Legal & General

Group Income Protection

Financial and wellbeing support for employee absence



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Looking after employee wellbeing

Our Group Income Protection aims to provide employees with a regular income if they can't work because of a long-term sickness or injury.

As well as financial support, our vocational rehabilitation services can help provide funded, personalised treatment pathways for employees where appropriate – helping them return to work. This could help reduce the impact of absence on employees' lives and minimise the financial and operational impacts on businesses.

More than just a financial benefit

Our cover gives employees and their families more than just financial help. Our **Be Well. Get Better. Be Supported.** wellbeing framework gives employees access to a holistic support service that helps them manage their health and access tailored support during their illness or injury.



Be Well.

Helping employees to actively manage their health

Get Better.

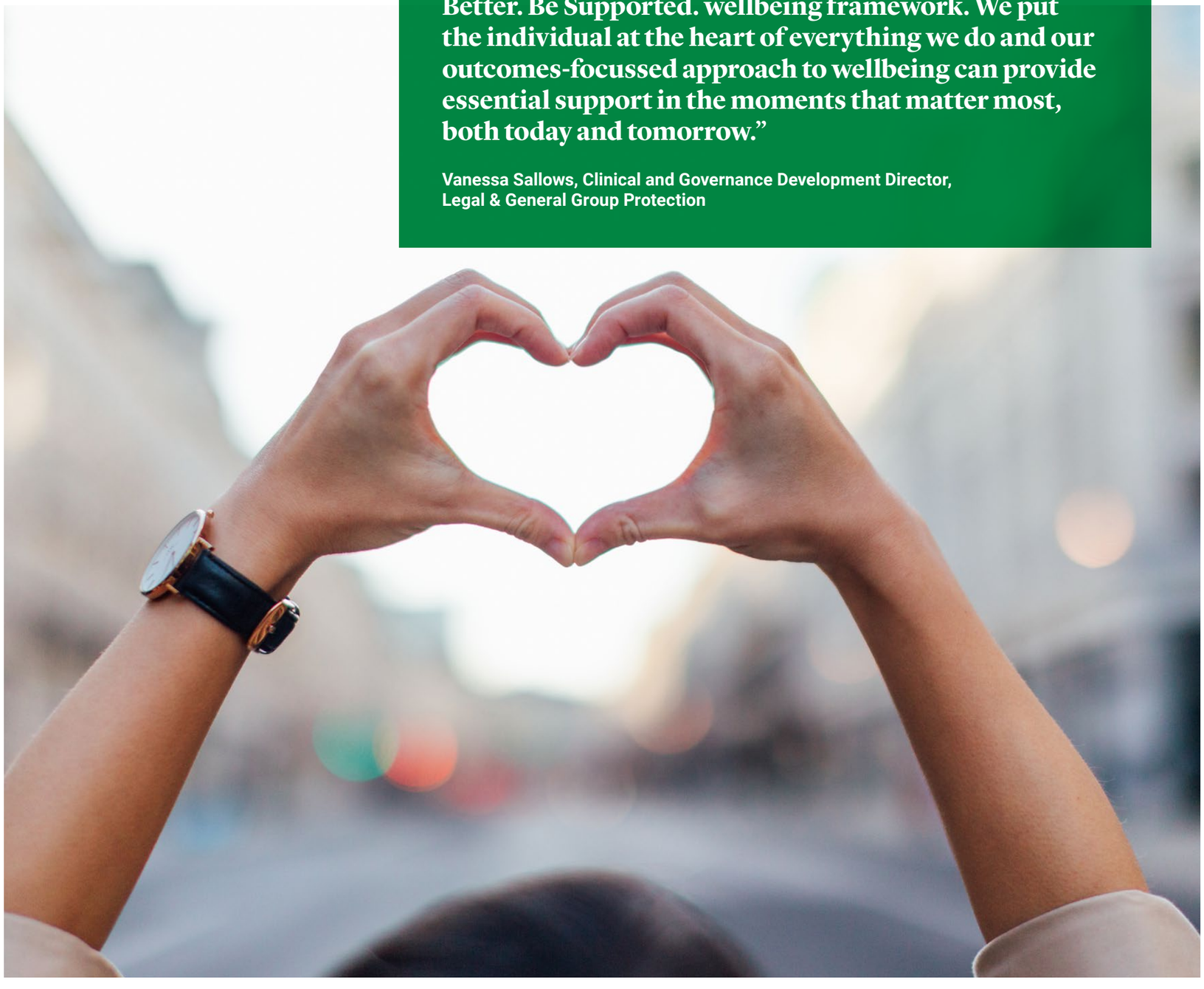
Support when illness or injury strikes

Be Supported.

Financial protection when employees need it the most

"Our Group Income Protection product can provide a vital financial lifeline for employees when they're off work with long term sickness or injury. It is much more than that though – with our Group Income Protection employers and employees get a wealth of in the moment and long-term support through our Be Well. Get Better. Be Supported. wellbeing framework. We put the individual at the heart of everything we do and our outcomes-focussed approach to wellbeing can provide essential support in the moments that matter most, both today and tomorrow."

Vanessa Sallows, Clinical and Governance Development Director, Legal & General Group Protection



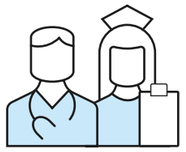
What's included in Group Income Protection?

Our Group Income Protection is designed to help ensure employees and their families are supported financially, practically and emotionally when unable to work long-term due to illness or injury. It also offers extra wellbeing services which employees and their families can access to take care of their day-to-day wellbeing.



Fully funded vocational rehabilitation support

We can arrange and fund rehabilitation where appropriate, to help employees return to work as quickly and effectively as possible, without the need to wait for a GP referral.



Access to an in-house clinical team

We have our own in-house clinical team who are all medically trained. The team provide an end-to-end service. They'll work with the employee at the beginning of their absence and stay in touch throughout their treatment to help facilitate (where possible), a smooth transition back to work.



Comprehensive cover limits

Our cover gives employees a regular income if they can't work long-term due to illness or injury, with fast claims payments when needed.



Access to our wellbeing services

Our comprehensive support goes beyond financial payments with our extensive range of holistic wellbeing services.

Specialist return to work support from day one

Taking out a Group Income Protection policy gives employers and employees a range of benefits:



Intervention at the earliest opportunity

We assess the employee's situation and decide on the most appropriate course of treatment, working with our expert partners if required. We believe intervening early is the best and quickest way to help an employee back to work.



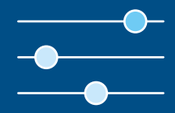
Fully funded treatment

Employee access to all our healthcare partners is co-ordinated and fully funded by us. Our mental health, physiotherapy and vocational rehabilitation specialists provide timely assessments and quick access to treatment, that can often help employees avoid long NHS waiting times or costly private treatments.



Access to treatment without GP referral

We can start an employee's treatment as soon as we agree it's beneficial, even without the need for a referral from their GP. This means a quicker diagnosis and early treatment, giving employees the best chance for a successful recovery and return to work.



Tailored, individual care

We consult with employees to create their individual care plan. Our clinical team aim to support employees throughout their absence, so employers can focus on running the business.

Wellbeing support for today – and tomorrow

Our **Group income protection** is more than just a financial safety net. It's a gateway to a wide range of essential wellbeing services, designed to help your employees stay healthy, feel supported, and thrive – both in and out of the workplace.

All services are easily accessible through **Spark**, our digital hub for health and wellbeing. Most of these benefits extend to your employees' immediate family too – at no extra cost.

Here's what's included:

Employee Assistance Programme (EAP)

Life can be unpredictable. That's why we offer 24/7 access to accredited counsellors and psychotherapists – via phone or video. Whether it's emotional support or practical advice on legal, financial, or medical matters, help is always just a call away.

Virtual GP & Advanced Nurse Practitioner (ANP)

Round-the-clock access to expert care. Employees can book an appointment to speak to a GP or ANP (a highly trained nurse with advanced qualifications) anytime, without the wait.

Online Physiotherapy

Quick, convenient access to qualified physiotherapists – no GP referral needed. Support is available for employees and their families via phone or video.

Cancer Awareness & Support

From personal cancer risk assessments to expert care during treatment and recovery, experienced cancer care nurses are here to help every step of the way.

Everyday Wellbeing Tools

From a digital gym and fitness tips to mindfulness exercises, wellbeing podcasts, and webinars – there's something for everyone to support a healthy mind and body.

Children's Mental Health Support

Tailored support for children aged 6–16. Includes an initial parental consultation followed by a 60 minute assessment for the child. A report will then be prepared for the parent with treatment recommendations and signposting to resources and self-help therapies

Long-Term Condition Support

Tools and resources to help manage long term conditions such as Cancer, Stroke, MS, Type 2 Diabetes, Long Covid, Rheumatoid Arthritis, Heart Health, and Menopause.

Second Medical Opinion

Peace of mind when it matters most. Employees can consult a UK-based specialist for a second opinion on a range of diagnosis or treatment plans.

Adult & Elder Care Support

Navigating care options can be confusing. Our dedicated care experts offer one-to-one support to help employees find care themselves or their loved ones aged 18+.

Structured Counselling

If deemed appropriate by a clinician, employees could receive up to eight structured counselling sessions, in a format that suits them - face to face, by video or by phone.



Further wellbeing support

Be Well hub

A range of wellbeing resources designed to help employers actively manage their employees' wellbeing.

HR Communication Toolkit

Employers can use the HR Toolkit to effectively communicate benefits to employees.

Umbrella Benefits

Access to discounts and offers on a range of Legal & General products and services

Fruitful Insights

Advisers only: An organisational wellbeing tool to help employers covering 100 employees or more, quantify the impact of employee wellbeing on productivity.

Wellbeing Advisory Board

A group of experts across a range of clinical, occupational and vocational rehabilitation fields to guide employers in finding answers about employee health issues.

Find out more about our Group Income Protection cover

For Advisers

Call us: 0345 026 0094

Lines are open Monday to Friday 9am to 5pm (we may record and monitor calls)

Email: group.protection@landg.com

Visit: Adviser website

For Employers

Call us: 0345 072 0751

Lines are open Monday to Friday 9am to 5pm (we may record and monitor calls)

Email: employer.services@landg.com

Learn more about what we can cover, the options, the exclusions and how we assess claims by visiting our **employer website**

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