



Be Well. Get Better. Be Supported.



Your guide to our **Group Life Assurance** wellbeing services

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An Employee's Guide to Group Life Assurance

Your employer is providing you with Group life assurance as part of your employee benefits. This cover can provide financial protection for your loved ones when they need it the most.

But that's not all. Our Group life assurance comes with a whole host of health and wellbeing benefits and services that you and your immediate family can use now across our 'Be Well. Get Better. Be Supported.' framework – 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 Life Assurance provides vital financial support for employees’ families should they pass away. It also comes with bereavement support services for the family to help them through the emotional trauma of losing a loved one.”

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 support for your loved ones if a claim is made.

Bereavement Counselling and assistance

If there is a claim, your immediate family can have access to free bereavement counselling by highly qualified professionals as well as support with financial and legal issues.

Be Supported.

Financial support when you need it the most.

Financial Support

We'll try to make the claim payment as straightforward as possible and aim to pay the lump sum to the trustees within 5 working days from when we receive all the information we need. In the case of a Dependants' pension, we'll begin payments at the next agreed payment date.

"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.

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.

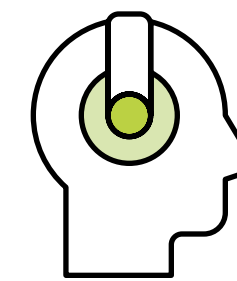
Spectrum.Life app – As well as the EAP support, you can use Spectrum.Life's app to access on-demand tools and resources to manage your day-to-day wellbeing. Here you'll be able to access a digital gym, fitness plans, nutrition plans, podcasts, a monthly wellbeing webinar series, shopping discounts and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

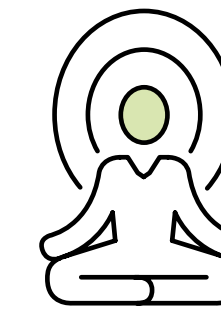
Enhanced wellbeing services



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



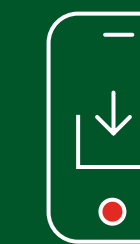
Telephone

UK Freephone: 0800 316 9337

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

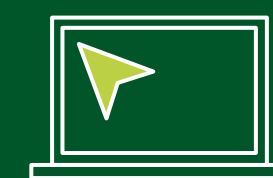
WhatsApp and SMS: Text 'hi' to 07418 360 046

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.

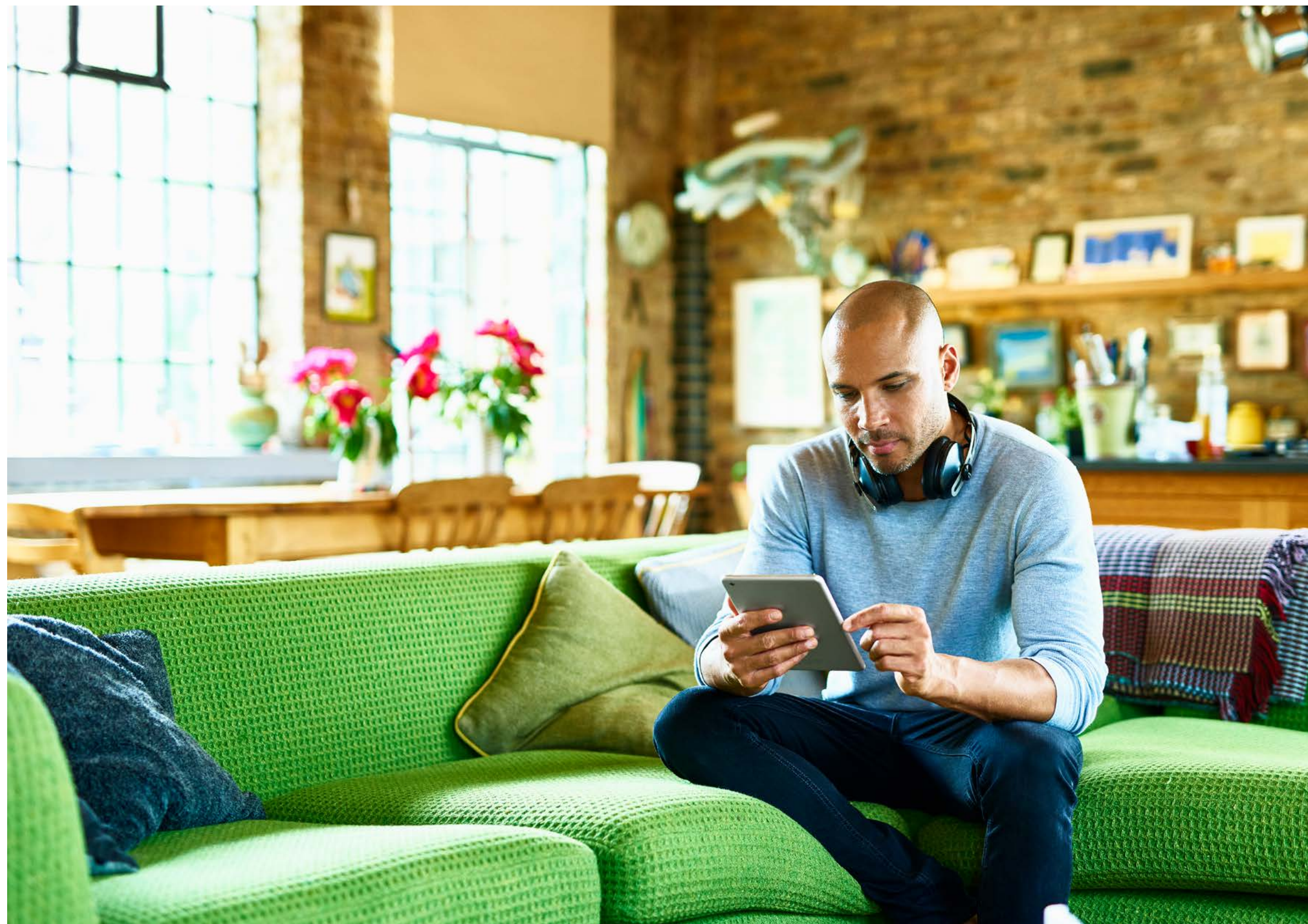


Get better.

Support when illness
or injury strikes

Bereavement Counselling

If a claim is made, your immediate family can have access to free bereavement assistance and counselling from highly qualified professionals. This is part of our Employee Assistance Programme, provided by Spectrum.Life.



Highly experienced specialists can help them to cope with the grief, anxiety or stress they may be going through. These specialists can help with:

Emotional Issues

Dealing with grief, returning to work or how to plan for the future

Financial Issues

Handling tax, finding accounts, dealing with debts

Legal Issues

Managing your estate and dealing with probate and wills

How to access this service

If needed, members of your immediate family can also receive up to eight free counselling sessions in whatever way suits them – face to face, telephone or online.

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



Support is just a phone call away, and lines operate 24/7

Call Spectrum.Life on 0800 072 9612.



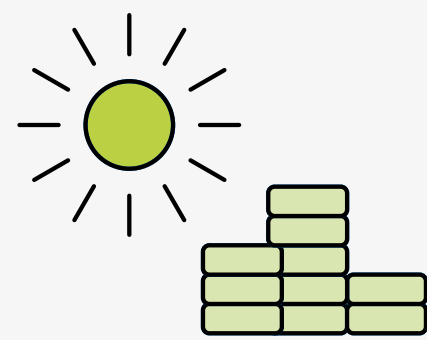
Be Supported.

Financial protection when
you need it the most

Financial support

Financial Support

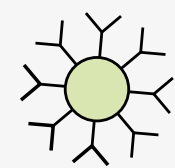
Group life assurance pays your loved ones a lump sum or dependants' pension if you pass away while working for your employer. We'll pay the claim promptly so that your loved ones have one less thing to worry about. We aim to make payments within five working days once a claim has been agreed. Dependants' pension payments begin at the next agreed payment date.



Group Life Assurance
Total claims paid in 2023

£249.4m

Top 4 causes of claims paid:



1. Cancer



2. Heart Disease



3. Neurological disease



4. Respiratory disease



