



Introducing Spark

L&G's digital home for
health and wellbeing



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Spark – our digital home for health and wellbeing is here to support employees and their families.

From virtual GP appointments and online physiotherapy to a digital gym and nutritional advice, Spark offers a single access point to a wide range of essential health and wellbeing services. It's simple, fast and always available, putting support directly in employees' hands wherever and whenever they need it.

Created exclusively for employees of our Group Protection policyholders, Spark also extends support to their immediate family members. This ensures more people can get the help they need, when it matters most.

With guided online journeys, Spark helps users make informed decisions about their health and wellbeing, all from one smart, seamless platform. Ready to Spark your growth?



One App. All services.

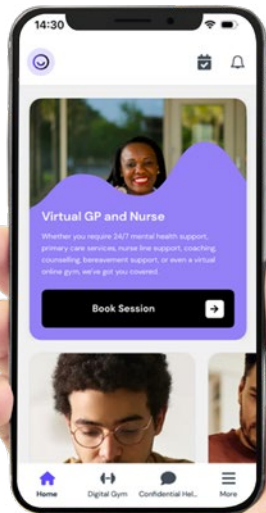
Total wellbeing all in one place.

We're now delivering our health and wellbeing services in one powerful, easy-to-use platform. Spark replaces a patchwork of services with one **seamless digital app experience** for employees and their families.

Here's what's different:

- **One app, all services**
Employees can now access all our health and wellbeing support through a single app — no more switching between systems.
- **Proactive, not just reactive**
Support like cancer risk assessments, mental health guidance and digital physiotherapy is available upfront. No need to wait for a claim or diagnosis.
- **Extended reach to families**
Immediate family members can also benefit from Spark services
- **More guided and personalised**
Smart navigation helps users find the right care quickly.
- **A smoother experience for HR teams and advisers**
One platform simplifies onboarding, improves engagement and makes it easier to demonstrate value to employers and employees alike.

Spark isn't just a new platform. It's a smarter, more inclusive way to support employee wellbeing, made for how people live and work today.



Spark's exciting new benefits

Experience

Access to services employees need, fast: from clinical support or counselling, to fitness programmes or wellbeing content, and more.

Single sign on

All wellbeing services under one roof with seamless access to all services.

Guided navigation

MatchTech online journey for health services guiding users to 24/7, virtual GP and advanced nurse practitioners plus online physiotherapy (available 8am to 8pm, Monday to Friday).

Get employees to the right care, faster.



Eligibility

Wellbeing to our key services extended and available to ALL employees – regardless of product chosen or % of workforce covered.

Comprehensive support

Includes cancer risk assessment which is available upfront to all employees – not just post claim referral. Only exception is structured counselling through the EAP which is only available to employees covered by our Group income protection.

Help employees and their families take charge of their health and wellbeing, today.

Enhancements

Spark is our new digital home for health and wellbeing. One simple platform that enables access to more support than ever before.

Perci Health Cancer Awareness and Nurse Support

Employees can understand their individual cancer risk with a digital risk assessment. Any employee recently diagnosed, will have access to practical and emotional support in treatment or recovery, from an experienced cancer nurse.

CONNECTplus

Two further conditions added to the range of illnesses already covered; Support for Heart Health covering Coronary Heart Disease, Heart Failure, Valvular Heart Disease and Heart Arrhythmia. Plus menopause support.

Support employees can rely on, from dedicated expert practitioners.

Spark's exciting new benefits

MatchTech

Guided online journey for health services

- Virtual GP
- Advanced Nurse Practitioners
- Online Physiotherapy

It gives employees and their immediate family simple, speedy access to the following features and services:

- Single point of access to all services and available 24/7
- 24/7 in the moment support through the Employee Assistance Programme
- 24/7 virtual GP and advanced nurse practitioners

- Online physiotherapy, available 8am to 8pm, Monday to Friday
- Children's mental health support
- Second medical opinion
- Cancer awareness and nurse support

- Long term condition support
- Rich source of wellbeing resources – nutrition planning, fitness tracking, self-guided meditation, wellbeing podcasts and digital gym
- Adult and Elder care
- Financial and legal information helpline

Health and Wellbeing

- EAP mental health support
- Cancer awareness and Nurse Support
- Second medical opinion
- Adult and elder care support
- Long term health condition support
- Digital gym
- Wellbeing webinars and podcasts
- Nutrition and fitness advice



Employee Assistance Programme

Free, confidential wellbeing support for you and your immediate family* available 24/7, provided by Spectrum.life



Speak directly to a fully qualified counsellor by phone or video, whenever needed



Help with a wide range of issues including stress, anxiety, low mood, financial worries and more



Access expert guidance on legal, financial and medical matters with one legal or financial call per issue, per year



Talk to a qualified nurse about health concerns through the dedicated medical helpline



Request support by phone, WhatsApp, SMS or through the Spectrum.life app or website

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

Wellbeing Resources

Provided by Spectrum.life and available to all employees

A range of digital tools and resources to help employees manage their day-to-day health and wellbeing, including:



Over 300 hours of industry leading health and wellbeing content



Nutrition plans, fitness tracking and e-learning



Self-guided meditation modules (Be Calm) to help reduce anxiety and stress and improve sleep



Wellbeing podcasts (Sound Space) covering a wide range of wellbeing topics



Digital gym with both live and on-demand classes

Virtual GP, Advanced Nurse Practitioners (ANP), and Online Physiotherapy

- Access to fast, expert healthcare provided by Spectrum.life
- Through Spark, employees get 24/7 access to a GP or ANP consultation
- Spark's intelligent booking system (MatchTech) assesses symptoms and quickly directs employees to the most appropriate care
- ANP consultations are available for common health concerns and GP appointments for more complex needs
- Both GPs and ANPs can issue private prescriptions electronically for medication to be delivered or collected, as well as provide referrals and sick notes
- Online Physiotherapy available between 8am and 8pm Monday to Friday, provides digital physiotherapy for everyday concerns or specialist services such as ergonomic guidance and personalised treatment plans for more complex needs



Cancer Awareness and Nurse Support

Provided by Perci Health and available to all employees

- Employees can benefit from a digital cancer risk assessment based on their lifestyle and personal and family history
- Depending on the results, employees may be offered further support or signposted to NHS screening
- For those newly diagnosed or going through treatment, practical and emotional support is available from experienced cancer nurses
- Physical and emotional support offered post treatment to help employee recovery, rebuilding confidence and wellbeing



Child Mental Health Support

Provided by Spectrum.Life

Childrens' Mental Health support – available to all employees

- A mental health assessment and support service helping parents feel equipped and children to feel supported
- Available to employees' children aged from 6 to 16
- There is an initial virtual consultation with the parent, then if the clinician feels it's appropriate, a 60 minute follow up assessment with the child
- Families are provided with guidance and practical strategies to help children manage their emotions and behaviours through a comprehensive report delivered within 10 working days



Long-Term Condition Support

Provided by HCI Digital

The CONNECTPlus app helps employees to support the day-to-day management of the following conditions:

- Type 2 diabetes
- Cancer
- Stroke
- Multiple Sclerosis
- Rheumatoid Arthritis
- Long Covid

NEW



Support for Heart Health covering Coronary Heart Disease, Heart Failure, Valvular Heart Disease, Heart Arrhythmia and Menopause support.

Features include:

Specific condition and healthy lifestyle information, symptom tracker, appointment diary and medication reminders plus video explainers and FAQs as well as tools and resources for general health and wellbeing.



Second Medical Opinion

- Provided by [Spectrum.Life](#) who have outsourced to Red Arc
- Helps employees feel confident that they are making more informed decisions for their health and wellbeing
- A Second Medical Opinion can provide clarity about an individual's condition, reassurance about treatment options and help to resolve any doubt about previous advice or recommendations
- This service will be available 9am to 5pm, Monday to Friday
- Face to face appointments available as well as practical and emotional nurse support throughout the process



Structured Counselling

Structured Counselling – only available to employees covered by our Group income protection

- If deemed appropriate by the counsellor, employees can receive up to eight structured counselling sessions per issue
- Sessions could be from a range of therapies depending on the employee's needs as assessed by the counsellor
- This service is provided by Spectrum.life



Bereavement Support

This service is available to the immediate family of employees where their employer is a policyholder of our Group Life Assurance or DOPs products.

The Employee Assistance Programme (EAP) can help to support the immediate family of an employee who passes away while employed by their employer.

Immediate family includes partners and children (aged 16–24) who are in full-time education and living in the same household.

Here's how the EAP can help:

- Immediate support: If the immediate family needs support to cope with their loss, they can speak to a counsellor at any time by calling a confidential helpline – UK freephone number is **0800 316 9337** – available 24/7. All counsellors are clinically trained psychotherapists and will offer in-the-moment support. The helpline can be used as often as needed.
- Legal and financial support: The immediate family can also access the EAP through Spark for initial information and signposting services to help them manage the estate, tax matters, and other concerns.
- Structured counselling: If any of the family are really struggling, and if clinically appropriate, they may be able to receive up to eight free counselling sessions. They'll just need to contact the EAP service using Spark for an initial assessment. Once confirmed, these sessions can be conducted face-to-face, online, or via telephone, depending on what suits them best.

This brochure provides more information: **Support when you need it the most**

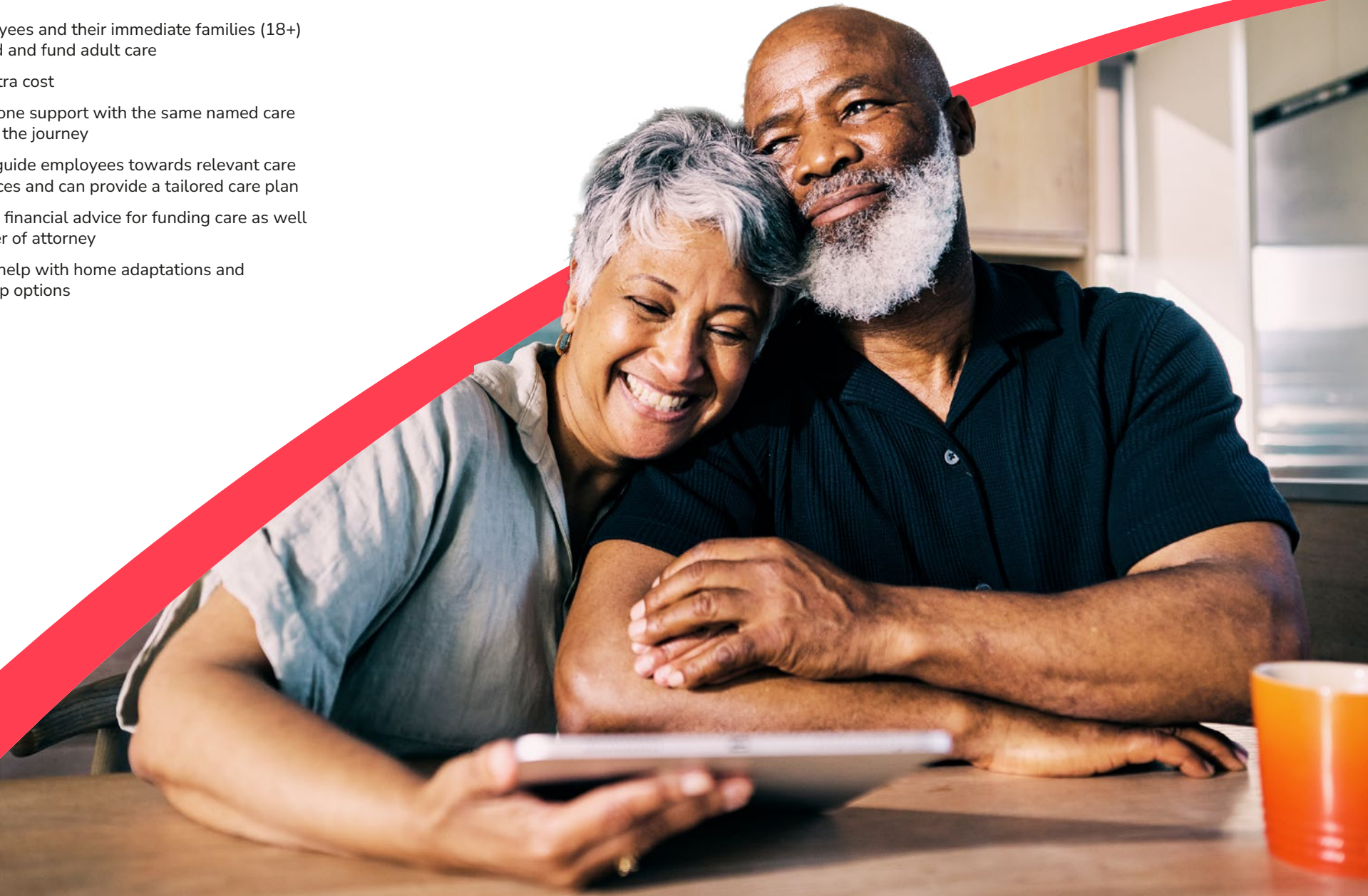
This service is provided by Spectrum.life



Adult and Elder Care

Provided by L&G Care and available to all employees

- Support for employees and their immediate families (18+) to understand, find and fund adult care
- Available at no extra cost
- One to one telephone support with the same named care expert throughout the journey
- Care experts will guide employees towards relevant care guides and resources and can provide a tailored care plan
- Provides access to financial advice for funding care as well as arranging power of attorney
- Expert support to help with home adaptations and sourcing home help options



The Benefits for Employers

Empowering people. Driving business success

Looking after their employees is one of the smartest investments any business can make. When employees feel well, they perform at their best and that's good for productivity, culture and retention.

Spark is an all-in-one health and wellbeing app that helps employees stay healthy, supported and ready to grow. In just a few clicks, they can access a full suite of services covering physical, mental, family, financial and legal support — all from one simple platform.

Included at no extra cost with our Group protection policies, Spark offers:

- A guided, intuitive user journey that gets employees to the right care quickly
- One platform for all services, available on desktop and mobile
- 24/7 support that fits around the demands of modern work life
- Extended access for immediate family members, not just the employees we're covering

No more juggling systems or managing multiple providers. Spark streamlines an organisation's wellbeing offering and delivers real value to its people.

This isn't just about healthcare. It's about enabling sustainable performance, fostering a healthier culture, and driving growth for business.



The Benefits for Employees

Everyday support that's simple to access and built to empower

Spark gives employees streamlined access to a wide range of health and wellbeing services through one easy-to-use platform. Designed to work on desktop, laptop or mobile, it puts everyday support within reach, whenever and wherever it's needed.

With everything in one place, Spark simplifies the health and wellbeing experience for employees, helping them feel supported.

A guided online journey helps users find the right care quickly, reducing time spent navigating services and improving access to meaningful support.

Spark includes:

- 24/7 GP consultations and advanced nurse practitioner support
- In the moment mental health support
- Online physiotherapy for day-to-day and complex concerns
- Nutrition, fitness and self-guided wellbeing resources
- Financial and legal information service
- Cancer support, including risk assessments and ongoing nurse-led care
- Long term condition support
- Adult and elder care services, including one-to-one care planning advice



The Benefits **for Advisers**

Stand out with smarter support

Helping employers offer standout employee benefits is more important than ever. In today's competitive landscape, employee wellbeing, engagement and retention are closely linked and Spark provides a compelling way to meet all three.

Spark is the digital health and wellbeing hub, included with all our Group Protection policies at no extra cost. It gives employees fast, guided access to a full range of our wellbeing services through one easy-to-use platform from their phone or desktop.

Spark is a smart, future-ready solution that:

- Adds genuine value to adviser and employer relationships
- Strengthens an employer's overall proposition and supports business growth
- Helps employers go beyond cover and deliver meaningful everyday support
- Comes with no added complexity, cost or admin load



How to Access Spark

Accessing Spark



Download the **Spectrum.life** app or online at landg.spectrum.life. To register, employees will need an email address and an organisation code.

The organisation code for registration is the employer's L&G group protection policy number. Where multiple policy numbers exist, any one of them can be used to register.



Spark FAQ's

1. How do employees access Spark?

Spark is the name for our rich range of health and wellbeing services and can be accessed via the updated **Spectrum.Life app** or online at landg.spectrum.life. All employees will need to register to use Spark using an email address and an organisation code. The organisation code to use is the L&G group protection policy number. If the employer has several policy numbers you can use any one.

[You can find out more here](#)

2. Can employees' family access Spark's health and wellbeing services?

Yes – the majority of services are available to employees' immediate family. The definition of immediate family is dependant on which service is used. Please note, physiotherapy is not available for dependants under 16.

3. How can employees' immediate family access the services they're eligible for ?

Any dependants over 16 can download the app, register with their own email and the employee's organisation code. They can then create a password and set up their own account.

4. Can employees use Spark services while abroad?

Yes, employees can access Virtual GP and Online Physio services while travelling outside the UK or residing in the Republic of Ireland or other non-UK countries (excluding the USA and Canada). However, in these cases, the service is limited to advisory support only – prescriptions and referrals are not available.

5. How do users/employees access the Virtual GP, Advance Nurse Practitioner, Online Physio?

These services are accessible in the Spectrum.Life platform/app. Once in the platform, the user can navigate to the GP, Nurse and Physio service tile. Here the user can begin their digital booking journey. The user will be required to enter their personal details, medical history and GP details and will be asked to provide consent as well as a reason for booking from a list and a brief description of their symptoms. They will also need to upload their photo ID (a passport, driving licence, National ID card, or a photo of their birth certificate). They can go ahead and book the appointment and select the preferred method of delivery (video or audio).

6. Are the clinicians fully qualified and regulated in the UK?

Yes. All Virtual GPs are NHS-trained and registered with the General Medical Council (GMC). Advanced Nurse Practitioners and Physiotherapists are registered with the Health & Care Professions Council (HCPC), ensuring they meet UK clinical standards.

7. Will Spark clinicians share information with the employee's NHS GP?

During a Virtual GP consultation, the clinician will ask for consent to share the consultation details with the employee's NHS GP. If consent is not given, this may limit the ability to issue sick notes or prescriptions.



