Income Protection
health and wellbeing benefits

Loss of income because of serious illness or injury can be a matter of grave concern to an individual and their family. To increase your security, the Company has put in place an Income Protection cover for members of Leonardo FuturePlanner.

This is an employer arranged group insurance policy with Aviva, linked to membership of FuturePlanner for eligibility purposes. It is separate from your FuturePlanner Retirement Account and does not form part of the pension savings held for you under FuturePlanner. Any benefits are provided subject to the insurer accepting a claim and to the terms and conditions of the insurance policy in force at the time.

Income Protection also includes a series of health and wellbeing benefits to help you stay healthy, spot any potential problems early and get help when needed.

There are three services; **Digicare+ Workplace**, **Thrive: Mental Wellbeing** and the **Employee Assistance Programme** – which are summarised in this leaflet.

These health and wellbeing services are provided through Aviva, our Income Protection insurer. They are non-contractual benefits and can be removed at any time.

For contact details and information on how to access these benefits please visit the Leonardo UK Benefits Portal or speak to HR.

Digicare+ Workplace

Digicare+ is a smartphone app which helps detect, manage and prevent physical and mental health problems. You will be invited to sign up to this service via a registration email from the provider, Square Health.

There are five services:

1. **Health check** – a biannual health assessment through a self-administered finger prick test to check 20 different health markers. You receive a personalised health report and recommended course of action.

2. **Digital GP** – You can access clinical advice and guidance from a UK registered GP by video in non-emergency situations. You and your family can use the service up to three times each year. Consultations are available seven days a week, 8am to 8pm and appointments can, on average, be made within 3 hours.

3. **Second medical opinion –** You and your immediate family can access a network of clinicians for a second opinion on a diagnosis originally given by a primary treating consultant based in the UK. You can ask questions to help further understand the illness being faced with a view to gaining confidence about

the decisions to be taken. The service can be used no more than two times per year.

4. **Mental health consultation** – You can access tailored mental health advice and bereavement support from a qualified therapist by video or phone. Consultations are usually available within 48 hours and are limited to six sessions a year between you and your immediate family.

5. **Nutritional consultation** – You and your immediate family can share up to six consultations a year with a trained nutritionist to get advice on optimal eating plans and changing relationships with food.

The limits per year apply for each 'policy year' which runs from 1st January.

Thrive: Mental Wellbeing app

The app offers mental wellbeing support on the move through behavioural health coaching, therapy, and guided content.

Thrive is NHS-approved and is designed to help employees detect, prevent and self-manage common mental health conditions including stress, depression and anxiety. Thrive guides you through different ways to cope with the issues and helps to build resilience.

A daily 'mood meter' monitors the symptoms and progress can be tracked over a number of weeks and months. Clinically effective exercises such as distraction therapy, breathing, meditation, deep muscle relaxation and self suggestion will be recommended where appropriate. You may also be guided to a BACP qualified counsellor through the Employee Assistance Programme.

Employee Assistance Programme

The Employee Assistance Programme (EAP) offers easily accessible support at any time – day or night – to help you understand new ways to tackle and build resilience against everyday issues and stresses which may be preventing you from remaining focused on work.

You have access to an information and counselling service as well as online support material. If deemed clinically appropriate you may also be referred to a BACP qualified counsellor for up to eight face-to-face counselling sessions per year.

The EAP is provided by Care First and can be accessed by phone or through their website.