life schemes and their immediate family with access to two exclusive benefits, free of charge.

Best Doctors®

Best Doctors provides your employees with access to over 50,000 of the world's top physicians. They can:

- double check the diagnosis they have been given or the treatment plan being proposed
- To investigate if there are any alternative treatment options
- To review the options if symptoms haven't been improving

This service can be used for any condition affecting your quality of life, even if diagnosed before going on cover with Aviva.

Who can access the service?

- The scheme member
- Their spouse or partner
- Their children up to age 18 (or 23 if in full-time education)
- Their parents and your spouse/partners parents

How does it work?

The member will call the **Member Care Centre on 1800 882 342** at any time of the day or night, seven days a week.

A dedicated Case Manager will be assigned who will guide them through the whole process including supporting them to gather the relevant medical documentation and discussing the meaning of their report.



 Best Doctors®

Member
Care Centre

1800 882 342

Aviva Family Care

Aviva Family Care is a mental health support service offering counselling and psychotherapy services to your employee and their immediate family. Some may be facing emotional challenges in life, such as:

- struggling with a bereavement
- feeling overwhelmed, stressed or anxious
- feeling depressed or alone
- feeling the emotional impacts of life events

We have a professional team of clinical, counselling and health psychologists registered with the Irish Psychological Society who offer a wide variety of specialised forms of therapy.

Who can access the service?

- The scheme member
- Their spouse or partner
- Their children up to age 18 (or 23 if in full-time education)

Patients under 18 years of age are supported with a single assessment session during which they will benefit from a formal diagnosis. At the end of the consultation, practitioner psychologists will support the patient and their parent/guardian/carer and make recommendations to access specialised services.

How does it work?

The member will call the **Confidential Care Line on 1800 816 560** at any time of the day or night, seven days a week.

A customer service agent will note their details and make an appointment for them with one of our team of psychologists.



Aviva Family Care
Confidential Care Line
1800 816 560

If you would like more information on our Group Life product please contact your financial advisor or your Aviva account manager.

Freedom Trust Services Limited is not a regulated Financial Service.

Aviva Life & Pensions Ireland does not guarantee the on-going availability of the Best Doctors - Second Medical Opinion benefit to its policyholders or the Aviva Family Care Benefit (Mental Health Support) and may, at its sole discretion, withdraw access to the service at a month's notice. If we withdraw it, we'll write to notify policyholders at least 31 days in advance of its removal.

Teladoc Health (who provide the Best Doctors and Aviva Family Care Benefit) is not a regulated financial service.

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