



Be Well. Get Better. Be Supported.



Your guide to our **Group Income Protection** wellbeing services

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 at group.protection@landg.com 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.



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An Employee's Guide to Group Income Protection

Your employer is providing you with Group income protection as part of your employee benefits. This cover is designed to pay a monthly amount if you can't work long term because of an illness or injury, providing you with valuable peace of mind when you need it most.

But that's not all. Group income protection comes with a whole host of health and wellbeing benefits and services that you and your immediate family can use now – and at no extra cost to you.

Be Well.

Helping you to actively manage your health

Get Better.

Support when illness or injury strikes

Be Supported.

Financial protection when you 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's much more than that though – with our Group Income Protection there's a wealth of in the moment and long-term support through our Be Well. Get Better. Be Supported. wellbeing services.”

**Vanessa Sallows, Claims and Governance Director,
Legal & General Group Protection**

Your HR / Benefit team can provide more information about the cover they have arranged for you and the wellbeing services you have access to.

Your health and wellbeing services at a glance

Be Well.

Helping you to manage your mental and physical health.

Employee Assistance Programme

Provides you and your immediate family with access to a whole range of health and wellbeing support including a confidential helpline, available 24 hours a day, 365 days a year.

Later life care

Our Care Concierge resource can help you to navigate the care options and funding available for elderly loved ones.

Get Better.

Providing you support if illness or injury strikes.

Virtual GP

Available to you and your immediate family for fast peace of mind for any non-emergency medical issue. –all at no extra cost to you.

Mental health support

You and your immediate family could benefit from targeted single session therapy. Child mental health support is also included.

Online Physiotherapy Service

Get quick and easy access to a highly qualified physiotherapist for you and your immediate family via video or phone, without needing a GP referral.

Second Medical Opinion

You and your immediate family can get a second opinion on a diagnosis and/or treatment from a global network of medical specialists.

Medical Concierge

This service helps you and your immediate family to arrange private medical treatment to suit your needs and budget.

Nurse Support Service

If you (or one of your immediate family) receive a referral from a GP to a clinical specialist, our Nurse Support Service provides a virtual service offering emotional and practical support from a fully qualified nurse.

Clinical support if a claim is accepted

Legal & General has a dedicated in-house team from a range of backgrounds and who are all clinically qualified. The team, together with our expert partners, can provide you with an extensive range of treatments to help you back to work if you're off work long term due to sickness or injury, where appropriate. All treatment is funded by us without the need for a GP referral or having to join NHS waiting lists.

Be Supported.

Financial and practical support when you need it the most.

Financial Support

Once a claim is assessed and accepted, we'll pay a regular monthly amount to your employer who will pay you via payroll.

Return to work help

If needed, our in-house clinical team can work with you and your employer to create a return-to-work plan to ease you back to work.

Long term condition support

Support you and your immediate family for a number of long term conditions, such as; cancer, stroke or long covid, through an easy to use app. There are also resources to help manage general health and wellbeing.

"immediate family" depends on which service is used.



Be Well.

Helping you to actively manage
your health and wellbeing

Employee Assistance Programme

You and your immediate family* have access to our Employee Assistance Programme (EAP) provided by our partner Spectrum.Life. Our EAP is a day to day wellbeing and counselling service that can provide you with in the moment support if you need it.

In the moment support

Confidential helpline available 24/7 – speak in confidence to experienced counsellors and advisers for friendly, non-judgemental support and information.

Structured Counselling – Following a mental health consultation, and if considered clinically appropriate, your counsellor could refer you for structured counselling. You could receive up to eight sessions of counselling either face to face or over video or telephone. These sessions could be from a range of appropriate therapies, depending upon your needs.

Legal and financial Support – Legal and financial issues can be worrying, so it makes sense to get free initial information from a

trained professional. Please note this facility is only available to you - it is not available to your immediate family

Medical helpline – Whether you're looking for a sympathetic ear or practical guidance, you can speak to a qualified nurse about a range of medical or health-related issues.

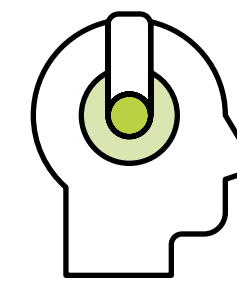
Spectrum.Life app – As well as the EAP support, you can use Spectrum.Life's app to access on-demand tools and resources to manage your day-to-day wellbeing. Here you'll be able to access a digital gym, fitness plans, nutrition plans, podcasts, a monthly wellbeing webinar series, shopping discounts and much more.

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

Enhanced wellbeing services



Digital Gym – An extensive range of classes including HIIT, pilates, yoga, combat etc, tailored for all levels. Watch live or on-demand. Plus a growing collection of fitness programmes with hundreds of different exercises for all levels.



Sound space podcasts and webinars – on health and wellbeing.



BeCalm programmes – to help reduce anxiety, improve sleep and increase happiness with self-guided mindfulness and meditation exercises.



Nutrition – access hundreds of healthy recipes, from easy to make snacks to air fryer recipes and meals for the whole family.

How to access support



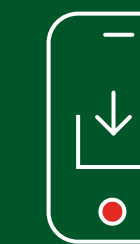
Telephone

UK Freephone: 0800 316 9337

to speak to a counsellor. Available 24 hours a day, 365 days a year

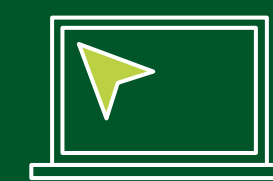
WhatsApp and SMS: Text 'hi' to 07418 360 046

to arrange an appointment



Spectrum.Life app:

search **Spectrum.Life** in the App Store or Google Play. Use the access code **BeWell** when accessing the app for the first time. Or scan this QR Code:



Online

Go to legalandgeneral.com/eap

Access code: **BeWell**



Later life care

Later life care is designed to help you understand, find and fund later life care for your loved ones or for yourself and is available at no extra cost. The support of knowledgeable care experts and key partners helps to make this the go to resource for any queries or questions about sourcing later life care.

Confidential, expert support

You will have ongoing one-to-one telephone support and speak to a named care expert throughout your journey.

Tailored resources

Our care experts will guide you towards relevant online tools, care guides and resources, and provide a tailored care plan.

Arranging care details

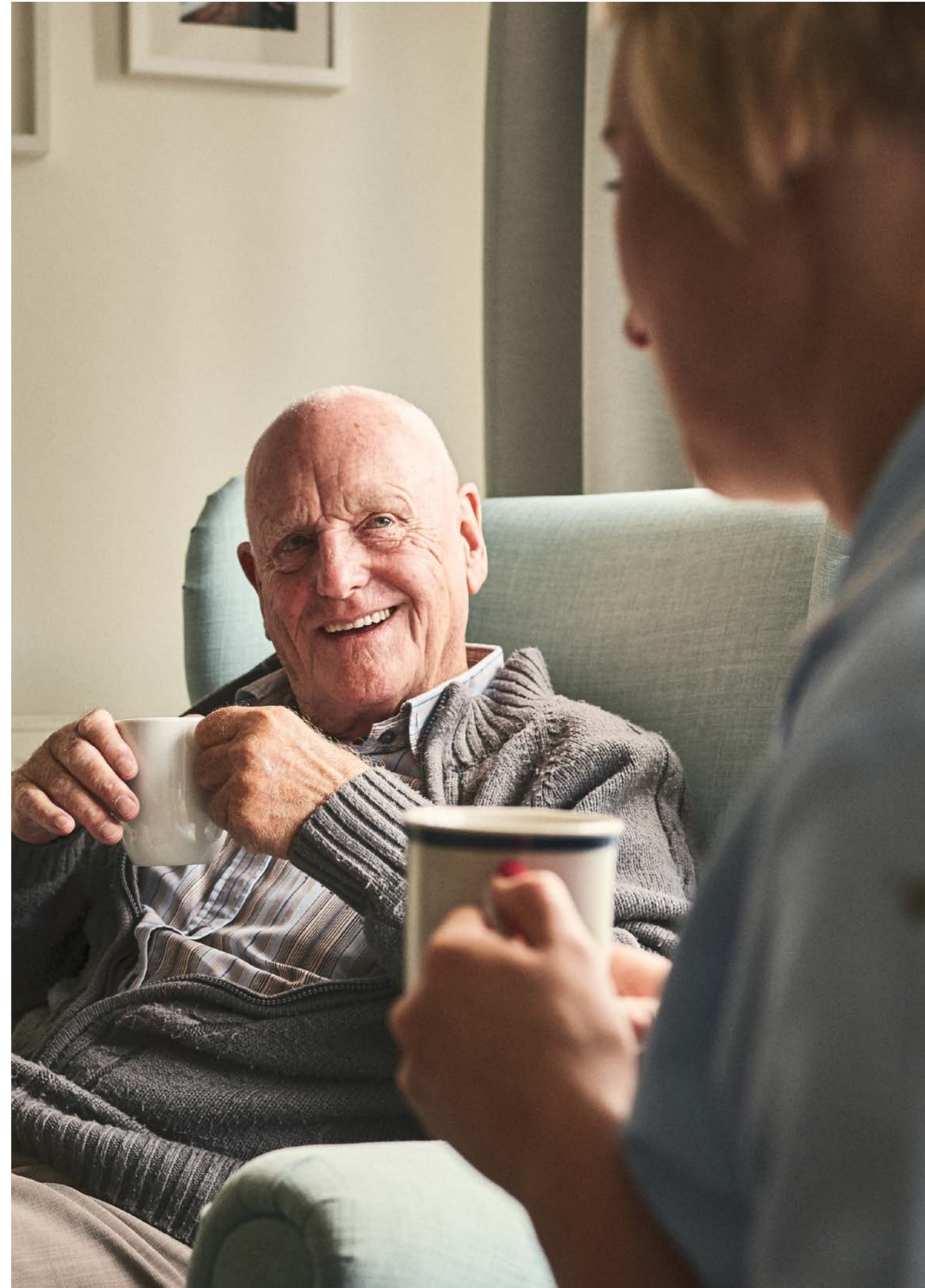
You can get help with finding and arranging immediate or future care, as well as find out more about power of attorney.

Funding help

You can use this facility to explore your entitlement to NHS funding, perform a benefit entitlement check and evaluate if you are eligible for government support. You'll also receive access to financial advice for funding care.

Help with home care

Our care experts can discuss home adaptation and home help options with you.



Key benefits



To understand the care and funding options available



Reduce the time spent to find the right care solutions



Empowering you to feel informed

How to access this support



Telephone

Freephone: 08000 608 823

Open Monday to Friday, 9am – 5pm

Telephone calls may be monitored and recorded.



Get better.

Support when illness
or injury strikes

Virtual GP

Available to you and your immediate family*. You can book a 30 minute video or phone appointment for fast peace of mind for any non-emergency issue. You can also benefit from a same or next day private prescription service**, get a sick note and even a referral to a private specialist.

In addition GPs will have access to consultants in several specialties for rapid advice and guidance on the following specialties: dermatology, Ear, Nose and Throat (ENT), diabetes and endocrinology and neurology. The GP will let you know that they will be asking for expert advice and explain why. After your consultation is finished you will receive your consultation notes in the usual way, usually within two hours.

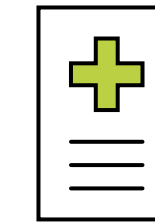
The GP will, in the meantime, contact the specialist consultant. Once they have discussed the case with the consultant, the GP will contact you with the full details of the management plan. Advice will often be received on the same day as the consultation but may be a few days later, depending on consultant availability. All these services are provided at no extra cost to you.



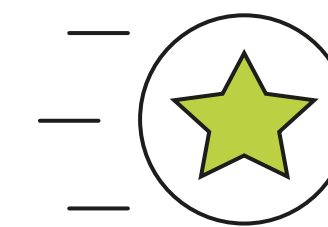
Key benefits



It can provide a Free same day/next day delivery for private prescriptions, available 7 days a week**



Sick-notes can be issued by GPs at no extra cost

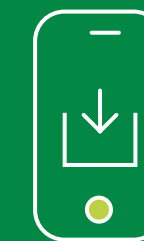


You can receive fast referrals to private specialists at no extra cost



GPs have direct access to consultants in several specialties for rapid advice and guidance.

How to access this service



Virtual GP is provided by our partner Teladoc Health and you can access this service through Teladoc's Health365 app. Search Health365 in the App Store or Google Play. Alternatively scan this QR code or go to www.Health-365.co.uk.



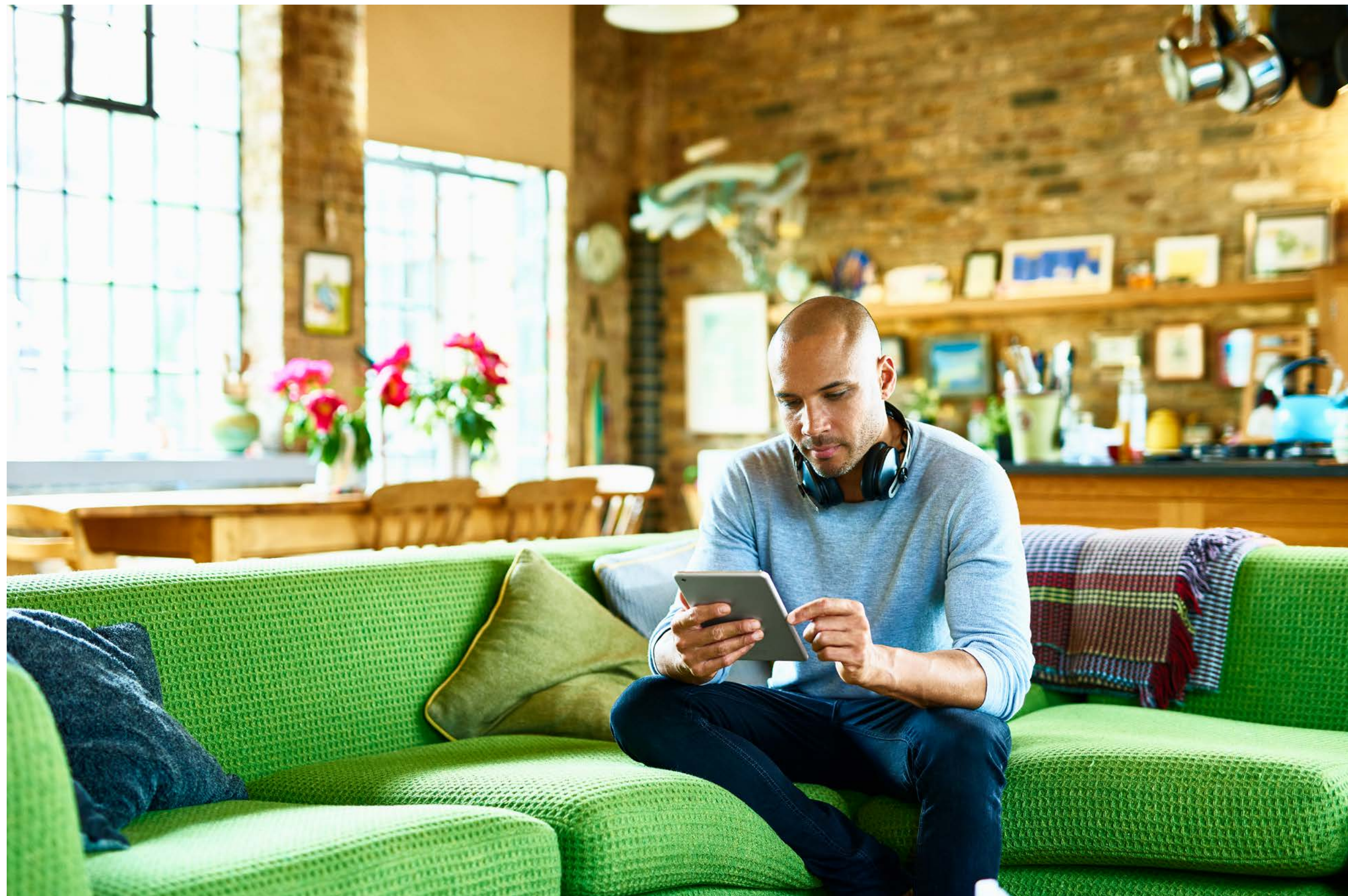
You'll need to ask your employer for their Legal & General Group Income Protection policy number, as you'll need this, when accessing the app for the first time.

*Immediate family includes partner or spouse or registered civil partner and children up to the age of 18 years old or up to the age of 21 years old if in full-time education where you are the parent or legal guardian. Children aged under 18 will need to be added to their parent's account to register them.

**These are private prescriptions issued at no cost. However pharmacies will charge for the medication and dispensation, even if you qualify for NHS exemptions or discounts.

Mental health services

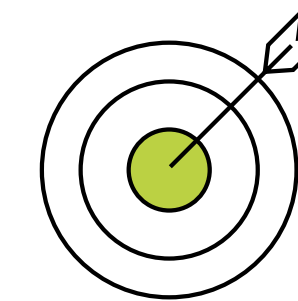
You and your immediate family* can get support with your mental health through targeted single session therapy – an evidence based, goal focused approach with self-help material to help you to achieve your goals. Tailored child mental health consultations are also available through this service.



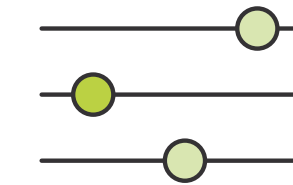
Key benefits



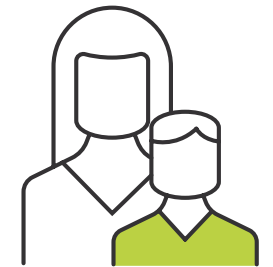
Direct access to psychologists



Evidence-based, goal focused single session approach



Receive tailored self-help material to achieve your goals



Tailored child mental health consultations to help your family, express difficult thoughts and emotions safely

How to access this service



Mental Health Services are provided by our partner Teladoc Health and you can access this service through Teladoc's Health365 app. Search Health365 in the App Store or Google Play. Alternatively scan this QR code or go to www.Health-365.co.uk.



You'll need to ask your employer for their Legal & General Group Income Protection policy number, as you'll need this, when accessing the app for the first time.

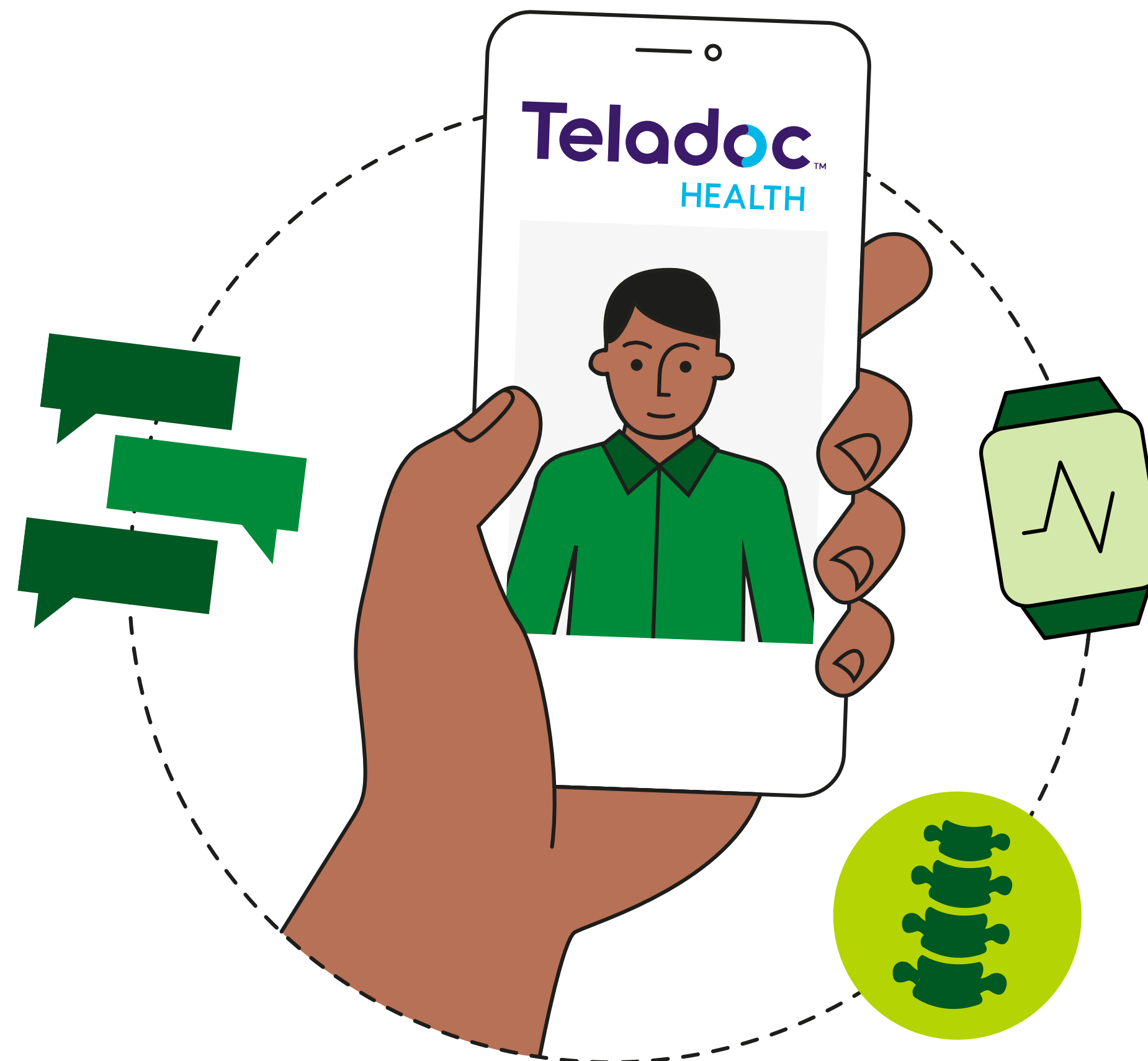
*Immediate family includes partner or spouse or registered civil partner and children up to the age of 18 years old or up to the age of 21 years old if in full-time education where you are the parent or legal guardian. Children aged under 18 will need to be added to their parent's account to register them.

Online Physiotherapy Service

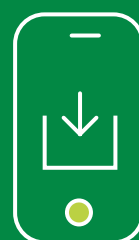
The Online Physiotherapy Service offers you and your immediate family * quick and easy access to a highly qualified physiotherapist through a video link or over the phone, without the need for a referral from a GP.

You can request an appointment through the Health365 app provided by our partner; Teladoc Health. You'll receive an email or SMS asking you to complete a brief pre-screening questionnaire about your symptoms. You can then book an appointment with a Physiotherapist of your choice through the email or SMS sent, choosing either a phone or a video consultation, at a time that's convenient for you.

The first appointment, which could last up to 45 minutes, is a detailed assessment of your condition to formulate a diagnosis and your goals for recovery. A treatment plan is then put in place including advice, a link to the appropriate exercise videos, and further follow-up sessions if needed.



How to access this service



The Online Physiotherapy Service is provided by our partner Teladoc Health and you can access this service through Teladoc's Health365 app. Search Health365 in the App Store or Google Play. Alternatively scan this QR code or go to www.Health-365.co.uk.



You'll need to ask your employer for their Legal & General Group Income Protection policy number, as you'll need this, when accessing the app for the first time.

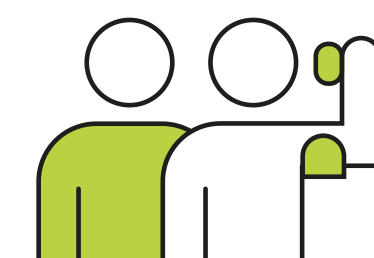
Key benefits



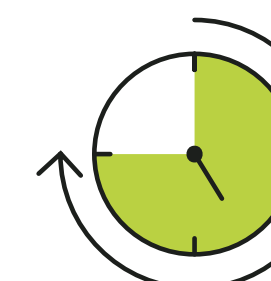
No delay in starting treatment



No GP referral is required



Experienced physiotherapists



45 minute treatment session

*Immediate family includes partner or spouse or registered civil partner and children up to the age of 18 years old or up to the age of 21 years old if in full-time education where you are the parent or legal guardian. This service is not available to dependants under 18.

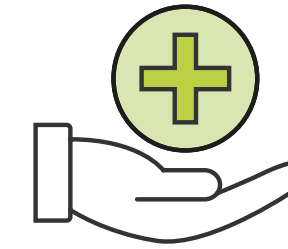
Second Medical Opinion

This service gives you and your immediate family* access to a global network of medical specialists who can give you a second opinion on diagnoses and treatments for almost any condition. This service aims to give you a better understanding of your condition, help you to make a more informed decision about your treatment and give you peace of mind about the care you'll receive.

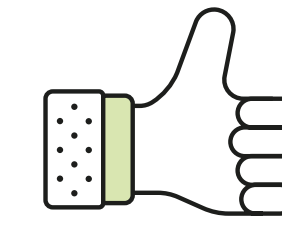
This service is provided by our partner Medigo and they will need your consent to obtain your medical records. You'll be assigned a case manager who will talk to you about what you want to achieve and any key questions you may have. Medigo will then find three leading specialists to review your case and you'll receive a written report with a second medical opinion from your chosen specialist.



Key benefits



Improve treatment outcomes



Gives you reassurance you're receiving the best care



Receive the most suitable treatments



Empowers you to make informed decisions

How to access this service

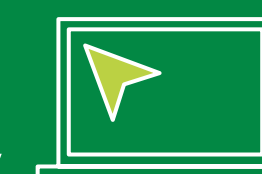
This service can be used by you and your immediate family. Immediate family are your partner, spouse or registered civil partner and your children. With children being defined as natural or by legal adoption and stepchildren from birth to age 21, who are unmarried and financially dependent on you.



Telephone:

Call: 020 3871 8760

Calls may be monitored and recorded.



Online:

Request support through medigo.com/l-and-g-support-services

Second Medical Opinion covers a wide range of specialities including Oncology, Cardiology, Nephrology, Neurosurgery, Orthopaedics, Gynaecology, and others. The service can be used at any time. This service is not available for existing chronic conditions, mental health problems, or General Practitioner-related services. A maximum of two second medical opinions per household, per calendar year.

Medical Concierge

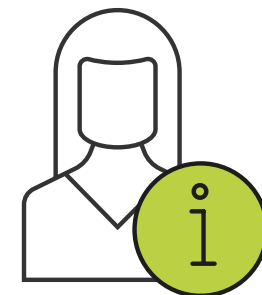
This service helps you to source private medical treatment for yourself or your immediate family* in the UK or overseas. A case manager will co-ordinate everything from providing quotes to suit your budget, arranging treatment with the chosen provider plus organising travel and accommodation. The case manager will also provide telephone support throughout your treatment.



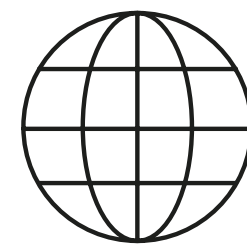
You can receive up to three treatment plans and quotes to choose from



Treatment, travel, accommodation and aftercare is coordinated by Medigo



You'll receive dedicated personal assistance



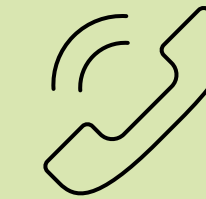
Gives you access to the latest treatments around the world



The service is available for most conditions. Exclusions may apply for certain high risk and cosmetic procedures. You'll be liable for all payments for treatment and associated travel and logistics costs.

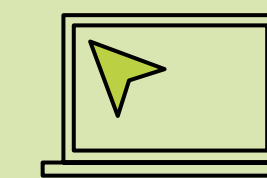
How to access this service

This service can be used by you and your immediate family. Immediate family are your partner, spouse or registered civil partner and your children. With children being defined as natural or by legal adoption and stepchildren from birth to age 21, who are unmarried and financially dependent on you.



**Telephone:
Call: 020 3871 8760**

Calls may be monitored and recorded.



Online:
Request support through medigo.com/l-and-g-support-services

Nurse Support Service

This service provides you with confidential, emotional and practical support if you've been referred to a clinical specialist by your GP. This telephone based service is staffed by fully qualified and registered nurses. No question is too big or too small. For example, your nurse can talk to you about your diagnosis and help you to prepare for your consultant appointments as well as provide guidance on general health and wellbeing.



Key benefits



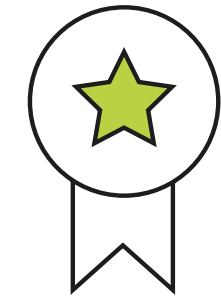
Confidential, independent support and advice for as long as it's needed



Emotional and practical support



No question too big or too small, such as diagnosis, results, or how to cope



Fully qualified Nursing team, registered and regulated with the Nursing and Midwifery Council (NMC)

How to access this service

This service can be used by you and your immediate family.. Immediate family are your partner, spouse or registered civil partner and your children. With children being defined as natural or by legal adoption and stepchildren from birth to age 21, who are unmarried and financially dependent on you.



Telephone:

Call: 020 3871 8760

Calls may be monitored and recorded.



Online:

Request support through medigo.com/l-and-g-support-services

Fully funded Clinical Support

We can provide, where appropriate, a range of treatments to help you back to work if you're unable to work long term due to illness or injury.

We have an dedicated in-house team, from a range of backgrounds, who are all clinically qualified. We see the individual, not just the illness or injury. So our team, together with our expert partners, can arrange a personalised care pathway to suit your individual needs and circumstances.

We'll fund the support, without the need for a GP referral or NHS waiting lists.

Key benefits



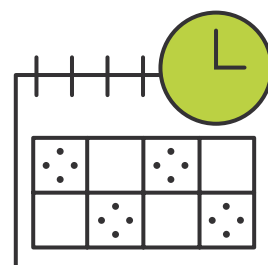
A dedicated in-house clinical team

Our in-house clinical team that includes occupational health, occupational therapists, registered nurses and physiotherapists, provide expert support.



Fully funded treatment

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



An end-to-end service

The clinician works with you at the beginning of your absence and the claims team stays in touch throughout your treatment to facilitate a smooth transition back to work.



Meet Sarah

Sarah is one of our Group Income Protection claimants. She'd held her high-level, high-pressure job for many years. But Sarah's life changed after her mum passed away, her mother-in-law had a heart attack, and Sarah herself was diagnosed with breast cancer.

As well as receiving an income through her employer's Group Income Protection policy with us, Sarah also had access to one-to-one counselling support to discuss her anxiety, depression, and her loss of confidence.

"It [the support] made me want to get better. It made me feel like everybody's behind me and you've got faith in me. It was incredibly positive. Now if I feel like I need to talk to somebody I've got my counsellor I can ring up and talk to. I can talk to somebody who's not going to judge me. I don't want to think about what would have happened if I didn't have that support."

How to access this service



Once we're notified about a long-term absence from your employer, our dedicated claims assessors will evaluate which support may be suitable.



Be Supported.

Financial protection when
you need it the most

Financial and practical support

Financial Support

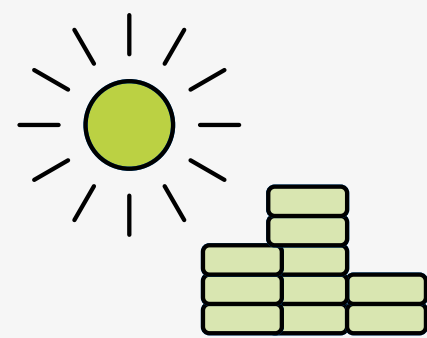
If you can't work due to long-term sickness or injury and meet the definition of incapacity we've agreed with your employer, we'll pay a regular income. Where payments are to be paid, you'll start to receive these through your employer after an agreed period. Your employer will normally make any necessary deductions, such as tax and National Insurance, before transferring the payment*.

Return to Work

Where appropriate, we can create a plan with you and your employer to help you to return to work.

Relapse Prevention

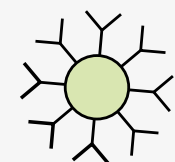
If you have a mental health condition you could benefit from our relapse prevention programme which can help you to stay healthy and well.



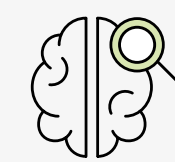
Group Income Protection
Total claims paid in 2023

£73.7m

Top 4 causes of claims paid:



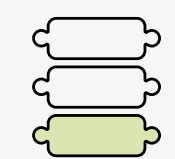
1. Cancer



2. Neurological disease



3. Mental Health





4. Musculoskeletal conditions

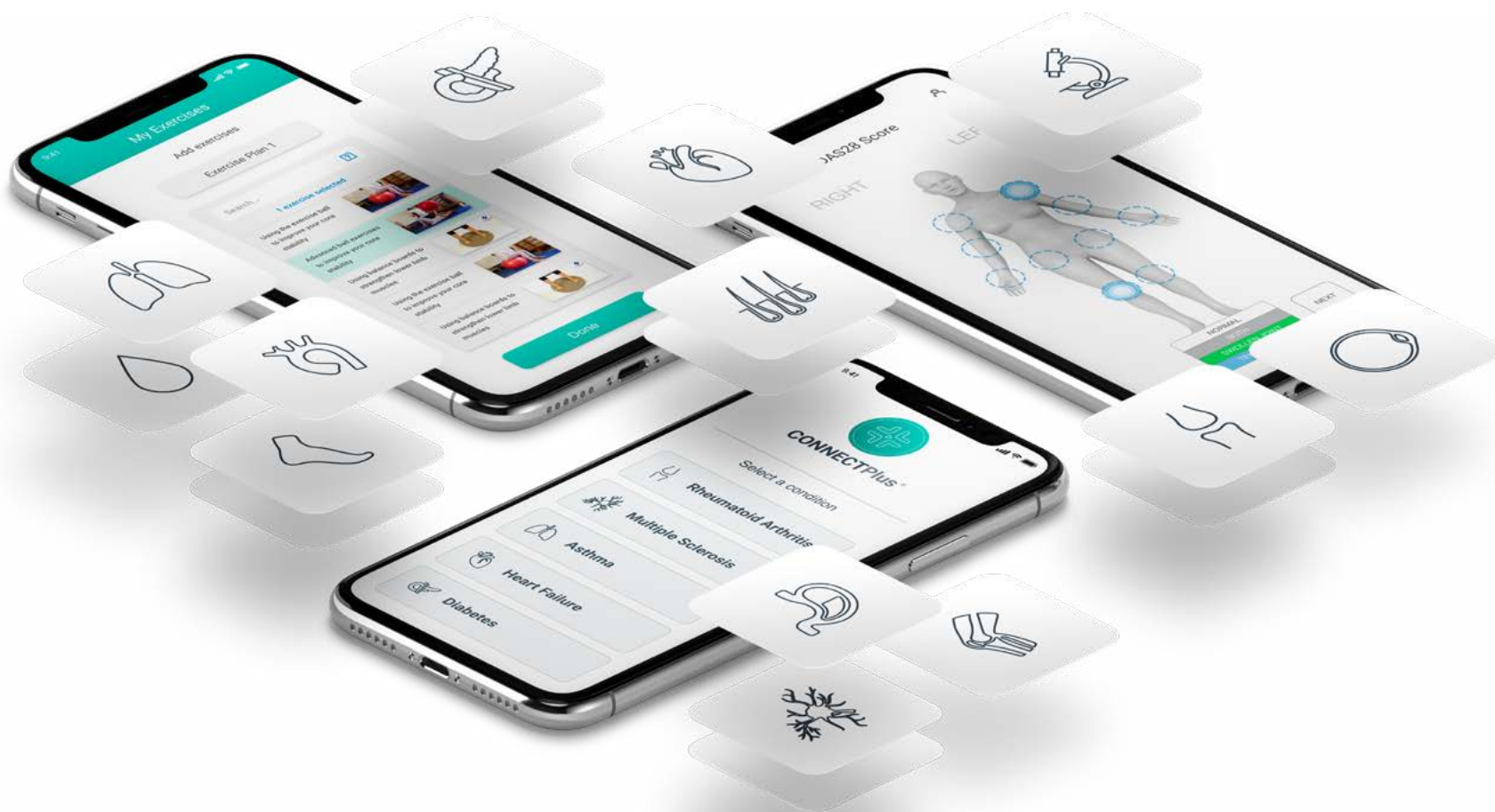
*For details of deductions and the level of income you'll receive, please contact your employer.

Long-term chronic condition support

The CONNECTPlus app, from HCI Digital is designed to help you and your immediate family * self-manage one or more specific long-term health conditions, empowering you to take control of your own health. CONNECTPlus also provides tools and resources to help you manage your general health, not just the listed specified long-term conditions.

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

-  Cancer
-  Stroke
-  Multiple Sclerosis
-  Type-2 diabetes
-  Long Covid
-  Rheumatoid arthritis
-  Your wellbeing



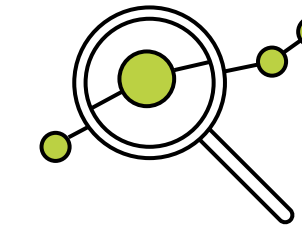
Key benefits



Easy access to clinically approved information to help you keep informed about your condition

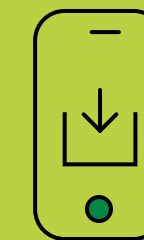


Empowers you to find answers about your condition, reducing the need for unnecessary appointments or phone calls to health departments



Helps you monitor your own health progression and track symptoms

How to access this service



Through the **CONNECTPlus app from HCI Digital**

Download the app from the App Store or Google Play and then scan the QR code to get started.



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

