



PPP HEALTHCARE

Corporate Mental Health & Wellbeing



Our Mental Health commitment

Mental Health is something we all have and at times we may struggle to meet the demands placed upon us. If left unchecked this can lead to mental ill health and require treatment.

With rising incidence of stress and anxiety and NHS waiting times for mental health conditions ever more variable, mental health must continue to be a priority focus as organisations seek to better support the health and wellbeing of their people.

At AXA PPP healthcare we recognise the vital role employers, line managers and we as colleagues all play in supporting both mental and physical health. We're committed to the provision and development of products and services to meet the dynamic needs of today and tomorrow's workforce.

We offer corporate clients a wide range of services and products to support their employees. We help by:

- Providing engagement programmes to raise awareness and better normalise mental health
- Providing added-value services which help individuals manage their mental wellbeing
- Supporting managers and HR in dealing with mental health issues, from those struggling with work to more complex issues
- Proactively working with you, to provide insight and guidance on your mental wellbeing strategy
- Supporting from prevention through to treatment and recovery.

1 in 3

of the UK workforce have been formally diagnosed with a mental health condition at some point in their lifetime¹

£33 - £42bn

is the estimated cost each year of mental health to businesses²

61%

of employees have experienced mental health issues due to work or where work was a related factor³

6:1

A proactive programme of support can show a 6:1 return on investment to treatment for acute and complex conditions²

Source:

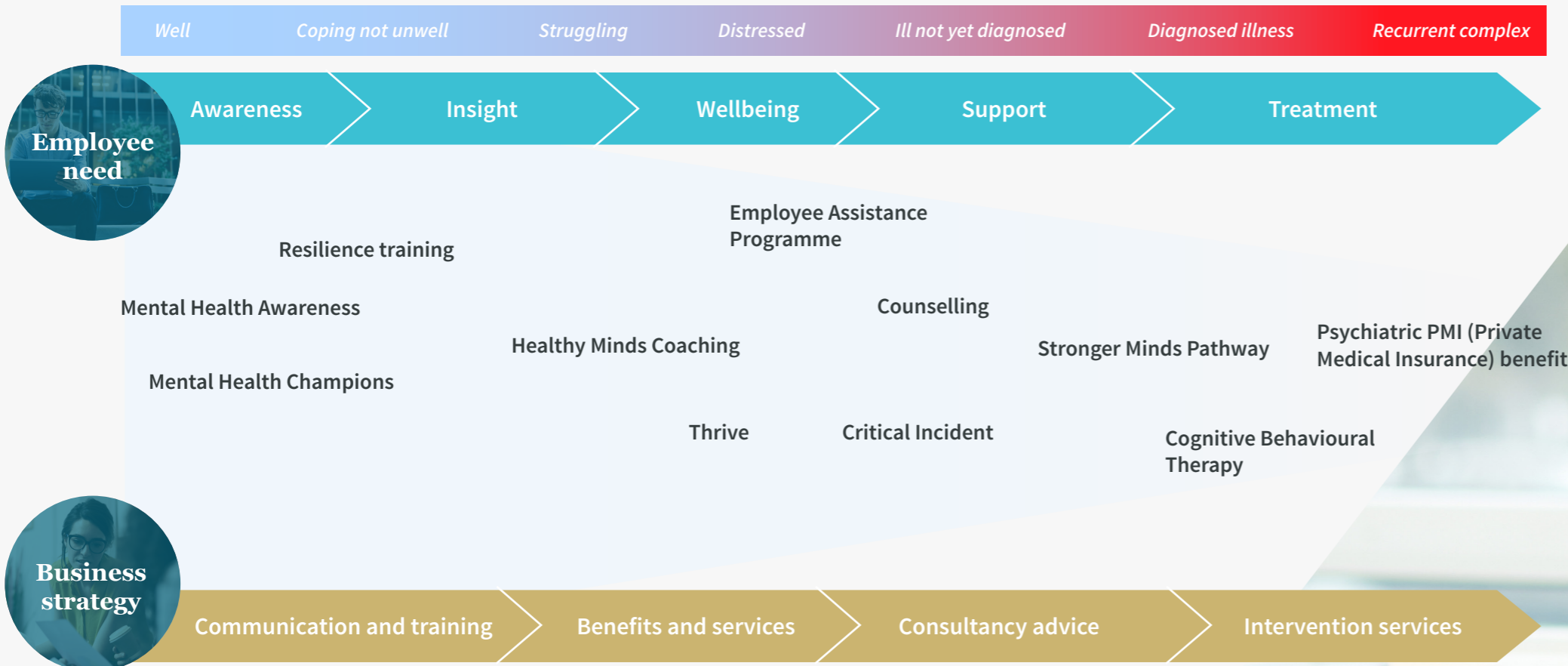
¹ Mental Health at Work 2018 Report, sample size 4000 employees, You Gov, Business in the Community and Mercer

² Deloitte 2017 Mental Health and Employers the case for investment

³ BITC 2018 Mental Health at Work 2018 Summary Report 'Seizing the Momentum'

Supporting Mental Health and Wellbeing

We all have mental health just like we all have physical health, and like physical health our mental health can change. Mental Wellbeing exists across a range from the healthy end where we may be happy in our lives, emotionally well balanced and thriving. At the other end is mental illness where we may be experiencing poor psychological functioning and significant distress. This model enables us to consider the stages of mental health, how individuals function and considerations organisations should have to support employees as they move up and down.



We're here for when employees need support

AXA PPP healthcare's Advance provides speedy access to treatment, tools and services to engage employees in their physical and mental health and coordinates their care.

Mental Health product features:

Advance

Access

Expert Help (including Health at Hand) – Freephone access to our medical team – day or night* – whether a specific health worry, medication and treatment or simply need a little guidance and reassurance



No requirement for a GP referral when using our Stronger Minds service (when included on scheme)



Freephone telephone access to mental health professionals through Stronger Minds if you experience stress, anxiety or have any mental health concern



Access to online GP service via Doctor@Hand



Care

Initial clinical needs assessment



Onward referral for treatment in line with your scheme benefits – counselling, psychologist or specialist



Psychiatric Care Team – support for members with complex mental health conditions via our dedicated psychiatric nurse case managers



Cover

Out-patient benefit is paid in full as standard on Advance. Therefore no outpatient benefit limits on mental health claims apply when the standard option is selected



Extended benefit - you have the option to remove the chronic rule for mental health conditions, subject to discussion and commercial agreement on benefit and funding



Added value services

Proactive account management – your dedicated account manager will work with you to support your mental health commitment to employees



Promotional tools available on YourHQ – create tailored campaigns to tackle stigma and normalise mental health in the workplace, via our online marketing communications portal



We've a range of additional services available:

- **Thrive** – help employees manage their mood, better understand their stressors and find out whether they need support with their mental health
- **Employee Assistance Programme** – established service providing 24/7 access to support and information for employees
- **CRISIScall®** - a service which is there to support you and your workforce the moment you face a critical incident or trauma
- **Onsite support** via wellbeing workshops, events and seminars – Mindfulness, Resilience, Mental Health First Aid, Psychological wellbeing practitioners, coaching etc

At additional cost

* Health at Hand nurses are available 24/7, 365 days a year. Pharmacists and midwives are available Monday to Friday 8am-8pm, Saturday 8am-4pm, and Sunday 8am-12pm.

Advance offers a breadth of services for your employees:

It's important that you've got the right services and cover to ensure your employees are able to access the appropriate support for their individual situation. We're committed to supporting the mental wellbeing of your workforce and providing treatment when it's needed. There are a number of options available and we can help your business to meet the challenge of mental wellbeing with benefits that are comprehensive as well as flexible. That's why Advance includes mental health cover as standard.



Standard cover

Our Stronger Minds pathway provides access to counselling support for stress and anxiety, linked to all mental health conditions.

Our healthcare plans cover all mental health conditions with the only exceptions being the treatment of dementia and learning difficulties, behavioural and developmental problems.

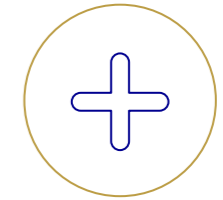
As standard, our comprehensive cover includes no out-patient limit and 28 day in-patient and day-case limit for psychiatric treatment.

Stronger Minds

People shouldn't have to battle depression on their own. Nor should they be left alone to fight anxiety. Our clinically led pathway, Stronger Minds, offers a fast route to treatment removing the need for a GP referral when a concern arises. Our counsellor or psychologist will listen and perform an initial assessment.

Our teams manage this daily, helping your employees to the most appropriate treatment from self-help and life management to CBT, counselling or referral onto psychiatry.

Available for aged 18 and over.



Enhanced cover

When a condition is deemed as chronic it's excluded from cover, except for times when there is flare up of that condition.

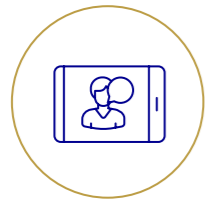
Some clients have considered extending cover for chronic mental health conditions so that a member is always covered.

Chronic mental health conditions can be included within your scheme and we can recommend reasonable limit at £1000 per year, however this can be varied depending on your requirements. There will be a cost to introducing any additional benefit.

It's important to consider the issue of parity for members who have had benefit declined for physical illnesses which are chronic.

Further, we want to help your employees understand the actions that can be taken to support them when it matters most. Helping them to spot signs and guiding them to find the right support.

Doctor@Hand and the following self-help tools are included in your Advance scheme, as follows:



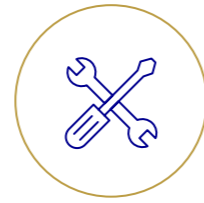
Doctor@Hand

- Online, private GP service providing timely and easy access to a fully qualified GP
- Unlimited 20 minute appointments, usually within a few hours*
- 24/7, 365 days a year, from anywhere in the world**
- You may opt out of including this service within your healthcare scheme.

**Subject to fair usage agreement*

***Subject to availability*

Doctor@Hand is delivered by Doctor Care Anywhere



Self-help tools

Proactive Health Gateway

- A wellbeing platform rich with tools and insight to help employees assess their own health status and set realistic and achievable health goals
- Accessed via desktop, tablet or mobile devices
- Health Age Calculator - a fantastic way to support employees in understanding their health risks, lifestyle habits, and what steps they can take to reduce the chances of experiencing lifestyle related conditions.

Expert Help (featuring Health at Hand)

- 24/7/365 phone line to nurses for advice
- Access to midwives and pharmacists
- Over 800 factsheets available.

Health Unlocked

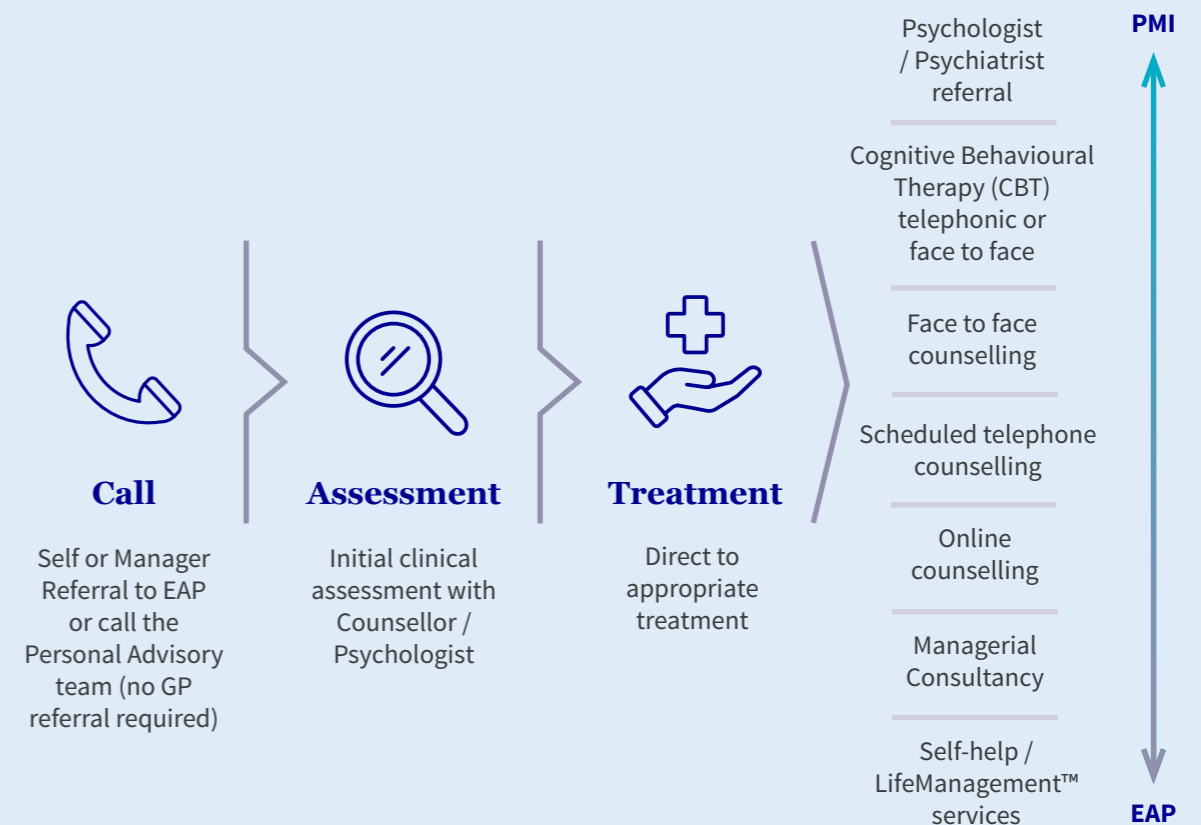
- An online health community, signposted to by AXA PPP healthcare, providing access to information, local support and patient communities that members can join, understand and better manage their condition.



Complement your Advance scheme with a combined EAP & Stronger Minds Pathway

Removing barriers to accessing care

Not all of us are experts and knowing where to turn for support and guidance can be a barrier in itself. For clients who have their corporate health scheme and EAP with us, we have been able to carefully integrate the services to ensure our experts can signpost and support with the most clinically appropriate journey.



98% of users stated they're likely to use the service again¹

Source:

¹Internal AXA PPP healthcare customer feedback, sample size 4,428, Jan-Oct 2019

We offer support with the following additional services:



Wellbeing Services

We can provide seminars and workshops delivered by expert clinicians, physiologists or psychological wellbeing practitioners. For example we can provide Mental Health First Aid (MHFA) training, stress and resilience workshops, and a mental health and stress management in the workplace seminar.

Health Coaching

From a one-off call to a full programme, to help your workforce make positive change last:

- Dedicated health coaching
- Guidance and motivation to achieve health goals
- Identifying individuals at risk of a serious condition
- Providing telephone support with our physiologists.

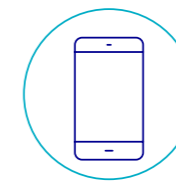
Onsite Psychological Wellbeing Practitioner Assessment and support

For organisations that want to have onsite assessments for their staff we can provide a mental health specialist onsite. Using a Psychological Wellbeing Practitioner they'll conduct an assessment and provide support as a one-off session provided onsite at an agreed location.

Wellbeing workshops, events and seminars

Can be used to complement your existing activity or we can work with you to tailor a complete programme. Get health and wellbeing buy-in across your workforce by equipping your people with the tools and knowledge to drive their own initiatives. Examples of what we offer include:

- Mindfulness
- Better nutrition, better health
- Resilience/stress management
- Fit to lead training
- Appoint Health Champions to raise awareness of key risks
- Run Stop Smoking sessions.



Thrive

Thrive is an app available 24/7, with tools, games and content to help your employees measurably improve their wellbeing and better manage their way through life's daily struggles. Your employees can use the app to manage their mood, better understand their stressors and find out whether they need support with their mental health. They can get help managing their condition if they do.

Thrive uses computerised cognitive behavioural therapy, mindfulness techniques and distraction-therapy games to create a tool your employees will find easy to use and enjoyable to engage with. It's proven to help spot risk factors for stress, anxiety and depression then suggest ways to change habits and prevent the worst effects taking hold. Thrive can also point your employees to services like AXA PPP healthcare's Employee Assistance Programme.

Thrive is delivered by Thrive Therapeutic Software



Employee Assistance Programmes

An Employee Assistance Programme forms an essential support for many workplaces, offering a wide range of support for issues including work-related stress and anxiety to relationship troubles and money worries. Simple to access and 24/7.*

- Support helpline answered by a mental health expert
- LifeManagement™ providing information on a range of everyday matters, such as financial, legal, consumer, family care and housing issues
- Access to our online portal *be supported*. Simple, fast and confidential access to information on wide range of work related and domestic topics
- Scheduled counselling - phone, online or face to face sessions, including psychological assessment where clinically required
- Line manager support assisting your managers when they are dealing with the mental health of their teams including guidance on how to encourage them to call us for support.



Crisis Call™ (Critical Incident Management)

Whether you're facing an incident that's hit the headlines or something as shattering as a colleague bereavement, shared trauma can have a deep and long-lasting effect on your workplace.

No matter how robust your business continuity planning may be, it's often the human aspect and the support you offer your people that proves key to an effective personal, team and business recovery.

Through CRISIScall® we'll help you build counselling and emotional support into your plans – and we'll be there to support you and your workforce the moment you face a critical incident or trauma.

* Our Employee Assistance Programme team and Health at Hand nurses are here 24/7, 365 days a year. Our pharmacists and midwives are available Monday to Friday 8am-10pm, Saturday 8am-4pm and Sunday 8am-12pm. Our LifeManagement™ team is available Monday to Thursday 8.30am-11pm, Friday 8.30am-8pm and Saturday 8.30am-4pm.

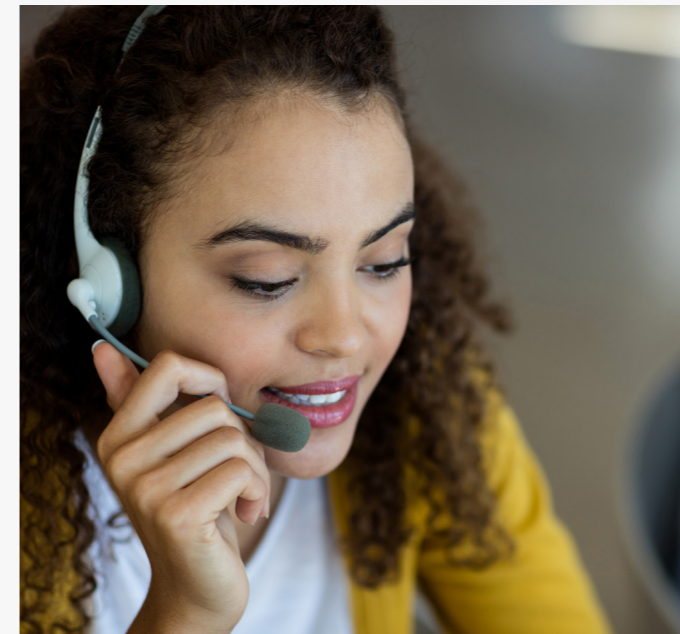
Expert support and guidance

All our services are backed by clinically appropriate process coupled with empathetic passionate teams:



Stronger Minds Team

- We employ over 60 clinicians including counsellors and psychologists
- Provide immediate support
- Connect to over 700 affiliate counsellors across the UK
- Dedicated mental health personal advisory team.



Health at Hand Team

- Nurses, midwives and pharmacists
- Direct telephone access for EAP and PMI clients.
- Put your employees minds at rest and help them work out next steps
- Access for their families.

Nurse Case Managers

- Dedicated nurse case managers for complex mental health claims
- Ensure employees are fully informed of the benefit available on their policy
- Advise where their treatment may not be covered long term.



CORE (Clinical Outcomes and Routine Evaluation)

- Outcome measure for counselling services
- Explore four factors:
 - Symptoms
 - Functioning
 - Wellbeing
 - Risk
- Used at initial assessment to provide insight into mental health state. Used before and after counselling
- Used before and after to measure change.





Working with corporate clients



YourHQ

Our online marketing and communication portal lets you create tailored, co-branded materials to engage your workforce about their mental and physical wellbeing. It includes our annual Health and Wellbeing calendar with regular promotional campaigns signposting them to available services; ultimately driving engagement and awareness.

YourHQ provides a wide range of marketing materials at no additional charge. In addition, we provide access to a range of podcasts and mind-building tools designed to help employees find ways to relax, think more clearly and better manage stress.



Consultancy service

Your dedicated account management team will support you, understand your needs and deliver solutions. They'll provide ongoing strategic input to make sure your benefit provision continues to be aligned to your mental wellbeing strategy, goals and objectives.



Insight

Your account management team work with you to interpret the data and make sure you get meaningful insight and value out of the service. We'll help to identify which areas have greatest impact on your current claims fund, budget and future needs.