



# Introducing Spark

L&G's digital home for  
health and wellbeing



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Spark, our digital home for health and wellbeing, is here to support employees and their families, 24/7.

From virtual GP appointments and online physiotherapy to a digital gym and nutritional advice, Spark offers a single access point to a wide range of essential health and wellbeing services. It's simple, fast and always available, putting support directly in employees' hands wherever and whenever they need it.

Created exclusively for employees of our Group Protection policyholders, Spark also extends support to their immediate family members. This ensures more people can get the help they need, when it matters most.

With guided online journeys, Spark helps users make informed decisions about their health and wellbeing, all from one smart, seamless platform. Ready to Spark your growth?



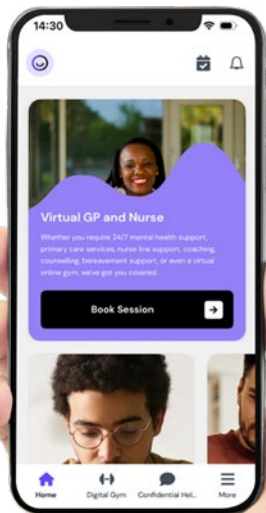
# One App. Every service. Total wellbeing all in one place.

All our health and wellbeing services are housed in one powerful, easy-to-use platform. Providing a **seamless digital experience** for employees and their families.

What is Spark?:

- One app, Every service**  
 Employees can access all our health and wellbeing support through a single app.
- Proactive, not just reactive**  
 Support like cancer risk assessments, mental health guidance and digital physiotherapy is available upfront. No need to wait for a claim or diagnosis.
- Extended reach to families**  
 Immediate family members can also benefit from most Spark services.
- Guided and personalised**  
 Smart navigation helps users find the right care quickly.
- A smooth experience for HR teams and advisers**  
 One platform simplifies onboarding, improves engagement and makes it easier to demonstrate value to employers and employees alike.

Spark is a smart, more inclusive way to support employee wellbeing, made for how people live and work today.



# Spark at a glance

## Experience

### A connected experience

Designed to simplify access to care, Spark brings together clinical, emotional and wellbeing support in one seamless platform.

- Single sign-on across all services
- Guided navigation to the right care
- 24/7 access to essential health and wellbeing support including virtual GP and advanced nurse practitioners and online physiotherapy (available Weekdays 8am-8pm)
- Proactive cancer risk assessment available to all employees – no claim or referral required.
- Structured counselling via the EAP remains available to all employees – insured or not – where the employer has an L&G Group Income Protection policy.

## Eligibility

### Inclusive by design

Spark is available to all employees of our Group Protection policyholders, regardless of which product is selected or what percentage of the workforce is covered.

Immediate family members can also access most services, extending meaningful support beyond the workplace.

## Built-In Specialist Support

Spark brings together specialist support across physical, mental and long-term health, including cancer awareness and nurse support, menopause and heart health support, and condition management tools. All this is accessible through one simple platform.

### Perci Health Cancer Awareness and Nurse Support

Employees can understand their individual cancer risk with a digital risk assessment. Any employee recently diagnosed, will have access to practical and emotional support from an experienced cancer nurse.

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

A wide range of tools and resources to help employees going through the menopause, suffering from cancer, stroke or multiple sclerosis (MS). Plus support for heart health, Type-2 diabetes, Rheumatoid Arthritis as well as for general wellbeing.

**Support employees can rely on, from dedicated expert practitioners.**



# Wellbeing support with Spark

## MatchTech

Guided online journey for health services

- Virtual GP
- Advanced Nurse Practitioners
- Online Physiotherapy

## Health and Wellbeing

- EAP mental health support
- Cancer awareness and Nurse Support
- Second medical opinion
- Adult and elder care support
- Long term health condition support
- Digital gym
- Wellbeing webinars and podcasts
- Nutrition and fitness advice

It gives employees and their immediate family simple, speedy access to the following features and services:

- Single point of access to all services and available 24/7
- 24/7 in the moment support through the Employee Assistance Programme
- 24/7 virtual GP and advanced nurse practitioners

- Online physiotherapy, available 8am to 8pm, Monday to Friday
- Children's mental health support
- Second medical opinion
- Cancer awareness and nurse support
- Medical helpline

- Long term condition, women's health and wellbeing support
- Rich source of wellbeing resources – nutrition planning, fitness tracking, self-guided meditation, wellbeing podcasts and digital gym
- Adult and Elder care
- Financial and legal information helpline



# Employee Assistance Programme

Free, confidential wellbeing support for employees and their immediate family\* available 24/7, provided by Spectrum.life



Speak directly to a fully qualified counsellor by phone or video, whenever needed



Help with a wide range of issues including stress, anxiety, low mood, financial worries and more



Access expert guidance on legal, financial and medical matters with one legal or financial call per issue, per year



Talk to a qualified nurse about health concerns through the dedicated medical helpline



Request support by phone, WhatsApp, SMS or book online through the Spectrum.life app or website

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

# Wellbeing Resources

Provided by Spectrum.life and available to all employees

A range of digital tools and resources to help employees manage their day-to-day health and wellbeing, including:



Over 300 hours of industry leading health and wellbeing content



Nutrition plans, fitness tracking and e-learning



Self-guided meditation modules (Be Calm) to help reduce anxiety and stress and improve sleep



Wellbeing podcasts (Sound Space) covering a wide range of wellbeing topics



Digital gym with both live and on-demand classes

# Virtual GP, Advanced Nurse Practitioners (ANP), and Online Physiotherapy

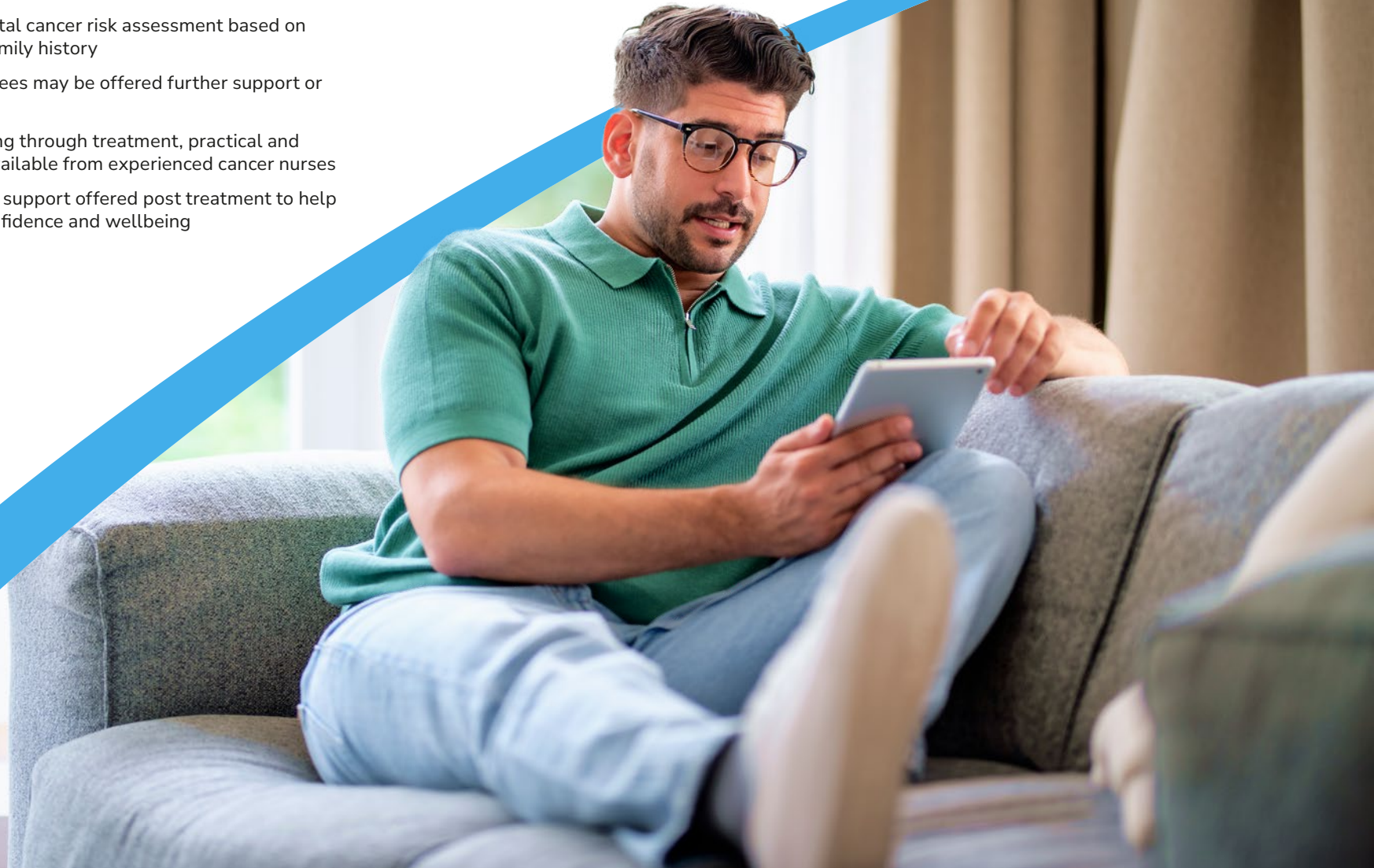
- Access to fast, non-emergency expert healthcare provided by Spectrum.life
- Through Spark, employees and their immediate family get 24/7 access to a GP or ANP consultation
- Spark's intelligent booking system (MatchTech) assesses symptoms and quickly directs employees to the most appropriate care
- ANP consultations are available for common health concerns and GP appointments for more complex needs
- Both GPs and ANPs can issue private prescriptions electronically for medication to be delivered or collected, as well as provide referrals and sick notes
- Online Physiotherapy available between 8am and 8pm Monday to Friday, provides digital physiotherapy for everyday concerns or specialist services such as ergonomic guidance and personalised treatment plans for more complex needs



# Cancer Awareness and Nurse Support

Provided by Perci Health and available to all employees

- Employees can benefit from a digital cancer risk assessment based on their lifestyle and personal and family history
- Depending on the results, employees may be offered further support or signposted to NHS screening
- For those newly diagnosed or going through treatment, practical and emotional telephone support is available from experienced cancer nurses
- Physical and emotional telephone support offered post treatment to help employee recovery, rebuilding confidence and wellbeing



# Child Mental Health Support

Provided by Spectrum.Life

## Childrens' Mental Health support – available to all employees

- A mental health assessment and support service helping parents feel equipped and children to feel supported
- \*Available to employees' children aged from 6 to 16
- Families are provided with guidance and practical strategies to help children manage their emotions and behaviours through a comprehensive report delivered within 10 working days

\*There is an initial virtual consultation with the parent, then if the clinician feels it would be help, a 60 minute virtual follow up assessment with the child.



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

## Provided by HCI Digital

The CONNECTPlus app helps employees and their immediate family to support the day-to-day management of the following conditions:

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

### Features include:

Specific condition and healthy lifestyle information, symptom tracker, appointment diary and medication reminders plus video explainers and FAQs as well as tools and resources for general health and wellbeing.



# Second Medical Opinion

- Provided by [Spectrum.Life](#) who have outsourced to Red Arc
- Helps employees and their immediate family feel confident that they are making the best decisions for their health and wellbeing
- A Second Medical Opinion can provide clarity about an individual's condition, reassurance about treatment options and help to resolve any doubt about previous advice or recommendations
- This service will be available 9am to 5pm, Monday to Friday
- Face to face appointments available as well as practical and emotional nurse support throughout the process



# Structured Counselling

Structured Counselling – available to all employees – insured or not – where the employer has a L&G Group income protection policy

- If deemed appropriate by the counsellor, employees can receive up to eight structured counselling sessions per issue
- Sessions could be from a range of therapies depending on the employee's needs as assessed by the counsellor
- Sessions are available either by telephone or video
- This service is provided by Spectrum.life



# Bereavement Support

**This service is available to the immediate family of employees where their employer is a policyholder of our Group Life Assurance or DOPs products.**

The Employee Assistance Programme (EAP) can help to support the immediate family of an employee who passes away while employed by their employer.

Immediate family includes partners and children (aged 16–24) who are in full-time education and living in the same household.

## Here's how the EAP can help:

- **Immediate support:** If the immediate family needs support to cope with their loss, they can speak to a counsellor at any time by calling a confidential helpline – UK freephone number is **0800 072 9612** – available 24/7. All counsellors are clinically trained psychotherapists and will offer in-the-moment support. The helpline can be used as often as needed.
- **Legal and financial support:** The immediate family can also access the EAP through Spark for initial information and signposting services to help them manage the estate, tax matters, and other concerns.
- **Bereavement counselling:** If any of the family are struggling, and if clinically appropriate, they may be able to receive up to eight free counselling sessions. They'll just need to contact the EAP service for an initial assessment. Once confirmed, these sessions can be conducted face-to-face, online, or via telephone, depending on what suits them best.

Our **Support when you most need it** brochure provides more information.

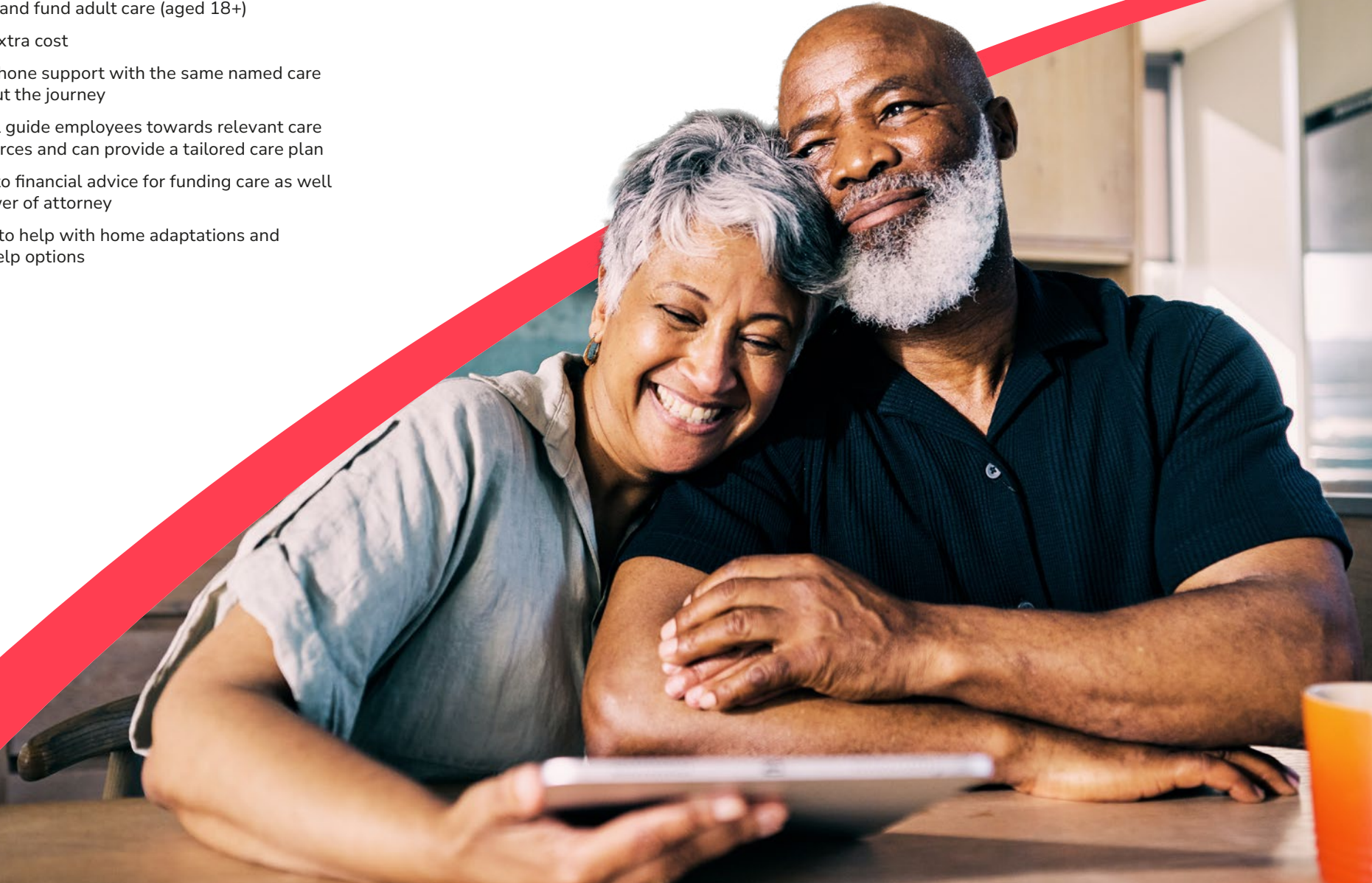
This service is provided by Spectrum.life



# Adult and Elder Care

Provided by L&G Care and available to all employees

- Support for employees and their immediate families to understand, find and fund adult care (aged 18+)
- Available at no extra cost
- One to one telephone support with the same named care expert throughout the journey
- Care experts will guide employees towards relevant care guides and resources and can provide a tailored care plan
- Provides access to financial advice for funding care as well as arranging power of attorney
- Expert guidance to help with home adaptations and sourcing home help options



# The Benefits for Employers

## Empowering people. Driving business success

Looking after their employees is one of the smartest investments any business can make. When employees feel well, they perform at their best and that's good for productivity, culture and retention.

**Spark is an all-in-one health and wellbeing app** that helps employees stay healthy, supported and ready to grow. In just a few clicks, they can access a full suite of services covering physical, mental, family, financial and legal support — all from one simple platform.

Included at no extra cost with our Group protection policies, Spark offers:

- A guided, intuitive user journey that gets employees to the right care quickly
- One platform for all services, available on desktop and mobile
- 24/7 support that fits around the demands of modern work life
- Extended access for immediate family members, not just the employees we're covering

No need to juggle or manage multiple providers. Spark streamlines our wellbeing offering and delivers real value to it's people.

This isn't just about healthcare. It's about enabling sustainable performance, fostering a healthier culture, and driving growth for business.



# The Benefits for Employees

Everyday support that's simple to access and built to empower

Spark gives employees streamlined access to a wide range of health and wellbeing services through one easy-to-use platform. Designed to work on desktop, laptop or mobile, it puts everyday support within reach, whenever and wherever it's needed.

With everything in one place, Spark simplifies the health and wellbeing experience for employees, helping them feel supported.

A guided online journey helps users find the right care quickly, reducing time spent navigating services and improving access to meaningful support.

Spark includes:

- 24/7 GP consultations and advanced nurse practitioner support
- Mental health guidance, in-the-moment support
- Online physiotherapy for day-to-day and complex concerns
- Nutrition, fitness and self-guided wellbeing resources
- Financial and legal information service
- Cancer support, including risk assessments and ongoing nurse-led care
- Long term condition, women's health and wellbeing support
- Adult and elder care services, including one-to-one care planning advice
- Discounts and rewards



# The Benefits for Advisers

## Stand out with smarter support

Helping employers offer standout employee benefits is more important than ever. In today's competitive landscape, employee wellbeing, engagement and retention are closely linked and Spark provides a compelling way to meet all three.

**Spark is the digital health and wellbeing hub**, included with all our Group Protection policies at no extra cost. It gives employees fast, guided access to a full range of our wellbeing services through one easy-to-use platform from their phone or desktop.

Spark is a smart, future-ready solution that:

- Adds genuine value to adviser and employer relationships
- Strengthens an employer's overall proposition and supports business growth
- Helps employers go beyond cover and deliver meaningful everyday support
- Comes with no added complexity, cost or admin load



# How to Access Spark

## Accessing Spark



Download the **Spectrum.life** app or go online at [landg.spectrum.life](https://landg.spectrum.life). To register, employees will need an email address and an organisation code.

The organisation code for registration is the employer's L&G group protection policy number. Where multiple policy numbers exist, any one of them can be used to register.



