

# Group Income Protection – at a glance

A valuable financial safety net which, after a chosen fixed period, pays a monthly income for insured employees who are unable to work due to a defined long-term illness or injury.

In addition, our rehabilitation support, where appropriate, is designed to help employees return to work earlier through early intervention and paying for treatments.

To request a quote, please use the contact details provided below. Please note that the wellbeing benefits we offer may vary at the time of purchase and are subject to change or replacement at any time.

<b>Quote availability</b>	Up to 10 days or instantly if using the ONIX digital service.
<b>Quote guarantee</b>	Usually three months
<b>Policy size</b>	The minimum requirement for cover is 10 employees or 3 employees where using the ONIX digital service
<b>Rehabilitation Services</b>	Our proactive and funded rehabilitation support, where appropriate, is designed to help long-term absent employees get back to health and back to work faster Our in-house clinical team ensures greater governance, clinical control and regular updates
<b>Definitions of Incapacity</b>	<ul style="list-style-type: none"><li>• Own occupation</li><li>• Suited occupation</li><li>• Own occupation switching to suited</li><li>• Progressive (Starts with Own occupation then over a fixed period to Suited occupation and then Activities of daily working)</li></ul>
<b>Types and amount of cover available</b>	<ul style="list-style-type: none"><li>• The employee's cover can be up to £350,000 a year, subject to a maximum of 80% of their total scheme earnings and own pension contributions</li><li>• Employer and employee pension contributions can be covered up to £75,000 a year</li><li>• Employer NI contributions based on basic benefit, can also be covered</li></ul>
<b>Cover levels available</b>	Choose different cover levels for clearly defined groups of employees



## Legal & General Group Income Protection

<b>Benefit escalation options</b>	Benefits in payment can increase by: <ul style="list-style-type: none"><li>• Nil</li><li>• A fixed rate up to 5% per year</li><li>• RPI subject to a maximum limit of 2.5% or 5%</li><li>• CPI subject to a maximum limit of 2.5% or 5%</li></ul>
<b>Limited term options</b>	Benefits can be made payable to the benefit termination age or a maximum of 2, 3, 4 or 5 years
<b>Free limit (An employee's total cover without medical information)</b>	The free limit will be set when we quote, this can be up to £150,000
<b>Who can join?</b>	All employees, or clearly defined groups of employees such as 'all managers'
<b>Age range</b>	Choice of minimum and maximum ages between 16 and 70 Cover can also stop at the employee's state pension age
<b>Joining dates</b>	Daily, monthly or annual options
<b>Premium rate guarantee</b>	Unit rate of premium per £100 of insured earnings Guaranteed for at least 2 years
<b>Minimum premium?</b>	None
<b>Premium payment options</b>	Premiums are paid in advance, usually monthly by direct debit, or yearly by a direct credit payment
<b>Commission?</b>	For quotes requested through intermediaries, we may offer varying levels of commission, which will impact the premium we charge
<b>Overseas cover</b>	Cover continues during overseas business trips Cover for overseas workers, residents and secondments individually considered
<b>Cover for subsidiary businesses</b>	Eligible employees of all required subsidiary or associated businesses can be included
<b>Employees absent when cover starts</b>	An employee needs to meet our actively at work requirements before we start cover for them. This means the employee must be in full active employment, physically and mentally able to perform all the duties associated with their normal job. We give full details of our actively at work requirements in our quote and technical guide
<b>Previous claims experience</b>	We'll consider any number of claims if we're given full details and the policy size for the last five years
<b>Simple administration</b>	<ul style="list-style-type: none"><li>• Annual update of membership data</li><li>• Annual account</li><li>• Easy year-end account adjustment for changes in membership and cover</li><li>• Other accounting options available</li><li>• Swift on-line digital service for annual renewals and rate reviews.</li></ul>
<b>Medical underwriting</b>	The employee will be underwritten if their cover is above the free limit. Early, late and discretionary entrants may be subject to medical underwriting before they'll be covered
<b>Temporary cover during medical underwriting</b>	Up to 90 days temporary cover pending medical underwriting (terms and restrictions apply)
<b>Deferred periods</b>	13, 26, 28, 39, 52 and 104 weeks
<b>Direct payment</b>	We'll consider requests where the eligible insured employee's contract of employment has ended, if received before the end of their employment

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<b>Lump sum benefit</b>	<p>Available on limited term policies. Potential of 1, 2, 3, 4, or 5 times the previous year's benefit can be paid at the end of the limited term. Alternatively the lump sum can be a multiple of insured earnings</p> <p>The lump sum cannot be more than the amount that would have been paid if monthly benefit had continued up to the maximum age</p>
<b>Added Benefits</b>	<p>All added benefits are accessible through a single platform, 'Spark' which consolidates health and wellbeing support into one app and portal for ease of access and user convenience.</p> <p><b>Employee Assistance Programme (EAP)</b></p> <p>The EAP, delivered by Spectrum.Life, provides a comprehensive range of support services to employees and their immediate families. The service is available 24/7, 365 days a year, and can be accessed via Freephone (0800 316 9337), or by booking an appointment online through the Spectrum.Life app or portal. Employees can also benefit with up to 8 sessions of structured counselling, if deemed clinically appropriate.</p> <p>Other included services:</p> <p><b>Virtual GP Access:</b> 24/7 access to GPs and Advanced Nurse Practitioners via phone or video. Services include consultations, prescriptions, referrals, and fit notes.</p> <p><b>Online Physiotherapy:</b> Direct access to qualified physiotherapists without GP referral, available via video or telephone.</p> <p>Includes digital risk assessments, lifestyle guidance, and direct access to specialist cancer nurse specialists for all eligible members and their immediate families, with cancer carers able to access nurse support directly throughout diagnosis, treatment, and recovery.</p> <p><b>Child Mental Health:</b> Includes two targeted sessions for employees and their children, covering behavioural strategies, psychological insight, and system navigation.</p> <p><b>Long Term Condition and Wellbeing Support:</b> The Connect Plus app supports self-management of long-term conditions such as cancer, MS, type 2 diabetes, stroke, long COVID, rheumatoid arthritis, heart conditions, and menopause. Features include educational content and symptom tracking.</p> <p><b>Second Medical Opinion:</b> this service offers access to a network of medical specialists for independent review of diagnoses and treatment plans with nurse support pre and post consultation.</p> <p><b>Adult and Elder Care:</b> A dedicated service to assist with understanding, locating, and funding later-life care. Available via Freephone (08000 608823), Monday to Friday, 9am–5pm. Includes a consultation with a care expert, a personalised summary, and access to a digital care platform for ongoing support.</p> <p>All services are clinically governed and designed to ensure confidentiality, accessibility, and continuity of care.</p> <p>Wellbeing services are non-contractual benefits provided through L&amp;G and can be withdrawn at any time.</p>

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### Useful information

Visit our [website](#) for more information about our Group Income Protection proposition and the support available.

Read our [Technical Guides](#) for further details of the cover we can provide, policy options and how we assess claims.

Group Income Protection can be covered as a standard or flexible benefit.

## Call us about quotes for

- Flexible benefit cover

## Contact us



**0345 026 0094**

We may record and monitor calls. Call charges will vary.



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**Group Protection**

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**Legal & General Assurance Society Limited.**

Registered in England and Wales number 166055.

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