



Be Well. Get Better. Be Supported.



Guide to our **Group Income Protection**
wellbeing services

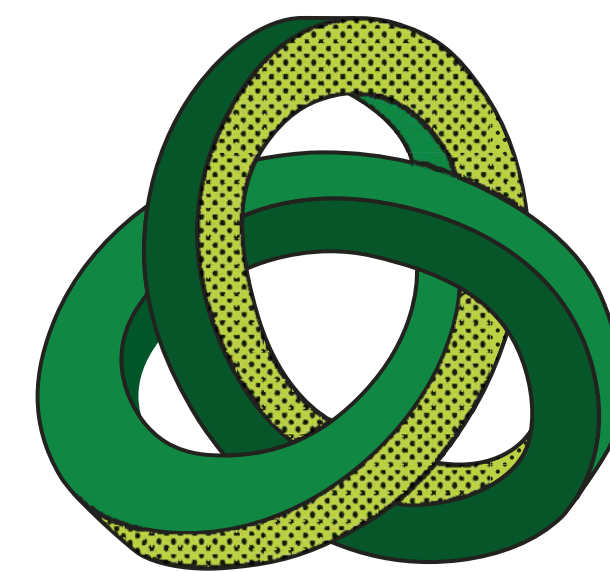


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Our commitment to employers and their employees

Our Group Protection products give employees and their families more than just financial help. Our approach of **Be Well. Get Better. Be Supported.** 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’s 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 services.”

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

Wellbeing services at a glance



For Group Income Protection

Be Well.

Employee Assistance Programme

Gives employees 24/7 access to a range of health and wellbeing services including a confidential helpline, designed to keep employees healthy and happy at work.

Be Well helpline

Line managers and HR can call for guidance about employees who need support with anything from stress to Covid-19.

Later life care

Our Care Concierge resource supports employees in understanding the care options available for themselves or their elderly relatives.

Get Better.

Virtual GP

Employees can make appointments for video or phone consultations that can last up to 30 minutes, for prescriptions, sick notes and private referrals.

Mental health support

Targeted single session therapy for employees we're covering. Also includes **child mental health support**. Longer-term treatment plans and interventions are available.

Online Physiotherapy Service

Our online physiotherapy offers quick and easy access to a highly qualified Physiotherapist via video or phone, without the need for a referral from a GP.

Long-Covid support

There to help employees manage symptoms and return to good health.

Second Medical Opinion

A global network of medical specialists can give employees a second opinion and advice on their diagnosis and treatment.

Medical Concierge

Gives employees professional help to find the right private treatment from a global network of specialists.

Nurse Support Service

For employees who have received a referral from a GP to a clinical specialist, our Nurse Support service provides a virtual service offering practical and emotional support from an experienced and fully qualified nurse.

Be Supported.

Prompt financial support

Once confirmed, we'll pay the claim promptly for employers to pass onto payroll.

Return to work help

We'll create a plan, where suitable, to help employees back to work.

Long-term condition support

Support through an app to help employees manage six long-term health conditions, including Cancer, type-2 diabetes and Long Covid. The app also provides tools and resources to support employee general health and wellbeing.



Employee Assistance Programme

With a Group Income Protection policy, all employees 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 provides in the moment support to employees and their immediate family*, 24 hours a day, 365 days a year.

Key services

Confidential 24/7 helpline

Employees can speak in confidence to experienced counsellors and advisers for friendly, non-judgemental support and information, 24 hours a day, 365 days a year. It's accessible worldwide by phone, WhatsApp and SMS.

Structured counselling

Following a mental health consultation, and if deemed clinically appropriate, the counsellor will make a referral for structured counselling. The employee could receive up to eight sessions of counselling, either face-to-face, over video, or over the telephone. These counselling sessions could be from a range of appropriate therapies, depending on their needs once assessed by the counsellor.

Legal information service

Legal issues can be worrying, so it makes sense to get free, initial information for a trained legal professional.

Medical Helpline

Whether employees are looking for a sympathetic ear or practical guidance, they can speak to a qualified nurse about a range of medical or health-related issues.

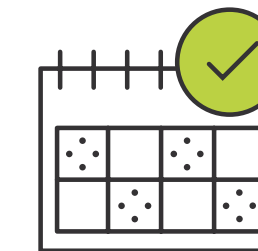
The Spectrum.Life app

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

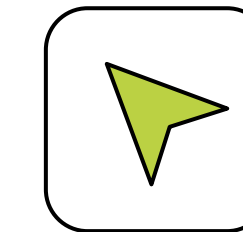
Key benefits



Easily accessible, independent emotional and practical help



Can be accessed at any time; and there doesn't have to be a claim



Includes an app for ongoing health improvements



Access to a fully qualified nursing team for medical and health-related issues

How to access support

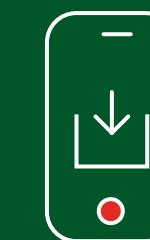


Telephone

Available 24 hours a day, 365 days a year.

UK Freephone: 0800 316 9337

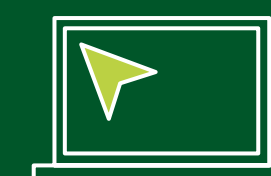
WhatsApp and SMS: Text 'hi' to 07418 360 046



Spectrum.Life app

Monitor and improve wellbeing from a smartphone. Search 'Spectrum.Life' in the App Store or Google Play.

To access the mobile app for the first time, employees need to enter the access code: **BeWell**



Online

Visit: legalandgeneral.com/eap

Access code: **BeWell**

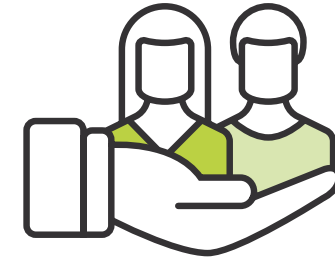
Employees can also scan the QR code



*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.



Be Well helpline



Our Be Well helpline is available to help HR and line managers with managing employees and providing support to prevent absence. It provides early intervention advice and support to assist in proactively managing a condition, at no extra cost.

When using the service, HR and line managers can speak to our in-house team of vocational clinical specialists including clinical nursing, occupational health, physiotherapists and occupational therapists.

How our Be Well helpline can help

Our Be Well helpline is here to help HR and line managers support their employees so they can remain in work and for any guidance where an employee is:

- showing signs of stress
- struggling to carry out their full range of duties

The key areas we can assist with are recommendations or suggestions for workplace adjustments, mental health and wellbeing support, cancer support and advice on Covid-19.



How to access support

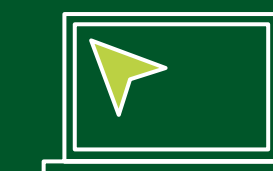


Telephone

Monday-Friday 9am-5pm

Call: 0370 333 0011

Telephone calls may be recorded and monitored.



Email

BeWellHelpline@landg.com



Care Concierge

Care Concierge is a personal **resource** to help employees understand, find and fund later life care for their loved ones or themselves. It's available to employees at no extra cost. The support of our knowledgeable care experts and key partners is designed to make Care Concierge the go-to resource for any questions about later life care.

Key services

Confidential, expert support

Employees have ongoing one-to-one telephone support and speak to a named care expert throughout their journey.

Tailored resources

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

Arranging care details

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

Funding help

Employees can use the **resource** to explore their entitlement to NHS funding, perform a benefit entitlement check and evaluate if they are eligible for government support. They'll also receive access to financial advice for funding care.

Help with home care

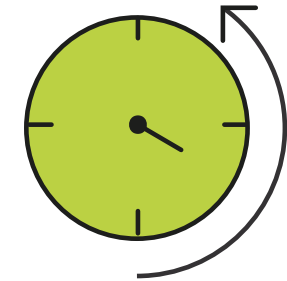
Our care experts can discuss home adaptation and home help options with employees.



Key benefits



To understand the care and funding options available



Reduce the time spent to find the right care solutions



Empowering employees to feel informed



Heightened morale and workplace engagement

How to access the resource



Telephone

Monday-Friday 9am-5pm

Freephone: 0800 608 823

Telephone calls may be recorded and monitored.



Virtual GP

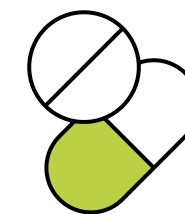
Virtual GP doesn't replace an employee's registered GP. Instead, it's there when they need fast answers and peace of mind for a medical problem that isn't an emergency. Employees covered by their employers Legal & General Group Income Protection policy, can access the Virtual GP that's designed to provide support for a range of concerns either by phone or through video – it can in many instances, be just as effective as a traditional face-to-face appointment. GPs also have direct access to consultants who specialise in dermatology, ENT, diabetes, endocrinology and neurology for immediate advice and guidance. All these services are provided at no extra cost.



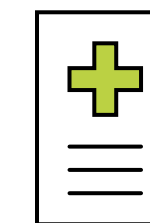
This service is also available to the Immediate family of the employee we're covering, which includes their partner or spouse or registered civil partner and children up to the age of 18 years old or up to the age of 21 years old if in full-time education where the employee is the parent or legal guardian. Children aged 18 and under 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 the employee qualifies for NHS exemptions or discounts.

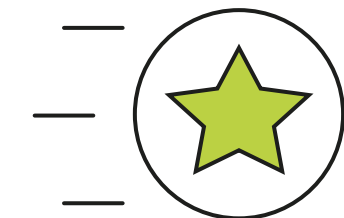
Key benefits



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

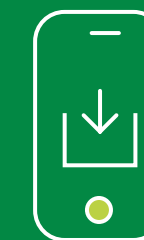


Sick-notes can be issued by GPs at no extra cost



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

How to access the service



Through the Health365 app from Teladoc Health

Search Health365 in the App Store or Google Play to download and create a profile. Employees will require their employer's Legal & General Group Income Protection policy number to access the app for the first time. They can also scan the QR code. Employees can also access the services at

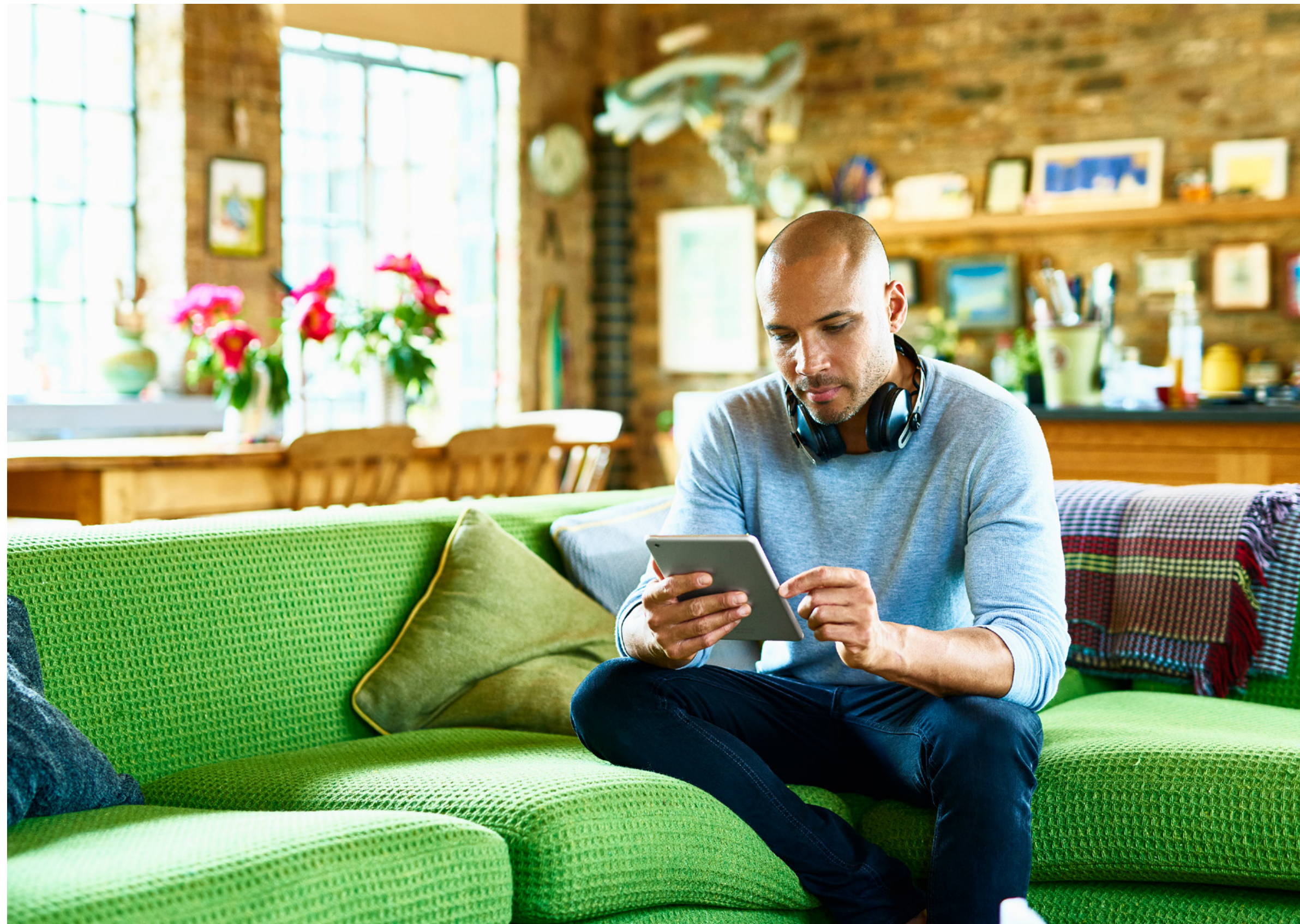
www.health-365.co.uk





Mental Health services

Employee's covered by their employers Legal & General Group Income Protection policy and their immediate families, can get support with their mental health through targeted single session therapy. Child Mental Health consultations for the employee's child is also included.

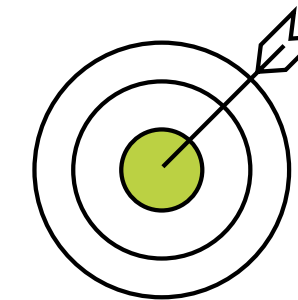


*Immediate family includes partner or spouse or registered civil partner and children up to the age of 18 years old or up to the age of 21 years old if in full-time education where the employee is the parent or legal guardian. Children aged under 18 will need to be added to a parent's account to register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

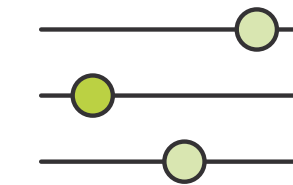
Key benefits



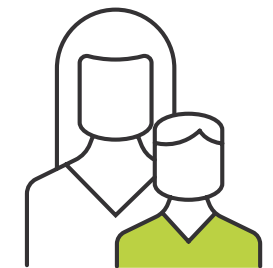
Direct access to psychologists



Evidence-based, goal focused single session approach

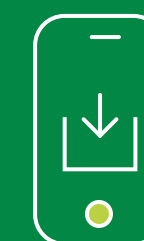


Employees will receive tailored self-help material to achieve their goals



Tailored child mental health consultations help families express difficult thoughts and emotions safely

How to access the service



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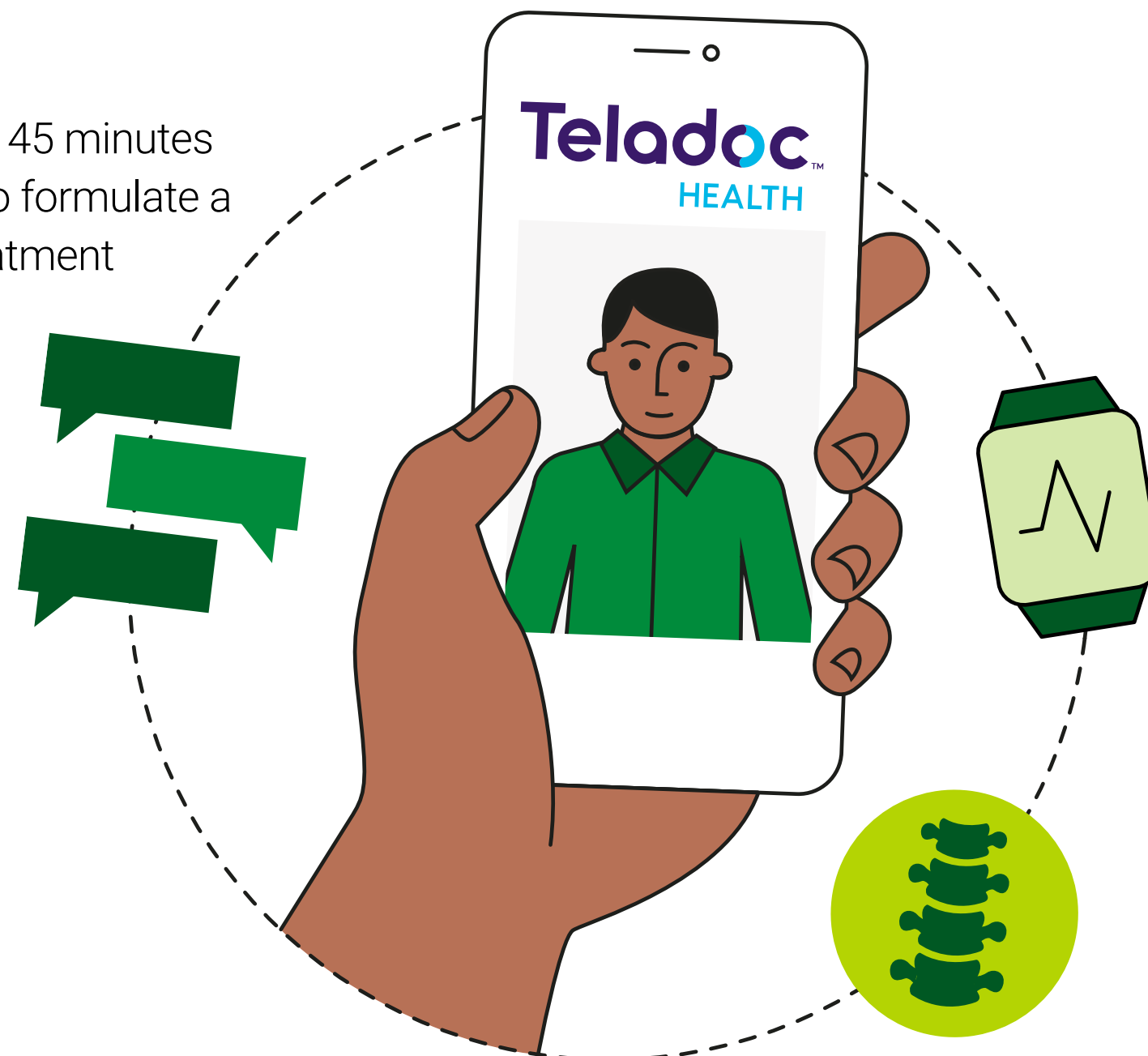
Online Physiotherapy Service

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 or 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 or SMS sent, choosing between a phone or a video consultation, at a time that's convenient for them.

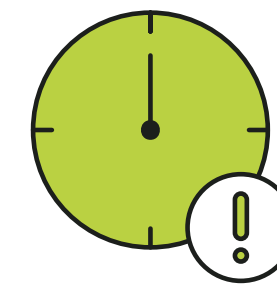
The first appointment which could last up to 45 minutes is a detailed assessment of their condition to formulate a diagnosis and their goals for recovery. A treatment plan is then put in place including advice, a link to the appropriate exercise videos, and further follow-up sessions depending on the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

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



This service is also available to the Immediate family of the employee we're covering, which 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 the employee is the parent or legal guardian. **This service is not available to dependants under the age of 18.**

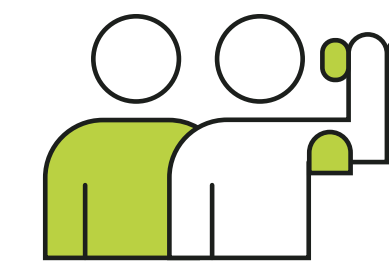
Key benefits



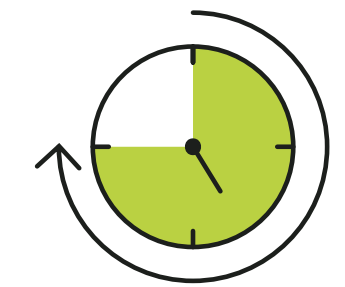
No delay in starting treatment



No GP referral is required

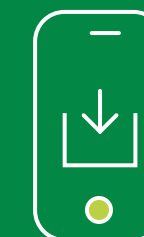


Experienced physiotherapists



45 minute treatment session

How to access the service



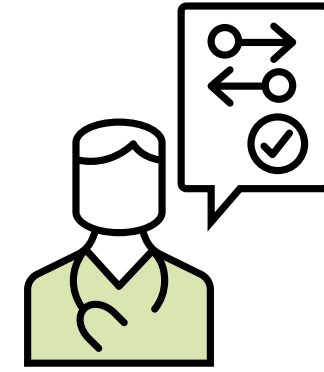
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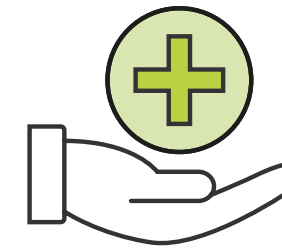
Second Medical Opinion



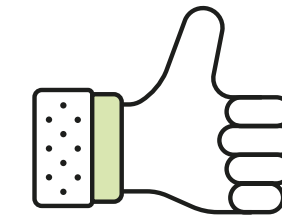
Through our partner Medigo, the Second Medical Opinion service provides the employee we're covering, and their immediate family, access to a global network of medical specialists. The specialist will offer second opinions on diagnoses and treatments for almost any condition, allowing them to understand the potential impact of their condition and evaluate the most appropriate clinical pathway for their needs.



Key benefits



Improve treatment outcomes



Give employees the reassurance they're receiving the best care



Receive the most suitable treatments



Empower employees to make informed decisions

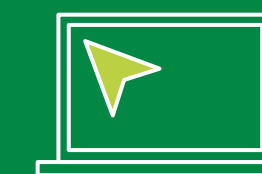
How to access the service

The service can be used by employees we're covering and their immediate family. Immediate family are the employee's partner, spouse or registered civil partner and their 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 the employee.



Telephone Medigo
Call: 020 3871 8760

Telephone calls may be recorded and monitored.



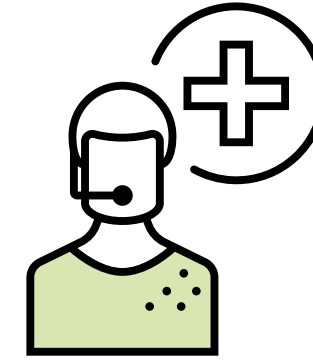
Online

Register and access 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 employee doesn't need to have made a claim on our Group Income Protection to use it. 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

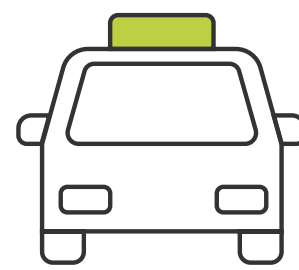


Provided through our partner Medigo, Medical Concierge is a global treatment sourcing solution. This service allows the employee we're covering to focus on their specific treatment and medical requirements whilst the Medigo Case Manager does all the liaising and coordination to deliver the treatment plan.

Key benefits



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

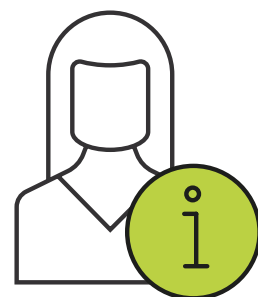


Treatment, travel, accommodation and aftercare is coordinated by Medigo

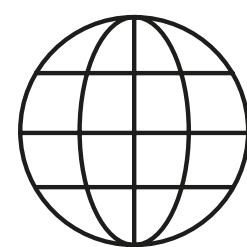


Medical Concierge is available for most conditions (except pre-existing conditions):

- Help prepare employees for consultations
- De-brief following consultations
- Support with test results and what they mean
- Discuss diagnosis and treatment plan
- Navigate treatment options in NHS or liaise with Medigo case manager for self-paid private treatment



Employees receive dedicated personal assistance



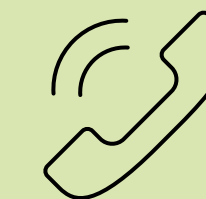
Gives employees access to the latest treatments around the world



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

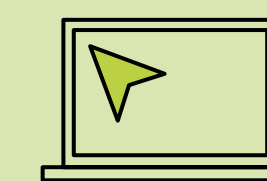
How to access the service

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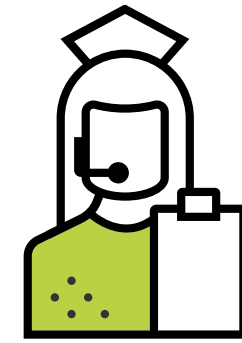


Online

Register and access through medigo.com/l-and-g-support-services/



Nurse Support Service



The diagnosis of a health condition or injury can be an unsettling time. That's why Medigo's professional and personalised Nurse Support Service will be on-hand to provide a virtual service by offering practical, emotional support to employees if they receive a referral from a GP to a clinical specialist. The nurses provide on-going care every step of the way during the illness for employees covered by our Group Income Protection and their immediate family members.



Key benefits



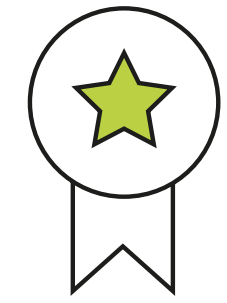
Confidential, independent support and advice for as long as it's needed



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)

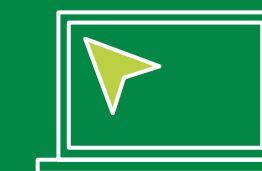
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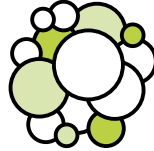
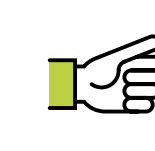

Register and access through medigo.com/l-and-g-support-services/



Long-term chronic condition support

The CONNECTPlus app, from HCI Digital helps employees **we're covering** to self-manage one or more specific long-term health conditions, empowering them to take control of their own health. CONNECTPlus also provides tools and resources for employees to help manage their 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 employees manage the following conditions and illnesses:

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

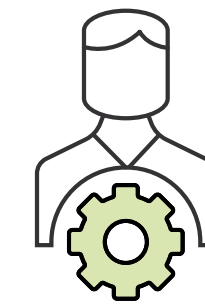


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Key benefits



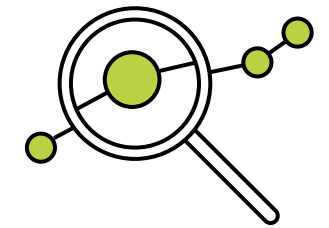
Easy access to clinically approved information to help employees feel informed about their condition



Supports line managers and HR staff in managing employee wellbeing through access to educational tools

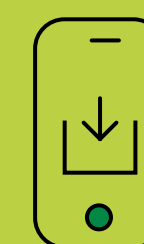


Empowers employees to find answers about their condition, reducing the need for unnecessary appointments or phone calls to health departments



Helps employees monitor their own health progression and track symptoms

How to access the service



Through the CONNECTPlus app from HCI Digital

Scan the QR code to download the app from the App Store or Google Play to get started.

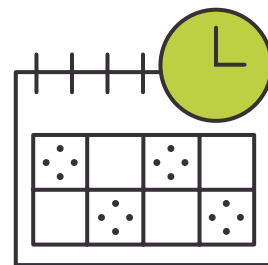




Vocational rehabilitation support

Employees can be supported by an extensive range of vocational and early intervention rehabilitation services when they're unable to work long-term due to illness or injury. The fully funded treatments from our in-house clinicians gives employees a tailored care pathway to support their needs and circumstances. Where appropriate, we'll fund support without the need to wait for a GP referral or NHS waiting lists.

Key benefits



Early intervention from day one

We believe that intervening early is the best and quickest way to help an employee get back to work. Once notified, we're able to assess their situation and quickly decide on the most appropriate course of treatment, working with our expert partners where appropriate.



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 employees return to work as quickly and effectively as possible.



Meet Sarah

Sarah is one of our Group Income Protection claimants. Sarah was a Clinical Researcher, planning and running large scale clinical trials for a wide range of medical conditions. 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 the service



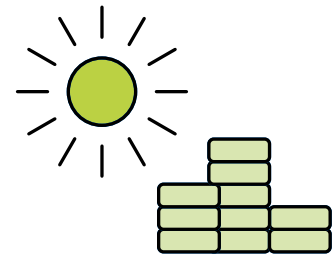
Once we receive a claim, our dedicated claims assessors will evaluate which support may be suitable.



Financial protection

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

Group Income Protection
Total claims paid in 2023

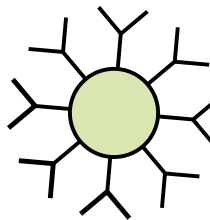


£73.7m

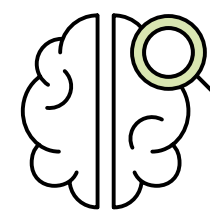
Top 4 causes of claims paid:



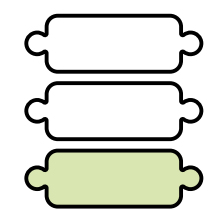
1. Cancer



2. Neurological disease



3. Mental health



4. Musculoskeletal conditions



“The early intervention proposition is very powerful. It’s not just a case of a one-stop shop or a quick phone call with a nurse. It’s much more proactive and looking to actually have that support and fund treatment and lead to a better outcome for that individual and aiding their return to work.”

David Major, Claims Relationship Manager, Group Protection

Further wellbeing support

To support their employees, employers have access to the following wellbeing services at no additional cost.

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

Employees can take advantage of discounts and offers from selected Legal & General products.

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

Visit: [Employer website](#)