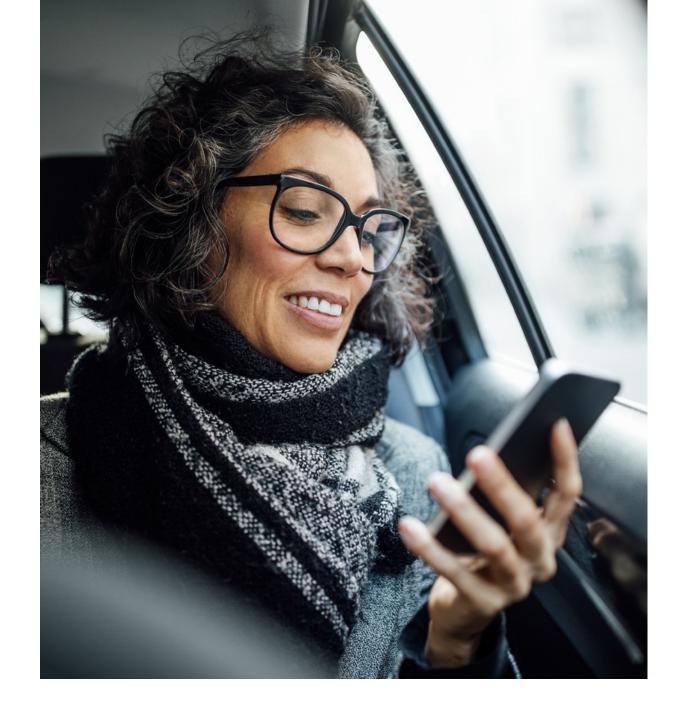
Virtual Clinic

An employer's guide







What's inside

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- Virtual GP service
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Welcome to Virtual Clinic

Healthcare on-demand, for better workplace wellbeing

Because your employees are at the centre of your business, giving them direct access to the help they need is crucial for a healthy and productive workforce. The Legal & General Group Income Protection Virtual Clinic, provided by Spectrum.Life, Teladoc Health and HCI Digital, is available at no extra cost to you.

Virtual Clinic gives your employees access to five core health and wellbeing services:

- 1. Day-to-day health and wellbeing support including counselling
- 2. Virtual GP Service
- 3. Mental Health services
- 4. Online Physiotherapy Service
- 5. Long-term chronic condition, including general health and wellbeing support.

Provided by three user friendly apps, the five services are aligned with our Be Well. Get Better. Be Supported. wellbeing framework and can be accessed by your employees whenever they need them.

Be well

By actively managing employees wellbeing



Day-to-day health and wellbeing support including counselling

App: Spectrum.Life

The Spectrum.Life app provides instant access to on-demand health and wellbeing services, where employees can access in the moment support from highly qualified counsellors. They'll also have access to a wide range of tools and resources to help manage their day-to-day wellbeing, whenever and wherever they want.

Get better -

When accident or illness strikes



Virtual GP, Mental Health and Online Physiotherapy Services

App: **Health365**

The Health365 app provided by Teladoc Health is designed to support your employees manage their health by providing fast and direct access to our Virtual GP service.

Health365 also provides access to mental health services for adults through targeted single session therapy and your employee's children through child mental health consultations

The online Physiotherapy service also offers quick and easy access to highly qualified Physiotherapists.

Be supported

When employees need it most



Long-term chronic condition, including general health and wellbeing support

App: CONNECTPlus

The CONNECTPlus app provided by HCI Digital helps empower your employees with the day-to-day management of specific long-term health conditions. It also provides tools and resources for employees to help manage their general health, not just the listed specified long-term conditions. Providing a range of digital tools from educational content to symptom trackers.





Virtual Clinic is available to all employees covered by our Group Income Protection and their immediate family.

Access can be given to:

All employees aged 18 and over, with a valid UK address and UK phone number

An employee's partner, spouse, or registered civil partner

Children under the age of 18 years of which the employee is the parent or legal guardian can access the child assessment mental health service.

All three apps are available to download on most iOS and Android devices.





Day-to-day health and wellbeing support, including counselling

App: Spectrum.Life

Employees are the lifeblood of any organisation. Making sure that their wellbeing is supported should be a top priority for businesses.

Our Employee Assistance Programme (EAP), provided by Spectrum.Life is a free day-to-day wellbeing and counselling service. It provides in the moment support to employees and their immediate family, 24/7 and 365 days a the year.

Our EAP can provide in the moment practical information and support services around finance, legal information, career coaching, relationship mediation and more.

Employees can also receive structured counselling that provides quality advice whenever they need it. This on-demand service to fully accredited and qualified counsellors and psychotherapists, is designed to deliver

support in the format the employee feels comfortable with.

The Spectrum.Life platform and app provides 360 degree wellbeing support through a whole host of health and wellbeing tools and resources to help employees 'Be Well', stay fit, remain healthy and in work. Employees have access to a digital gym, fitness and nutrition plans with hundreds of recipes, weekly podcasts, a monthly wellbeing webinar series, mental health e-learning, shopping discounts and much more.



Good to know

In some circumstances structured counselling, either face to face, online or by telephone, could offer a more effective way to support an employee. Where appropriate, Spectrum.Life will provide up to eight free structured counselling sessions to employees.

How to get set up with the Spectrum.Life app

Help your employees get started with the Spectrum. Life app in just a few easy steps:

1. Encourage them to visit the Apple App Store or Google Play store to search for and download the Spectrum.Life app

2. Once downloaded, to login use access code: **BeWell**

3. They'll now have access to the Spectrum.Life app and related EAP services.

4. Employees can also scan the QR code to get started.





How to access support now

Our confidential support service is available 24/7, 365 days of the year



UK Freephone: **0800 316 9337**

WhatsApp and SMS: Text 'hi' to 07418 360 046



Online platform: **legalandgeneral.com/eap**

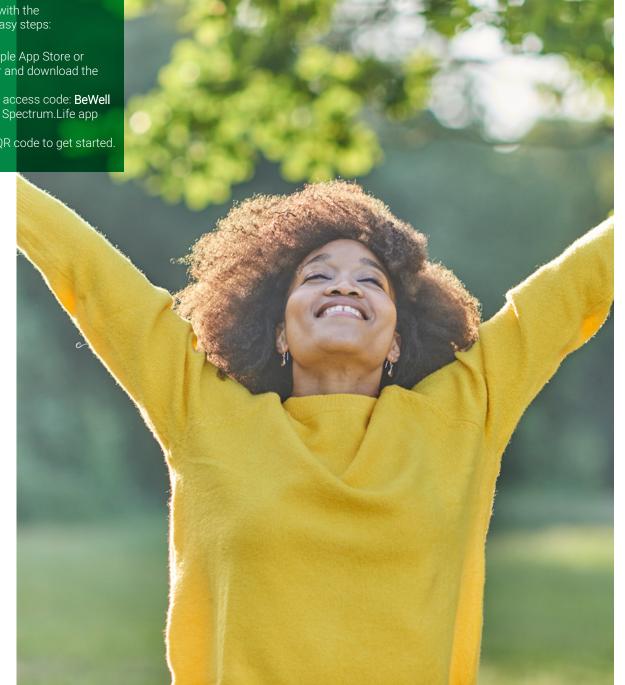
Use access code: BeWell



Mobile app: **Spectrum.Life**

Use access code: BeWell

Calls, SMS and WhatsApp to the numbers above may be subject to roaming charges, when calling from outside the UK.



Virtual GP Service

App: Health365

Booking a GP appointment when you need it and at a time that fits around you isn't always easy but Virtual GP lets your employee do just that.

Virtual GP doesn't replace your employee's registered GP. Instead, it's there when they need fast answers and peace of mind for a medical problem that isn't an emergency. Virtual GP can provide support for a range of concerns through phone or video – it can be just as effective as a traditional face-to-face appointment.

The GPs can help your employees in several ways, including:

- writing same day private prescriptions
- issuing sick notes
- offering private specialist referrals.

Benefits of Virtual GP



24/7/365 access to a team of GPs including those with an extended specialist role.



Employees have the option to request female or male GP.



Prescription service – free same day/next day delivery, available 7 days a week.



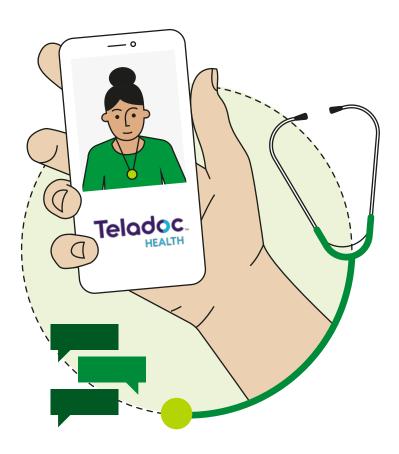
Sick Notes at no cost.



GPs have time to listen and focus on health needs during each video or phone consultation that can last up to 30 minutes.



Private specialist referral at no cost.



Good to know

- Access to the GP service is through the Health365 app and portal from Teladoc Health.
- All GPs are NHS-trained and registered with the General Medical Council.
- The service is available to your employees and their immediate family.
- No personal or medical information is shared with Legal & General.

Mental Health Services

App: Health365

Good health starts with positive mental wellbeing.

Wellbeing is primarily centred in the mind, but is inextricably linked with physical health, financial health and social health. Our comprehensive wellbeing support is designed with mental wellbeing at its core to help your employees when they need it most. We put the individual at the heart of our care package, making sure that expert support is available in the moments that really matter.

We've partnered with Teladoc Health to help provide further access to mental wellbeing support for your employees and their immediate family.

Single session therapy for adults

Single session therapy is provided by Teladoc Health's clinical Psychologists with specific training in this practice. How the service works:

For over 18 year olds

- patient is encouraged to prepare for the session by focusing on their goals
- patient and therapist agree to deal with their nominated concern in a session that may take up to 50 minutes.
- the work has a purpose and further help is available if needed.
- patient will receive bespoke self-help material to achieve the agreed goals after the consultation.
- a follow-up session can be organised to check on progress and offer further advice.



Good to know

- Access to the Mental Health support services is through the Health365 app and portal from Teladoc Health.
- The service is available to your employees and their immediate family.
- No personal or medical information is shared with Legal & General.

Child Mental Health Consultations

A service that enables family members to express and explore difficult thoughts and emotions safely. Tailored support on treatment, resources and self-help management is provided.

How does it work?

Consultation request:

Employees can request a mental health assessment for their child on the Health 365 app, portal or by contacting customer services on the phone.

Parental consultation:

A Psychologist will contact the employee for an initial consultation which may take up to 30 minutes. They aim to develop a more detailed understanding of the child's needs and conduct an initial assessment of suitability for the service.

Child consultation:

A 90 minute, scheduled consultation is conducted by a Psychologist with the employee and their child (where appropriate). This session aims to explore the child's relationships at home, school and social networks, and to formulate an in-depth assessment of the child's needs.

Outcome:

The Psychologist will offer advice and guidance during the session which may include:

- Behavioural techniques for parent and child
- Support to gain a better psychological understanding of their child's experience
- Guidance to the employee on managing their child's needs within their family structure
- Information on how to navigate support systems for the employee, child and family unit
- A summary report of the assessment and recommendations, along with supportive materials and resources is sent to the employee after the consultation.



Online Physiotherapy Service

App: Health365

The online Physiotherapy offers quick and easy access to a highly qualified Physiotherapist through a video link or over the phone if preferred, without the need for a referral from a GP

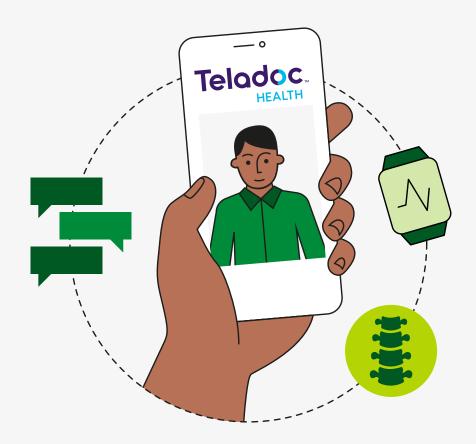
Employees can request an appointment through the app or the portal. They'll receive an email and SMS to complete a brief pre-screening questionnaire about their symptoms. They can then book an appointment with a Physiotherapist of their choice through the email and SMS sent, choosing between a phone or a video consultation, at a time that's convenient for them.

The first appointment is a detailed assessment of their condition to formulate a diagnosis and their goals for recovery. A treatment plan is then formulated including advice, a link to the appropriate exercise videos, and further follow-up sessions depending on the clinical need.

Employees will have access to expert advice, guidance and evidence, to create a clear rehabilitation plan based on their individual needs.

Benefits of online Physiotherapy

- Access to a specialist Physiotherapist providing a seamless customer journey.
- No delay in starting treatment with most appointments arranged within 48 hours.
- Direct access to a Physiotherapist without the need to speak to a GP first, saving unnecessary time and potential delay.
- A thorough and holistic initial consultation accessible at their convenience, which
 could last up to 45 minutes, to assess and diagnose their issue and begin their
 treatment plan. Please note for less complex conditions, 45 minutes may not be
 required.
- Remote access to their rehabilitative program at any time.
- Where appropriate, an onward referral can be arranged at any time during treatment.



Good to know

- No need for over the phone triage or pre-appointment authorisation which can
 often delay access to care.
- Where appropriate, up to six sessions are provided per condition, without an additional charge.
- Further treatment sessions can be requested for an additional condition, without charge.
- All Physiotherapists are a least three years post qualification, with extensive experience in the assessment and management of musculoskeletal problems.
- All Physiotherapists are also registered and regulated by the Health and Care Professions Council (HCPC).

How to get set up with Health365

Through having a Group Income Protection policy in place with us, you'll be able to provide access to your employees immediately. You'll need to give a membership/customer number to your employees to allow them to complete the following registration process.

Your company's membership/customer number is your Legal & General policy number. You can find this on your policy particulars or by asking your adviser. It should be a letter followed by a series of numbers. For example, G0070596. We recommend you encourage your employees to download and set up their account to help ensure that everything is ready for them to use in case they need the service in the future. They can also scan the QR code.

How your employees can register for Health365



1. Download the Health-365 app in the Apple App Store or Google Play store.



2. Once they click on the app icon they'll be asked to create a profile, if using the service for the first time. Click on 'create a profile'.



This takes them to the 'Register for the Health-365' page. Click on 'continue'.



4. They'll be asked to complete their personal details, including name, email address, date of birth, gender, preferred language, and contact telephone number. The app detects their country location and this field is automatically completed. Press 'continue'.



5. Once completed they'll enter the membership/customer number which will be your Legal & General Group Income Protection policy number. Your employee will need to set up a password and confirm that they've read and agreed to the terms and conditions and privacy policy. Once completed, they'll select 'register'.



6. They'll then receive a "Thank you for registering" notification through the app and an activation email.



7. To access the full range of clinical services, your employee will be asked for some personal details. At this point, they will also be requested to verify their ID by providing a suitable form of documentation, such as passport or driving license.



8. They're now able to log in and use the service. Employees can also access the Teladoc Health services by using their portal at www.health.365.co.uk.

If your employee is under 18, a parent or legal guardian will need to set up a profile in their name so they can access the services. This is due to clinical governance restrictions.

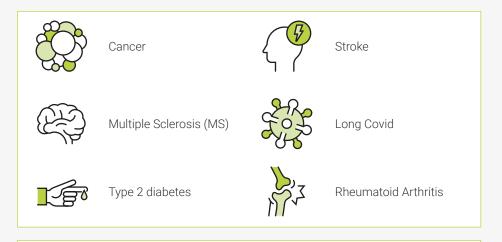


Long-term chronic condition support

App: CONNECTPlus

The CONNECTPlus app helps employees we're covering and their immediate families learn about and self-manage one or more specific long-term health conditions. It empowers them to take control of their own care including their general health and wellbeing with tools and resources to support all conditions.

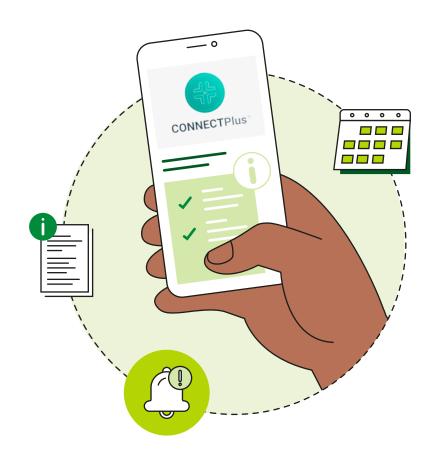
This service has been created with the help of NHS clinicians and patients to help employees manage the following conditions and illnesses:





Your wellbeing

CONNECTPlus also provides tools and resources for employees to help manage their general health not just the specified long-term conditions.



Once your employee has registered for an account, they'll have access to a wide range of resources and tools, including:

- Health trackers and scores to monitor pain or symptoms, enabling them to initiate follow-ups.
- Condition specific patient information videos, articles and blogs.
- Medication management support.
- A diary to help with dosage information and reminders.
- Hospital or GP appointment information and reminders.

Good to know

- The service is available to your employees and their immediate family.
- No personal or medical information is shared with Legal & General.

Benefits of CONNECTPlus

- Tools and resources to help employees manage their general health and wellbeing.
- Easy access to a range of clinically approved information designed to help employees feel knowledgeable about their condition.
- Educational content can support line managers/HR staff in managing an employee following diagnosis.
- Employees can find answers to many questions about their condition, reducing the need for unnecessary phone calls to health departments and hospital appointments.
- CONNECTPlus can help employees monitor their own health progression and track their symptoms.
- Designed to support employees who are waiting for appointments, with advice on how to self-manage their condition.
- Employees may gain a sense of support and confidence for managing their condition at home.
- Notifications for when to take medications or upcoming appointments mean employees have regular reminders to hand.



Additional support

We offer a wide range of wellbeing services through our Group Income Protection cover. The product is designed to help ensure you and your employees thrive and are supported practically through illness and injury, to help them Be Well. Get Better and Be Supported.



Be Well hub: the wellbeing hub for employers

Available to all employers, our Be Well hub provides access to a range of wellbeing resources, designed to help you actively manage your employees' wellbeing.



Be Well Helpline

Our Be Well Helpline provides dedicated support for HR and Line Managers to help provide early intervention advice for managing employees with health conditions and providing support to prevent absence in the workplace.

Care Concierge



Only when elder care for a loved one needs to be considered does the realisation set in that the long-term care system is confusing and very complex. Through our Care Concierge service your employees get telephone access to a care expert for guidance and support regarding a loved one's later life care needs. Provided by experts with backgrounds in social care, nursing and care home agencies, the service helps employees understand and navigate all aspects of the later life care process.

Expert medical care, provided by Medigo.

Second Medical Opinion

We provide access to a global network of medical specialists that can give employees a second opinion and advice on their diagnosis and treatment.



Medical Concierge

Helps employees find the right private treatment from a global network of specialists.

Medical Concierge Nurse Support

If an employee receives a referral to a specialist from a GP or other medical professional, they have remote, virtual access to a fully qualified and experienced nurse who is on hand to support them.

Want to know more?

Visit our <u>employer website</u> for futher information:

