

Chief Medical Officer (CMO) Report 3rd edition: Digital health and wellbeing

Key take-aways:
supporting your growth

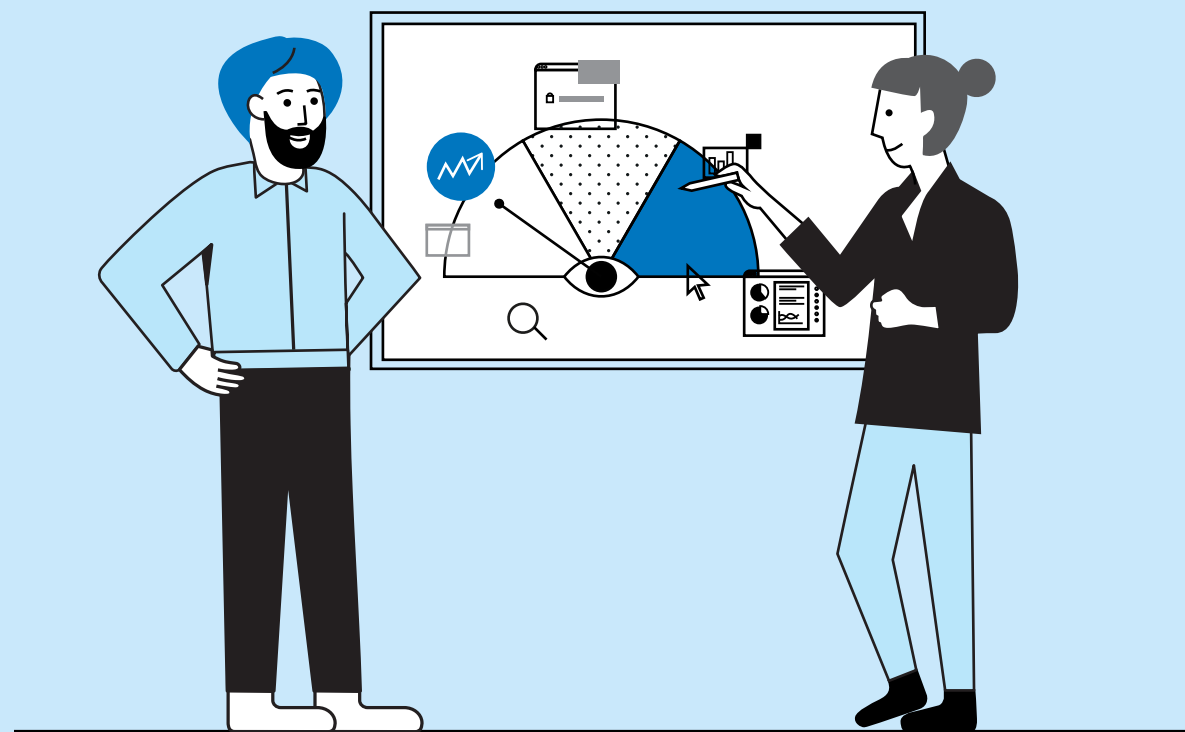


How to support growth

1 Grow productivity. Prioritise prevention first

When it comes to employee absence, think proactively and talk to us ASAP about relevant support and services. Getting back to good work is beneficial for health and should be considered part of the recovery journey. Group Income Protection is perfectly placed to help here; we're not only about salary replacement.

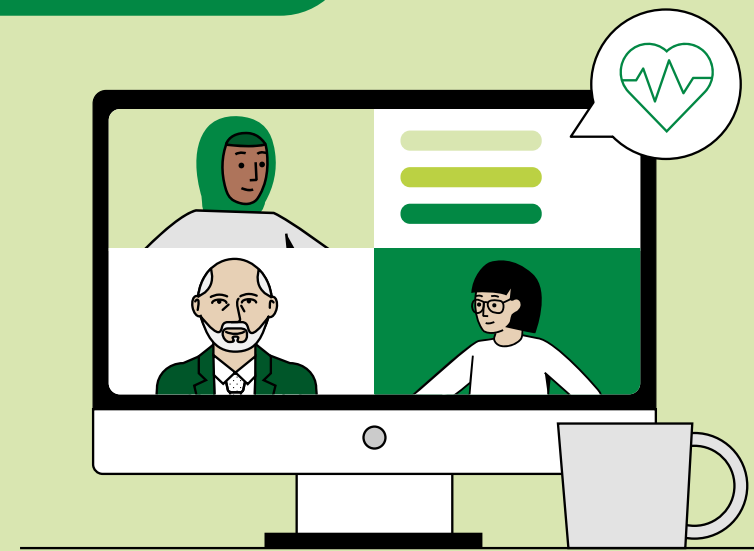
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2 Grow engagement. Be evidence based and outcomes focused

Take up our offer of post-sale help and support to ensure service engagement on an ongoing basis. This is tailored to need and can involve anything from employee communication strategy or manager support from our in-house Vocational Clinical team, to a full wellbeing audit by our partner Fruitful Insights. The latter will help look at the costs associated with impaired wellbeing and productivity – identifying everything from benefit gaps and overlaps to how to improve the cultural foundations of wellbeing.

[Read more](#)



3 Grow inclusion. Communicate support available to employees and their families

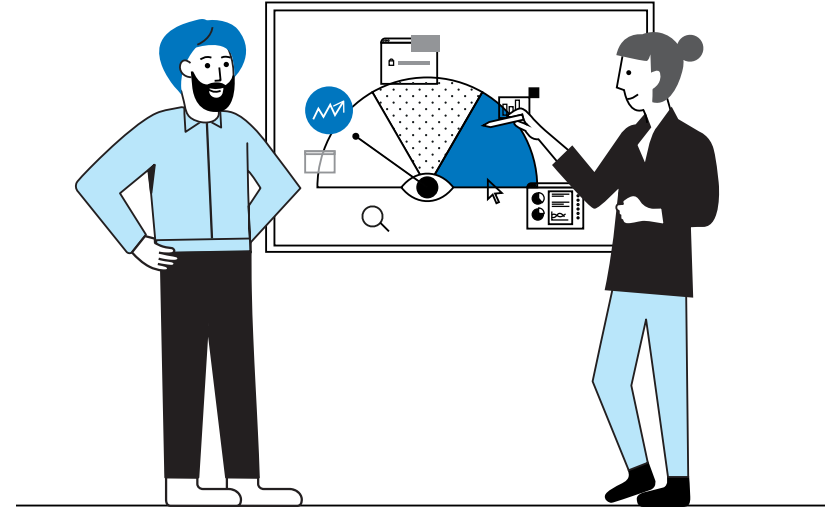
Ensure EAP and Virtual GP services are viewed as everyday go tos – by employees and their dependents – to help instill a culture of prevention. Our Mental Health Promotion Officer can help with tailored communication campaigns to help improve use of our digital health and wellbeing platform

[Read more](#)



How to support growth

1 Grow productivity



Theme

Prioritise prevention first

Changing the narrative to prevention. Preventative and early intervention support available through digital health and wellbeing services, that come as part of Group Income Protection (GIP), should be seen as the 'essential core services' instead of a focus on solely the 'core financial benefit'.

Digital services as part of GIP have transitioned from being a 'nice to have' to a crucial part of organisational wellbeing strategies, adding significant value to both people (in terms of health and wellbeing) and businesses (in terms of productivity).

Group Income Protection is much more than just a financial benefit when employees become long-term sick. Through this product there is a wealth of in the moment support to help employees and businesses remain healthy. The narrative in the industry needs to change to a focus on prevention, not cure and we (as an industry) have a duty of care to ensure these valuable services are utilised. The ideal scenario in the future is creating a single access point for all services to allow for enhanced employee engagement – combining digital and in-person care for a seamless experience.

Opportunity

Promote access to preventative services

Drive better health and productivity in businesses through promoting simple access to services such as our Employee Assistance Programme (EAP) and Virtual GP's, provided as part of GIP.

Services like Employee Assistance Programmes (EAPs), virtual GPs (vGPs), and online Physiotherapy are showing measurable benefits: vGPs helped 62% of employees using the service, avoid time off work. Online Physiotherapy aided 57% of absent employees using the support in returning to work faster. Structured counselling via EAPs also reduced presenteeism by 29% and absenteeism by 21% for the employees accessing the support.

Let's help employees in achieving optimal health, happiness, and productivity at work, through making them aware aware of how simple and accessible these services are, and the benefits they can have on them.

"62% of employees using our Virtual GP avoided taking time off work."

How we can help

Simple access to support

We provide comprehensive, simple access to in the moment support through our EAP and Virtual GP services.

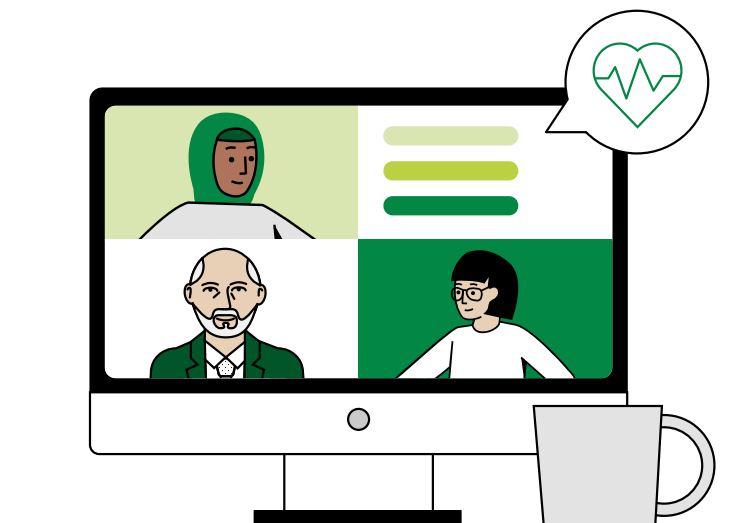
Employees also have access to an on-demand health and wellbeing platform and app to help them actively manage their day-to-day wellbeing, whenever and wherever they are. The goal is to support employees in bringing their best selves to work, each and every day. Presenteeism (coming to work when not well) and absenteeism can greatly impact employee health, business productivity and profit. Our EAP and wellbeing hub is here to support in minimising absence, and to help employees and businesses thrive each day.

We can help ensure that employees get the most out of their digital health and wellbeing services through our Mental Health Promotion Officer. Your clients can receive help to design data-driven strategies to monitor, measure and manage campaigns to promote mental health and wellbeing awareness to employees.

[Read more](#)

How to support growth

2 Grow engagement



Theme

Be evidence based and outcomes focused

Be evidence based and outcomes focused to ensure employees use the digital health and wellbeing services they have at hand.

Digital health and wellbeing services can no longer be considered 'added value'. It's quite simply fundamental to the Group Income Protection proposition.

Ensuring it's viewed as such, by both the intermediaries we work with and our clients (employers) requires us to be 100% evidence based and outcomes focused. It involves helping ensure employees use the services they have at hand; on an ongoing basis, not only when they're first made aware, which can normally be at the time cover is initially arranged.

And it involves lateral thinking; helping design wellbeing programmes which consider culture as the crucial foundation, identify gaps and overlaps in benefit provision, and that can be monitored and measured as a whole.

Opportunity

Openly and consistently report health and wellbeing outcomes

It's essential that we all openly and consistently report outcomes for employers and their employees; in a way that is completely aligned across all providers, allowing intermediaries and clients to meaningfully compare and contrast.

By connecting the services, insurers can offer tailored health solutions, identify risks early, and reduce redundant services, leading to cost savings and better outcomes. Additionally, integrated data provides a holistic view of an individual's wellbeing, enabling more proactive, preventative care through the employer. This not only enhances employee experience, but also streamlines operations, boosting efficiency across the entire ecosystem.

"We can help monitor, measure and manage wellbeing programmes in their entirety; the cultural foundations as well as benefits and interventions."

How we can help

Ongoing service engagement

We can work closely with you, post-sale, to help improve service awareness, engagement and usage; on an ongoing basis, not just once and done.

We're also providing Group Income Protection and Group Life Assurance clients covering 100+ employees, with the tools they need – thanks to our partnership with Fruitful Insights – to monitor, measure and manage wellbeing programmes in their entirety; the cultural foundations as well as benefits and interventions.

Crucially, this involves providing a unique indication of the costs associated with impaired wellbeing and productivity, plus the factors that underpin those losses.

[Find out more](#)

How to support growth

3 Grow inclusion



Theme

Digital wellbeing improves equity and inclusion goals

Group Protection products are naturally inclusive in their nature, providing support to people that might not otherwise be able to afford it, should they not be offered it by their employer as part of a benefits package. Extending essential frontline digital health and wellbeing services, such as EAP and virtual GP access, to employees' immediate families at no extra cost, also enhances its equity and inclusivity.

Swift access to a GP for employees' children can reduce time off work and stress, thereby positively impacting productivity. This is crucial for parents juggling work and caring responsibilities.

Latest data for our Virtual GP service, indicated that 14% of the calls they receive are for under 18s, of which 7% are with respect to under 5s. The very fact that the service is being used in this way indicates the value it's affording people.

Opportunity

Boost family usage of benefits

Through our EAP, spouses/partners and dependants (16-24) crucially have access to in-the-moment support from registered counsellors too. Latest data from our EAP reveals that only 1% of those accessing the EAP service were family members of employees.

We're keen to strongly encourage employers to promote the availability of this benefit to employees for their immediate families to drive up usage.

"Only 1% of those accessing the EAP service were family members of employees"

How we can help

Communication and understanding

We can provide a communication toolkit to help you drive awareness of what employees have available to them, including what their immediate family have access to. We've created a communication toolkit to help employers communicate their benefit and wellbeing programme more effectively, enabling them to get the best value and engagement with employee benefits, including digital health and wellbeing services.

[Find out more](#)

You can also read the 2nd edition of our Chief Medical Officer report about how Group Income Protection can break down barriers to equity and inclusion, with the support of digital health and wellbeing services.

[Find out more](#)

How to support growth

Read our CMO Report series

1st Edition

Good work is beneficial for health

In the first edition we look at how good work can be beneficial for health and how prevention and early intervention can support 'good work'. We also consider the role of protection insurance in terms of how to extend salary replacement (in times of illness or injury) to more people, helping employers ensure the good physical, mental, financial and social wellbeing of their entire workforce. Finally we take a look at work as part of the recovery journey and help to shift thinking from the 'all or nothing' approach that traditionally prevails in absence management.

[Read report](#)

2nd Edition

Diversity, equality and inclusion

In the second edition of our CMO Report, we continue the theme of 'good work being beneficial for health'. However we look to explore how Group Income Protection (GIP) can address the barriers to equity and inclusion for many, and show how GIP can positively contribute to a productive workplace for all.

[Read report](#)

3rd Edition

Digital health and wellbeing

In today's market, using digital health and wellbeing services can help employers grow satisfaction, culture, engagement, inclusivity and of course the health and wellbeing of their employees. From an adviser perspective, technology can help grow revenue, knowledge, expertise and purpose. It's the value that digital health services add to people, business and wider society, together with their future potential, that we're focusing on for the purpose of this edition of our Chief Medical Officer (CMO) Report. We've broken this edition of the report down into four bitesize instalments which we're releasing over the coming months.

[Read report](#)



How to contact us

Want to know more:

We're a leading provider of Group Protection cover in the UK with over 90 years of expertise and knowledge. We looked after over 8,700 group protection policies and provided protection to over 2 million employees at the end of 2024.

If you'd like to know more about our Chief Medical Officer report or about how our Group Protection proposition can support the wellbeing of your business, please contact your account manager, or you can contact us on the following details

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

For advisors:

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