

# Welcome to Spark



#### Alternative formats

If you would like this translated or have a copy in an alternative format such as large print, braille or audio please email us or call us on 0345 026 0094. Lines are open from 9am to 5pm, Monday to Friday. We may record and monitor calls. Call charges will vary.

# Contents



Welcome	3
EAP Counselling	4
Legal and Financial Helpline	5
Medical Helpline	6
Structured Counselling	7
Virtual GP and Advanced Nurse Practitioner Service	8
Online Physiotherapy	9
Cancer Awareness and Nurse Support	10
Child Mental Health Support	11
Second Medical Opinion	12
Long Term Condition, Women's Health and Wellbeing Support	13
Wellbeing	14
Adult and Elder Care	15
Rewards that fit your lifestyle	16

# Say hello to Spark – your digital home for employee health and wellbeing from L&G

Spark is your digital home for the health and wellbeing services that come with the L&G cover your employer provides for you. Spark offers a wealth of resources to help you and your immediate family stay healthy and happy. Benefit from a 24/7 virtual GP service, child mental health support and a confidential telephone helpline for on demand support, through to a digital gym, over 300 hours of wellbeing content and nutrition advice – plus much more!

You can access everything in one place, using your phone, laptop or desktop – whichever way suits you. Once accessed, Spark guides you quickly and easily to the service you're looking for. You can choose to see a health professional, ask for mental health support, understand your own personal cancer risk, or simply just browse and explore all the services provided.



Welcome to Spark.

One app.

Each service.

Employee wellbeing in one place

## How to access Spark

It couldn't be easier! Either download the Spectrum.life app from the Google Play or Apple App stores or go online at [landg.spectrum.life](http://landg.spectrum.life). You'll need to register to access all the services provided by Spark. Simply enter your name, email address and your employer's organisation code, create a password, and that's it, you're all done!



# Employee Assistance Programme

## Wellbeing and Mental Health Support

Life has its ups and downs and having someone to turn to when you need support can make all the difference to your wellbeing.

As part of L&G's Employee Assistance Programme (EAP) from Spectrum.Life, you and your immediate family\* have access to wellbeing and mental health support available 24 hours a day, 365 days a year. You can talk to a qualified counsellor whenever you need to and in a way that suits you – telephone or video.

You can get support on a wide range of issues including:

- Stress
- Anxiety
- Low mood
- Financial worries
- Addiction
- Worries about physical health
- Confidence issues

\*Immediate family includes spouse, partner, registered civil partner and children aged 16 to 24 in full-time education who are living in the same household.

## How to access the EAP:

**By telephone  
(24/7 – quickest help)**  
Call any time on  
**0800 316 9337.**

**WhatsApp or SMS**  
You can message using SMS or WhatsApp by texting "Hi" to **+44 74 1836 0046**.  
If you message, you may be asked to call the helpline so that you get the right support. But if you prefer, the 24/7 team can call you back.

**Live Chat**  
You can chat with the team online by clicking the Live Chat button on the page.

**Book an appointment online**  
If you want to plan ahead, you can book an appointment online or through the app. Appointments can be booked up to 24 hours in advance and are available from 8am to 8pm.



# Legal and Financial Helpline

**Our Employee Assistance Programme helpline is not just for difficult moments. It can help with everyday concerns with practical information on legal or financial issues.**

If you have a question on a legal or financial issue you can call the Legal and Financial Helpline. The helpline is open Monday to Friday, 9am to 5pm. Calls are answered by the Spectrum.Life in-house team and then passed to the relevant legal or financial adviser. A trained professional will call you back within two working days.

## Legal Support

You will be called back by a solicitor who can provide information to help with a wide range of issues including:

- Family law matters
- Buying or selling a property
- Power of attorney
- Probate law
- Personal injury claims (including road traffic accidents)
- Consumer law
- Criminal law

However, employment law information isn't provided. You would have to seek independent advice for this.

## Financial Support

Qualified financial advisers can provide information to help you with a wide range of financial issues including:

- Household budgeting and working towards financial budgets
- Borrowing
- Debt management
- Saving and investing
- Retirement planning

## Find out more

You can access the legal and financial helpline by calling **0800 316 9337** and selecting option 2. Please note this helpline is only available to you. It is not available to your immediate family and calls are restricted to one call per issue within a 12 month period. This service is provided by Spectrum.Life.



# Medical Helpline

**The Medical telephone helpline** is here for you and your immediate family. It is available Monday to Friday, 9am to 5pm (excluding Bank Holidays). Your call will be answered by highly experienced nurses. All nurses are registered with the Nursing and Midwifery Council which ensures that their nursing skills are current up to date. The Medical Helpline is provided by Spectrum.Life partnered with RedArc.

You can call the helpline in the comfort of your own home for support on a wide range of medical and health issues, including;

- Respiratory, heart and brain conditions
- Motor neurone disease
- Parkinsons disease
- Dementia
- Autism
- Orthopaedic conditions
- Maternity issues

**plus much more**

If you call outside opening hours, simply leave a voicemail and a nurse will call you back the next working day.

Call 0800 316 9337 and select option 2. This service is provided by Spectrum.Life in partnership with RedArc.



# Structured Counselling

Available to all employees - whether insured or not - where the employer has a L&G Income protection policy.

If you're struggling with challenges in your life, you can get help and support by speaking to a counsellor. You can either call the confidential helpline on 0800 316 9337 or book an appointment online through the **Spectrum.Life** app or website. If after your appointment the counsellor feels it's needed, and with your agreement, they may suggest **structured counselling**. You could receive up to eight sessions, either face-to-face, over video, or by phone. You'll get support tailored to your needs and you may be offered different types of therapy.



Structured counselling takes place over a set number of sessions with a clear plan. It's usually short-term and can help with less complex issues. For example if you're feeling low, worried, angry or finding it hard to cope with changes in life. It's not suitable for emergency support, chronic mental health conditions (such as bipolar disorder) or dealing with any form of acute addictions.

This service is provided by **Spectrum.Life**.



# Virtual GP and Advanced Nurse Practitioner Service

We all know getting an immediate appointment with your GP can be difficult and frustrating. This is where our virtual **GP and Advanced Nurse Practitioner (ANP)** service, provided by Spectrum.life, can help. ANPs are registered nurses who have completed advanced education and training, typically at a master's degree level, and can provide a higher level of expert clinical care. Our Virtual GP and ANP service is available 24/7, so you can always arrange an appointment at any time you need to. Whether it's a video call or a phone chat, you can book a 15-minute appointment at a time that suits you, ensuring quick peace of mind for any non-emergency medical issue.

## Fast, Convenient, and Reliable

Reduce the strain of waiting days to see your GP. The intelligent booking system is designed to book you an appointment the same or next day. Once you've registered, you can access the GP and ANP service from anywhere in the world – except for the USA and Canada. Whether you need a prescription, a private referral or a sick note, both GPs and ANPs are on hand to help. Prescriptions are issued electronically, so you'll receive a code to collect your medication from your chosen pharmacy. You can also opt for home delivery. While delivery and prescription issue are free, please note that you'll need to pay for your medication, even if you're entitled to free NHS prescriptions. If you select home delivery you can pay for your medication online. Please note that the prescription and referral services are only available if you're in the UK.

## Appointment booking

The first time you make an appointment, you'll need to provide some details about yourself and answer a short health questionnaire. You'll also need to upload a form of photo ID. This can be a valid passport, driving licence, National ID Card or a photo of your birth certificate. You'll also be asked for consent to share information with your GP so that your medical records are kept up to date. You don't need to agree, but if you don't it could restrict the prescription and referral service.

## Non emergency medical appointments for your immediate family\*

**If you have a child under 16**, you'll need to make an appointment for them. Simply select "a child / young person (under 16)" when booking. When you first book an appointment, you'll need to provide your child's details, answer a few health questions and also upload photo ID on their behalf. If your child doesn't have any photo ID, you can upload a photo of their birth certificate.

**Your immediate family members aged 16 or over**, can download the Spectrum.life app and register with their own email and your employer's organisation code. They can then create a password and set up their own account.

\*Immediate family includes spouse, partner, registered civil partner and children aged 0 to 21 in full-time education and who are living in the same household.

# Online Physiotherapy Service

**Fast access when you need it** You and your immediate family (aged 16 and over) can have access to a qualified physiotherapist without the need for a GP referral. Immediate family includes spouse, partner, registered civil partner and children aged 16 to 21 in full time education and living in the same household. Appointments are available within two working days and can be conducted by telephone or video – whichever suits you best. Each session lasts for up to 15 minutes and this service is available from 8am to 8pm, Monday to Friday, excluding bank holidays. This service is provided by Spectrum.life.

## Personalised Care

After your appointment, your physiotherapist will provide you with self-managed exercises tailored to your recovery. Your personalised treatment plan will be sent to you via a link in an email within 24 hours of your consultation. If needed, the physiotherapist can also refer you to a specialist consultant.

## Booking an appointment

The first time you make an appointment, you'll need to provide some details about yourself and answer a short health questionnaire. You'll also need to upload a form of photo ID. This can be a valid passport, driving licence, National ID Card or a photo of your birth certificate. Once you've entered these details, you'll be asked "What's the reason you're booking today?". Select the "Muscle, bones or joints" option and you'll see a list of available physiotherapists.

## Immediate family appointments

Your immediate family aged 16 or above can also use this service and will need to set up their own account. They can download the Spectrum.life app and register with their own email and your employer's organisation code. They will then need to create a password and their account will be set up.



# Cancer Awareness and Nurse Support

Cancer can impact everyone differently, whether you're concerned about your own health, living with or beyond a diagnosis, or supporting someone you care about. That's why L&G has partnered with **Perci Health**, the UK's leading virtual cancer clinic, to offer confidential, expert-led support.

Created with leading oncologists and backed by Macmillan Cancer Support, Perci Health delivers a comprehensive risk reduction, early detection and cancer support service. From risk assessments and screening guidance to one-to-one cancer nurse support, everything is designed to be clinically robust, easily accessible, and tailored to your needs, or those of someone you're caring for.

This service is available to your immediate family too. This includes spouse, partner, registered civil partner and children aged 18 and above who are living in the same household.

## 1 Digital risk assessments

You can take an online clinically validated cancer risk assessment in just a few minutes. This takes into account your lifestyle, family history, and health behaviours to indicate your personal risk of cancer.

Based on your results, you'll receive clear, personalised next steps, including digital education, lifestyle guidance, and screening recommendations. If necessary, you'll also be guided toward free NHS screening services, with expert support to overcome common barriers like access, language or fear.

## 2 Cancer nurse support

If you're worried about symptoms, facing a diagnosis, in treatment or recovery, or caring for someone who is, you can book a confidential appointment with an experienced cancer nurse. All Perci Health nurses are NHS-trained cancer specialists who offer both practical advice and emotional reassurance.

Support is available via phone or video call, Monday to Friday, 9am to 5pm and you can also message a nurse through Perci Health's platform anytime. Whether you need help preparing for an appointment, managing symptoms, understanding test results, or figuring out how best to support someone else, the nurses are there to guide you with compassion and expertise.

## 3 Expert created resources

You'll also get unlimited access to Perci Health's growing library of expert-created resources. This includes evidence-based videos, webinars and articles focused on prevention, early detection, treatment preparation, symptom management, mental health and post-treatment recovery.

Everything is grounded in clinical guidelines and regularly updated by Perci Health's multidisciplinary team, which includes cancer dietitians, genetic counsellors, psychologists and physiotherapists. It's a space where you can build understanding and feel confident, without needing to search for answers alone.

If you're a carer, you'll find tailored resources too, helping you support others while also looking after your own wellbeing.

# Child Mental Health Support

Our **child mental health service** aims to help children thrive emotionally and socially and to provide families with practical strategies to understand and manage behaviours and emotions. Our team of practical, evidence-based mental health professionals will tailor care to the unique needs of each child and family.

## Who can access this service?

Our services are available for children aged from 6 to 16

## How does it work?

- 1 **Initial consultation:**  
A half-hour video session with the parent/ carer and either a psychologist or a psychotherapist to understand your child's background and concerns.
- 2 **Comprehensive assessment:**  
The psychologist or psychotherapist will then have a 60-minute session with your child to identify their needs.
- 3 **Assessment report:**  
You will receive a detailed report within 10 working days. The report will provide tailored advice on treatment options, signpost to useful resources and self help strategies.

## Booking an Appointment

Booking an appointment is simple through Spark:

1

Select the  
Child Mental  
Health tile.

2

Provide your  
and your child's  
details.

3

Book an  
appointment with  
a named clinician.

The first 30-minute appointment will normally be available within one working day. After this initial appointment, if the psychologist or psychotherapist deems it appropriate, they will then book a 60-minute follow-up appointment. There will be slots available within five working days of the initial consultation.

## Availability

Appointments are available from 9 am to 5 pm, Monday to Friday. One parental session and one assessment is allowed per child each year.  
This service is provided by Spectrum.life.

# Second Medical Opinion

Being diagnosed with an illness or condition can be stressful and worrying. The Second Medical Opinion service is here to help provide peace of mind, by helping you to make informed decisions about your diagnosis and care.

This service is available to you and your immediate family\* if you have received a medical diagnosis. It offers access to a UK based specialist consultant who can provide a second medical opinion on a diagnosis or treatment plan.

\*Immediate family includes spouse, partner, registered civil partner, and children from birth up to 21 years old in full-time education living in the same household.

## How it works:

- 1 Call the dedicated helpline on **0808 168 0712** and speak to the team who will explain the process
- 2 Nurse consultation - a nurse will contact you within 2 working days to learn about your condition and then set up an appointment with a specialist consultant.
- 3 Attend appointment with the specialist consultant - this can be face to face or virtual, whichever format suits you
- 4 Receive a written medical report shared with you and your GP.
- 5 Follow-up support: you can book an appointment with a nurse for advice on the second medical opinion and for ongoing support and assistance.

This service is available Monday to Friday, from 9am to 5pm. You and your immediate family can have up to two Second Medical Opinions per household per year.

Please note that the consultation with the medical specialist is free of charge. However, costs such as travelling expenses, additional tests or ongoing treatment are not covered. The second medical opinion service is not available for a mental health related diagnosis. This service is provided by Spectrum.life.



# Long Term Condition, Women's Health and Wellbeing Support

Discover **CONNECTPlus**, a service designed to help you and your immediate family\* manage long-term health conditions with ease. This service, provided by HCl digital, is available either by logging into Spark or through the **CONNECTPlus** app.

## Conditions covered

Get valuable information and advice for managing:

- Cancer
- Stroke
- Multiple Sclerosis
- Type-2 Diabetes
- Long Covid
- Rheumatoid Arthritis
- Heart Health
- Menopause

## General wellbeing

There's a wealth of health and wellbeing tools to help you manage your general wellbeing and / or another condition that's not listed

## Simple, straightforward digital support

Developed with NHS clinicians and patients, CONNECTPlus offers a wide range of digital features to provide simple, straightforward support and guidance.

### Features include:

- Specific condition and healthy lifestyle information
- Symptom trackers
- Appointment diary
- Medication reminders
- Video explainers and frequently asked questions

## Benefits to you

- **Knowledge at your fingertips:** Easy access to clinically approved information to feel more informed about your condition and general health.
- **Efficient support:** Find answers to questions which could reduce unnecessary phone calls and visits to health departments.
- **Track your progress:** Monitor your symptoms by tracking changes and improvements in your health
- **Self-management:** Get support while waiting for appointments, with advice on how to manage your condition.
- **Preparation for work:** Understand how to prepare for returning to work, if appropriate.

\*Immediate family includes spouse, partner, registered civil partner, and children aged 16 to 24 in full-time education living in the same household.



# Wellbeing Services

Explore an extensive range of wellbeing services, provided by Spectrum. life, designed to nurture a healthy mind and body for you and your loved ones.



## Digital Gym

Dive into a diverse array of classes, from Pilates and HIIT to yoga, combat, and kettlebells. Whether you're a beginner or an advanced enthusiast, there's something for everyone. Enjoy live sessions or watch on-demand, all from the comfort of your own space.



## Wellbeing Webinars

Reserve your spot for a series of live broadcasts that bring you the latest insights in health and wellbeing. Engage with expert panel discussions and join the live chat to share your thoughts and questions.



## BeCalm Programme

Reduce anxiety, improve sleep, and boost happiness with self-guided mindfulness and meditation exercises.



## Fitness and Nutrition

Explore a vast collection of healthy recipes, from quick snacks to air fryer recipes through to family meals.



## Clinically Approved Content

Access the latest expert advice on subjects such as mental health, depression, anxiety, sleep, parenting, and more through articles, videos, and podcasts with content created by expert clinicians.



## Sound Space Podcast

Tune in to the latest health and wellbeing podcasts and listen your way to better health.

# Adult and Elder Care: Simplifying Support for Your Loved Ones

Navigating the complexities of care for adults or elderly family members can be a minefield. Our **Adult and Elder Care resource** is here to help simplify the process, helping you understand, find, and fund the right care for you or your loved ones (aged 18 or over) at no extra cost.

## How Does It Work?

- 1 Confidential, Expert Support**  
Enjoy personalised, one-to-one telephone support with a dedicated care expert who will be with you every step of the way.
- 2 Tailored Resources**  
Our care experts will direct you to the most relevant online tools, care guides, and resources, crafting a customised care plan just for you.
- 3 Arranging Care Details**  
Get assistance with finding and arranging immediate or future care, and learn more about important topics such as power of attorney.
- 4 Funding Assistance**  
Explore your eligibility for NHS funding, benefit entitlement checks, and government support. Plus, access financial advice to help fund care.
- 5 Home Care Support**  
Discuss home adaptation and home help options with our care experts to ensure a comfortable living environment.

## Find out more

Discover all the ways we can support you [here](#)

## How to access this service

Call Freephone: **08000 608 823**  
Lines are open Monday to Friday, 9am to 5pm. Calls may be monitored and recorded. This service is provided by L&G Care.



# Rewards that fit your lifestyle

Unlock hundreds of rewards and exclusive discounts through Spectrum.Life's partner, **BenefitHub**. With access to over 300,000 brands and local retailers, you can save on the things you love – and the things you need.



Whether you're treating yourself or your family and friends or just managing everyday essentials, there's something for everyone.

Enjoy savings across:

- Food and drink
- Hotels, holidays, and travel
- Motoring and commuting
- Beauty, wellbeing, and fragrance
- Tech and electronics
- Pet essentials

Plus plenty more

You'll find offers from well known favourites like Apple, M&S, Tesco, and Avis.

Click on the Rewards tile and start exploring and see how much you can save.



