



# Be Well. Get Better. Be Supported.



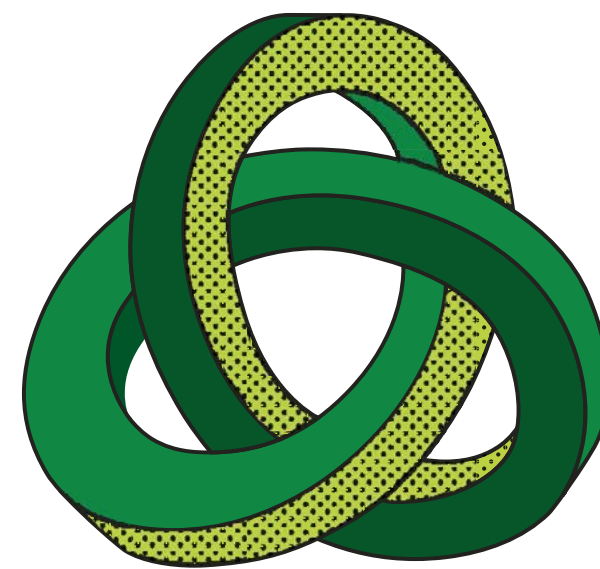
Guide to our **Group Critical Illness**  
wellbeing services

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# Our commitment to employers and their employees

All our Group Protection products give employees and their families more than just financial help. We want to help employees Be Well, Get Better and Be Supported. when they need it. That's why we give them access to support services that help them manage their health and access tailored support with their critical 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

**“We recognise that being diagnosed with a critical illness is traumatic and brings with it many practical and emotional support needs for employees and their families. Our Critical Illness cover provides practical and emotional support services that are designed to complement the financial support at the core of our insurance product.”**

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

# Wellbeing services at a glance

For Group Critical Illness cover



## Be Well.

### Employee Assistance Programme

Our Employee Assistance Programme is a day-to-day wellbeing and counselling service that provides in the moment support to employees, 24 hours a day, 365 days a year.

### Later life care

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

## Get Better.

### 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. Nurse Support Service provides a virtual service offering practical and emotional support from an experienced and fully qualified nurse.

## Be Supported.

### Prompt financial support

We aim to pay claims promptly so employees can use their tax-free lump sum towards anything that will make a difficult time a little easier.

The payment could be used for anything, from paying bills and covering unexpected medical costs, to taking a well-deserved holiday once treatment is over.

# Employee Assistance Programme

With a Group Critical Illness 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 or friendly, non-judgemental support and information, 24 hours a day, 365 days a year. It's accessible worldwide by phone, WhatsApp and SMS.

### 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.

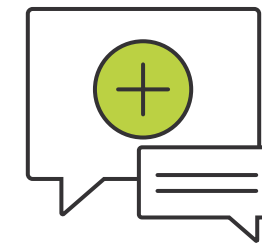
### Legal information service

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

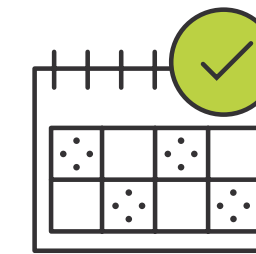
### Spectrum.Life app

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.

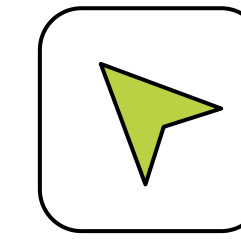
## Key benefits



Easily accessible, independent emotional and practical help



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

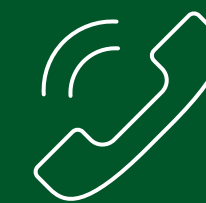


Includes an app for ongoing health improvements



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**

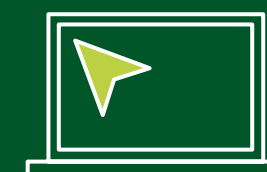
**WhatsApp and SMS: Text 'hi' to 07418 360 046**



### 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](https://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.

# 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

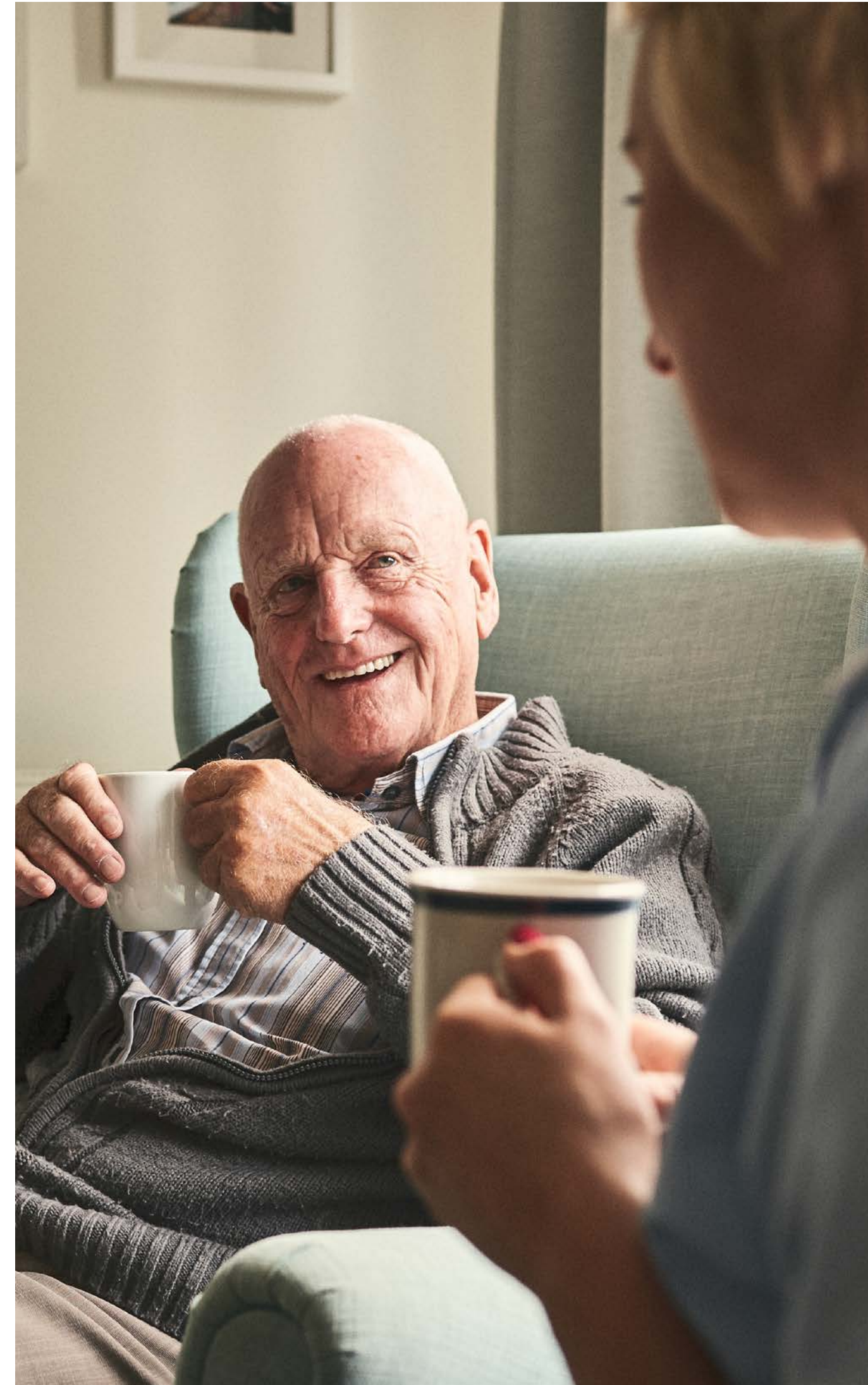
Employees can get help with finding and arranging immediate or future care, as well as find out more about power of attorney.

### 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

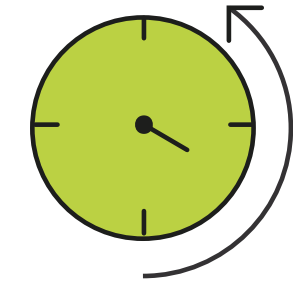
Our care experts can discuss home adaptation and home help options with employees.



## 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



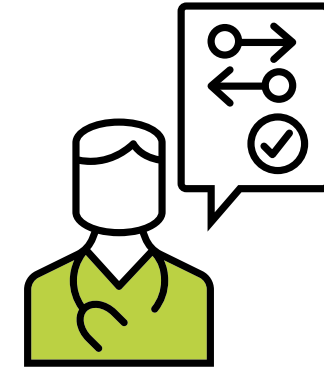
### Telephone

Monday-Friday 9am-5pm

**Freephone: 0800 608 823**

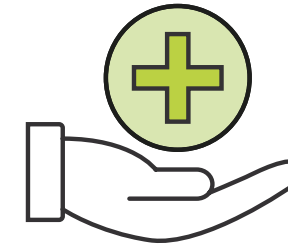
Telephone calls may be recorded and monitored.

# Second Medical Opinion

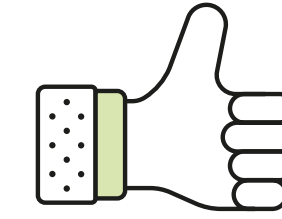


Through our partner Medigo, the Second Medical Opinion service provides the employee we're covering, and their immediate family, access to a global network of medical specialists. The specialist will offer second opinions on diagnoses and treatments for almost any condition, allowing them to understand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



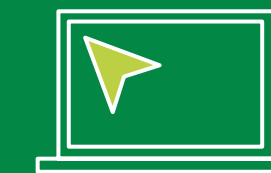
## How to access the service

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.

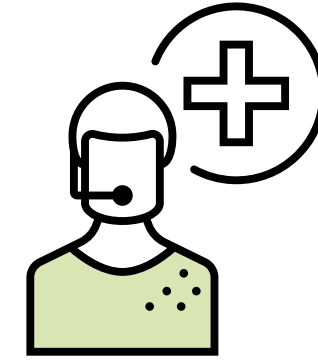


**Online**

Register and access through [medigo.com/l-and-g-support-services/](https://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 critical illness cover 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

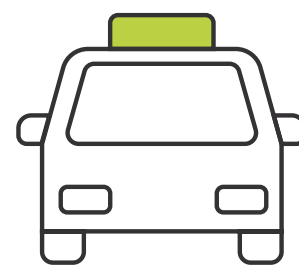


Provided through our partner Medigo, Medical Concierge is a global treatment sourcing solution. This service allows the employee we're covering to focus on their specific treatment and medical requirements whilst the Medigo Case Manager does all the liaising and coordination to deliver the treatment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

## Key benefits



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

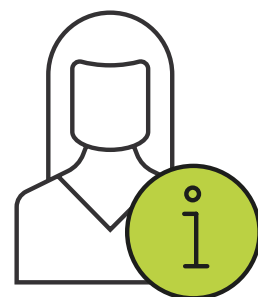


Treatment, travel, accommodation and aftercare is coordinated by Medigo

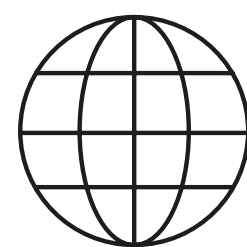


Medical Concierge is available for most conditions (except pre-existing conditions):

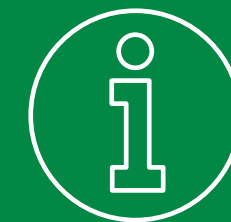
- Help prepare employees for consultations
- De-brief following consultations
- Support with test results and what they mean
- Discuss diagnosis and treatment plan
- Navigate treatment options in NHS or liaise with Medigo case manager for self-paid private treatment



Employees receive dedicated personal assistance



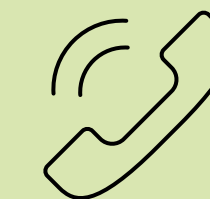
Gives employees access to the latest treatments around the world



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.

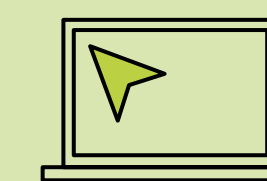
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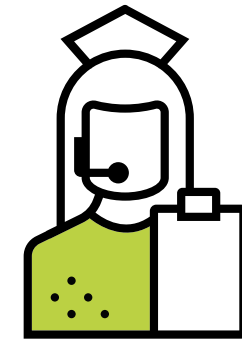
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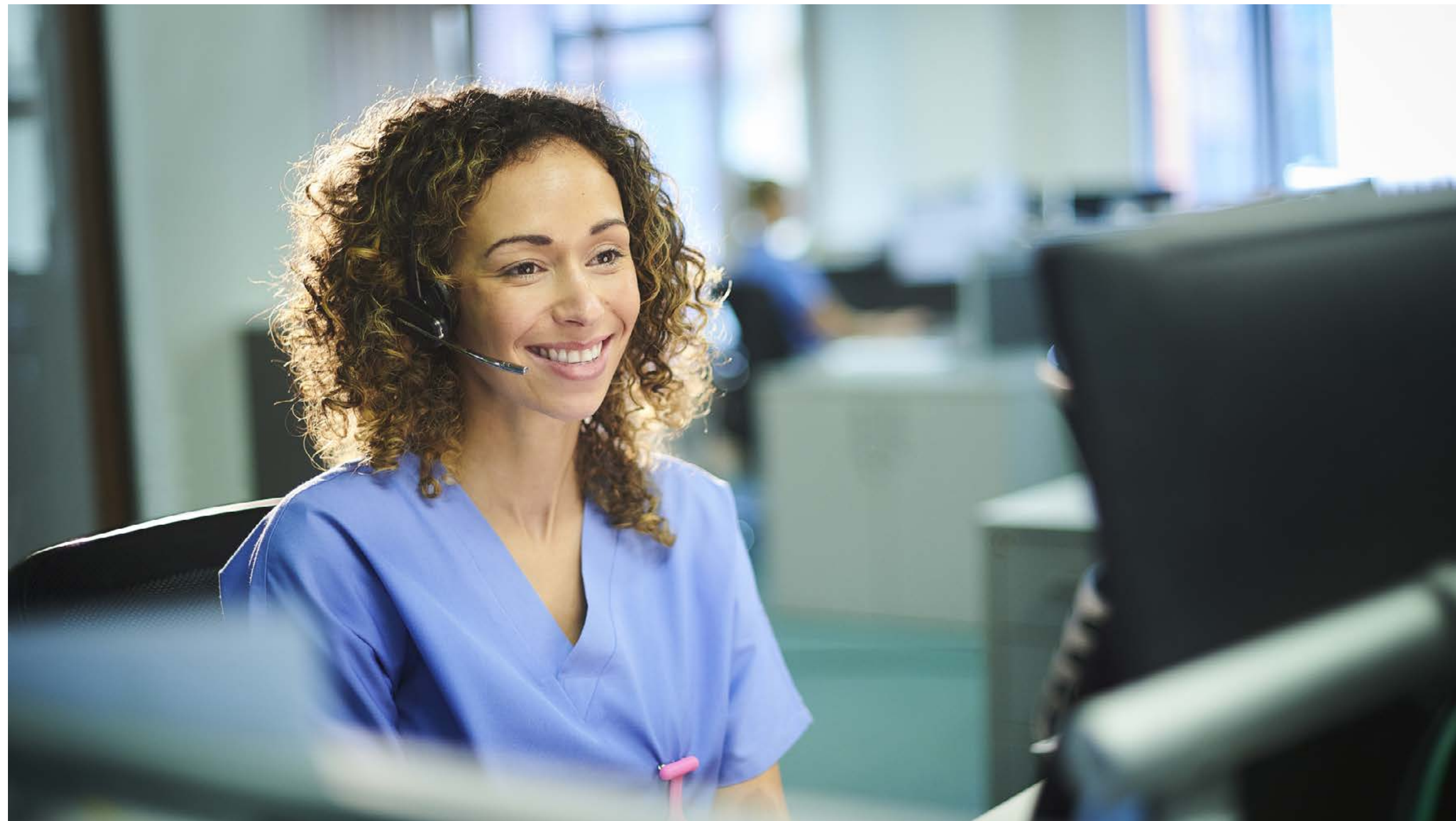
**Online**

Register and access through [medigo.com/l-and-g-support-services/](https://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 the employee we're covering and their immediate family members.



## Key benefits



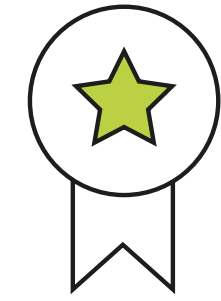
**Confidential, independent support and advice for as long as it's needed**



**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 & Midwifery Council (NMC)**

## How to access the service

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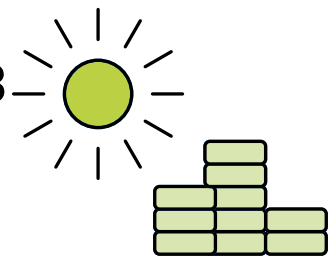
# Financial protection

We aim to pay claims promptly so employees can use their tax-free lump sum towards anything that will make a difficult time a little easier.

The payment could be used for anything, from paying bills and covering unexpected medical costs, to taking a well-deserved holiday once treatment is over.

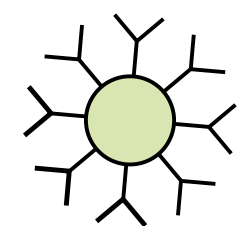
## Group Critical Illness

Total claims paid in 2023

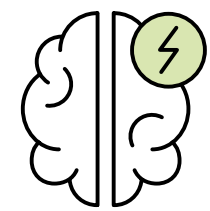


**£26.2m**

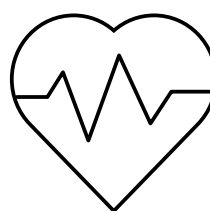
## Top 4 causes of claims paid:



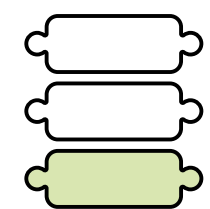
1. Cancer



2. Heart attack



3. Stroke



4. Multiple Sclerosis



## Helping John through his cancer diagnosis

When John was diagnosed with acute lymphoblastic leukaemia, he was admitted to hospital due to the loss of mobility in his arms and legs and was fed by a feeding tube. During his stay he had investigations, chemotherapy and blood transfusions.

We assess claims on a case-by-case basis, and we looked to make the right decision as quickly and effectively as possible. Using minimal information from the GP and hospital, including a discharge summary and a fit note, our Medical Officer was able to decide on the claim within a month of receiving the notification. We ensured John received financial support as quickly as possible.

Although the case study is a real-life example of when support has been provided, it has been adapted to protect the identity of the individual.

# 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 Critical Illness 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](mailto: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](mailto:employer.services@landg.com)**

**Visit: [Employer website](#)**