



# HAVENROCK

Life worth living



## Income Protection

Employers value income protection. It's a cost effective benefit that provides financial support for long-term sick employees. But across a typical workforce, only a few ever need to use it, so it remains largely unappreciated by the rest.



*Drives  
business  
productivity*

**Havensrock Income Protection takes a more compelling approach. It uses improved employee wellbeing to drive business productivity. Like traditional policies, it provides dependable financial help if an employee becomes too ill to work but is also uniquely based on improving workplace health.**

Employees don't need to be ill to use it. They can all benefit by:

**Receiving a Fitbug Orb**, a movement and sleep tracker that motivates your employees to move more, eat better and feel great. The button-sized Fitbug Orb collects step, sleep and calorie data and comes with multiple wearable accessories

**Having an annual health MOT** via a Wellbeing People Interactive Health Kiosk in your office. This records general health indicators – weight, body mass index, body fat index, blood pressure, resting heart rate, hydration and life balance

**Using Wellbeing Tracker**, an online health portal. This user-friendly Wellbeing People system is packed full of wellness advice and new challenges and can be tailored to suit individual goals. It combines Fitbug Orb and Interactive Health Kiosk data to track their progress

Havensrock Income Protection aims to improve business effectiveness by:

**Empowering employees** to become healthier and more productive

**Helping to reduce sickness absence** to improve business performance

**Creating an annual employee wellbeing report** for your business which you can base future wellbeing strategies on

**Thorough case-by-case absence management** to help any long-term sick employees back into the workplace

**Proactive claims management** working with your business and employees to improve efficiency

Havensrock is a trusted place for your protection insurances and its products are distributed and administered by Punter Southall Health & Protection. Havensrock Income Protection is underwritten by Aviva Life and Pensions UK Limited and supported by innovative partners with established customer service records.

Employee Support Services	
<b>Movement and Sleep Tracker (Fitbug)</b>	<ul style="list-style-type: none"> <li>• Fitbug Orb is provided to all members at no charge</li> <li>• Links to the Fitbug website and app to track individual progress</li> <li>• Members can purchase additional devices at discounted rates</li> </ul>
<b>Health MOT (Wellbeing People)</b>	<ul style="list-style-type: none"> <li>• Interactive Health Kiosk available in the workplace</li> <li>• Members receive health screening results straight away</li> <li>• Results also sent by email with supporting health and wellness information</li> <li>• Access to Wellbeing Tracker - an online personal health portal</li> <li>• Additional kiosk time can be purchased at a discounted rate</li> </ul>
<b>Personal Nurse Adviser Serious Illness Care (RedArc)</b>	<ul style="list-style-type: none"> <li>• Support provided by qualified, dedicated Personal Nurse Advisers through ongoing telephone contact</li> <li>• Provided to any member who is at work or long-term sick and suffering from a specific 'critical condition'</li> <li>• Support is irrespective of employment status – it continues for as long as necessary</li> </ul>
<b>Employee Assistance Programme (Aviva)</b>	<ul style="list-style-type: none"> <li>• Up to 6 face-to-face counselling sessions</li> <li>• Access to a telephone counselling service</li> </ul>
<b>Gym Discount (Aviva)</b>	<ul style="list-style-type: none"> <li>• Discount of up to 25% on gym membership at some of the UK's leading private health and fitness clubs</li> </ul>
Employer Support Services	
<b>Absence Management (Punter Southall Health &amp; Protection)</b>	<ul style="list-style-type: none"> <li>• Monthly review call to assess and monitor members impacted by ill health</li> <li>• Rehabilitation advice as required</li> <li>• Process income protection claims as required</li> </ul>
<b>Wellness Management Information (Punter Southall Health &amp; Protection)</b>	<ul style="list-style-type: none"> <li>• Annual wellness report, created from aggregated, anonymous employee data</li> </ul>

**Punter Southall Health & Protection.**



Havensrock Income Protection is coordinated through our Protection Team. For further information and a quote, please visit [www.havensrock.com](http://www.havensrock.com) or call **0203 327 5700**