



Group Protection

2024 Prevention, return
to work and claims

The numbers behind our support



Introduction

“

I'm delighted to share our prevention, return to work and claims performance for 2024. Our award-winning Be Well. Get Better. Be Supported. wellbeing framework supports employee wellbeing holistically to help them, no matter where they are on life's journey. Our goal is to support employees in bringing their best selves to work, and to help them remain healthy, happy and productive. Our latest performance from our preventative services, such as our Employee Assistance Programme, Virtual GP and online physiotherapy demonstrates the depth of this support.

We understand that everyone's health could change in an instant though, and that's why, with our Group Income Protection, we provide comprehensive financial protection and holistic vocational rehabilitation support to help employees back to good health, should they become absent from work due to illness or injury. Our latest figures show that our vocational rehabilitation enables 74% of employees to return to work before the deferred period. We also act quickly with swift claims payments, when it's necessary. We paid just under £350 million in claims across all our Group Protection products in 2024, illustrating the robust financial support available to employees and their families, should the unexpected happen.

”

Vanessa Sallows,

Claims and Governance Director,
L&G Group Protection



We're there in the unexpected moments

Just under

£350million

paid out in claims

Paid an average of almost

£1million

pounds a day

Claims were paid on average in under

5 days

Keeping employees health, happy and in work with in the moment support

Over 119,000

visits to our wellbeing platform and app

Over 24,000

interactions with employees were supported by qualified counsellors from the start

Over 11,500

counselling sessions were delivered. Where relevant, for employees covered by our group income protection, they could be supported by up to eight counselling sessions.

9 second

response time to calls. If employees need support, we're here right away, with qualified counsellors on hand to help.

Employees using our EAP have provided their employers with a:

33%

reduction in presenteeism (continuing to work, when not well)



24%

reduction absenteeism and workplace distress



The right support, at the right time

Our 'Be Well. Get Better. Be Supported.' framework provides a comprehensive health and wellbeing support package for both everyday wellbeing and the more challenging things that life can bring.

Be Well.

We believe that good work is beneficial for health and that's why we provide a wide range of support to help employees to 'Be Well', remain healthy and thrive in the workplace.



Get Better.

We realise that sometimes the unexpected happens. When illness or injury strikes our Group Income Protection claims team works hard to deliver tailored, individual care to employees right from the start, where appropriate, giving them the opportunity to return to work sooner.



Be Supported.

When the unexpected happens to an employee, our cover can help ease the financial challenges. Where possible, we provide fast claims payments to help towards easing the financial worries families may face.



Be Well: Helping to keep employees healthy and productive



We're here when employees **need to talk**

We're dedicated to supporting our valued employers and their employees in achieving optimal health, happiness, and productivity at work, through our Employee Assistance Programme (EAP), provided by Spectrum.Life.

Our EAP comes as standard with all our Group Protection products. Our EAP sits in the '**Be Well**' component of our Be well. Get better. Be Supported. framework and it's here to support employees and their immediate family in the everyday, helping them to be at their best.

Our EAP provides free day-to-day wellbeing support and counselling services, with in-the-moment support, practical information and advice around relationships, mediation and more. The service also offers quality advice with access to fully accredited and qualified counsellors and psychotherapists.

We believe that good work is beneficial for health and that's why we provide comprehensive support to help employees to 'Be Well**', remain healthy and thrive in the workplace.**

Here are some of the great wellbeing outcomes we've delivered, to help businesses and their employees be at their best - going beyond traditional financial protection.

We're here to listen, and support

Over 31,000

interactions with employees were supported by qualified counsellors from the start

Over 11,500

counselling sessions were delivered. Where relevant, for employees covered by our group income protection, they could be supported by up to eight counselling sessions.

9 second

response time to calls. If employees need support, they can be confident that there are qualified counsellors on hand to help.

29 minutes

average call length. Meaning employees are getting comprehensive support in the moment. The support can often help with a range of challenges the employee is facing in the first call.



“

I am really thankful and to the lady I spoke with. She is absolutely amazing and really helpful and thinking about ways forward and contacting my GP for the next steps. This is just the start of my healing, so I hope more people use this service as it has helped me plan a way forward. She is also going to call me next week, which I am so thankful for. Thank you for listening to me.

”

Lisa, EAP User

Improving the wellbeing of employees and businesses across the UK

We know how important it is for employers to be assured that their wellbeing investments are delivering on their promises. That's why we monitor and report on key outcomes achieved through our EAP. This data shows that our EAP contributes to significantly reducing presenteeism, absenteeism, and enhanced

workplace engagement for employers and their employees. We use the Workplace Outcomes Suite (WOS) to measure pre and post counselling improvements, following an employee interaction. Here are some of the wellbeing achievements delivered.



Employees using our EAP have provided their employers with a:

26% reduction

in presenteeism (continuing to work, when not well)

24% reduction

absenteeism and workplace distress



Employees using our EAP have benefited from:

24% increase

in life satisfaction

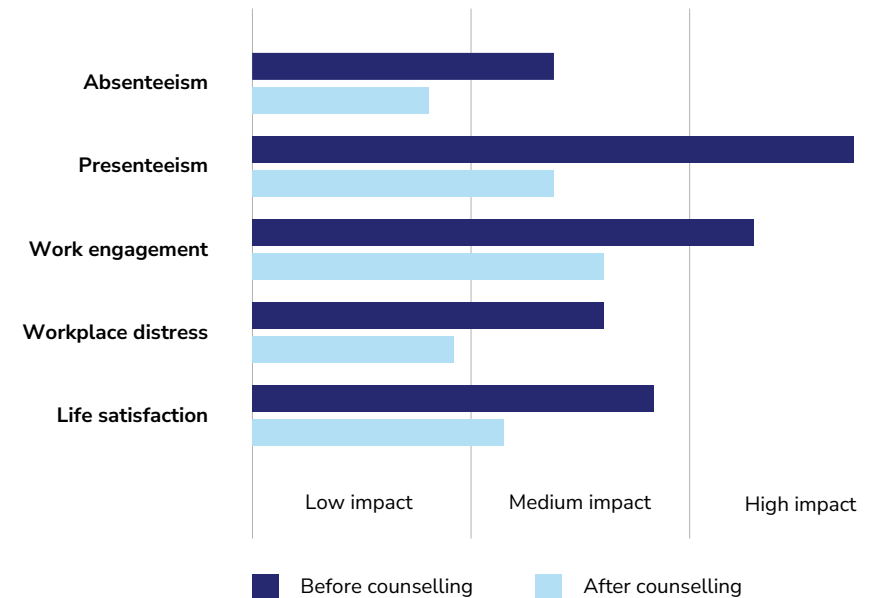
16% average increase

in work engagement (thriving in work)

24% increase

in overall wellbeing

Improvements confirmed by employees before and after counselling



Anxiety

Pre-post intervention, average anxiety scores decreased from 10 (moderate anxiety) to 4.8 (mild anxiety) that's a **52% decrease**

Depression

Pre-post intervention, average depression scores decreased from 10.7 (moderate depression) to 5.2 (mild depression) that's a **51% decrease**

“

Just having the space to talk was lovely. Someone to just listen without interruptions, not being involved and being impartial was really amazing... and suggesting things that will help me was so good.

”

Mike, EAP User

Tools and resources to help employees stay at their best

As well as in the moment support from qualified counsellors, as part of our EAP, employees also have access to an on-demand health and wellbeing platform and app. This gives employees a wide range of tools and resources to actively manage their day-to-day wellbeing, whenever and wherever they are. It includes a digital gym, 100's of healthy recipes, podcasts and meditation, a wellbeing webinar series and much more.

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.

Keeping employees healthy and productive

**Over
119,000**

visits to our
wellbeing platform

**Almost
55,000**

logins to our
wellbeing platform

Top 3 Platform Hotspots

1. Wellbeing Articles
2. Wellbeing Webinar Series
3. Digital Gym

Top read wellbeing articles

1. Relationships and family dynamics
2. Understanding stress
3. Self-care and wellbeing

Engaging and educating employees about their wellbeing

- Over **31,000** digital gym classes taken by employees
- Over **27,000** employees reading the wellbeing articles
- Over **8,000** meditation sessions listened to
- Just under **5,000** employee views of the bespoke wellbeing webinar series on topics including neurodiversity, positive parenting, financial wellbeing and more

Employees are taking control of their wellbeing with a:

82% increase in gym classes taken in 2024



How our **Spectrum.Life** wellbeing app helped Katie to stay at her best

“

I use the **Spectrum.Life** wellbeing app, which I have access to through my employer almost daily, and I love it. My life had become pretty busy recently, with work and social events. This meant I kind of neglected my diet and exercise, which I used to be able to keep on top of. I started to feel a bit sluggish and that things at work were getting on top of me. That's when I noticed that I had access to the Spectrum. Life wellbeing app. I downloaded it and I couldn't believe how much I had access to - things like the digital gym and the lovely recipes! I started using the digital gym during my lunch hours at home, there are plenty of classes available and I love the variation in what I can do - so it never becomes boring. I also started making some of the recipes - my favourites are the chicken fried rice and the falafel wraps. After a couple of weeks of using the app, I already felt much more active and I definitely had way more energy than I did before. To help with the stresses of work, I often use the podcasts and meditation sessions, which are so calming and put me in the right mind frame if things become too much. Now I use the app most days and I would never be without it. Thank you!

”

Katie, Birmingham

This quote has been created for illustrative purposes to provide an example of how the Spectrum.Life app can help manage daily challenges.

Quick access to support, preventing long-term sickness with our virtual GP service

Our Virtual GP service provided as standard with our Group Income Protection, gives fast, comprehensive access to a GP, physiotherapy and mental health services, including child mental health consultations. It means many problems an employee

may face can be investigated quickly, with a consultation for a thorough check-up. This results in employees, where possible, getting back to doing what they do best in no time - and can help them find the 'peace of mind' that they're looking for.

The employees using our Virtual GP service:

35%

saw a faster return to work using the service

63%

avoided taking time off work

93%

were satisfied with the service



19%

would have waited for their condition to worsen, if they didn't have the service

96%

of employees would recommend



Reza, Virtual GP user

“

With two toddlers going to nursery and day care, my family uses the Virtual GP service almost weekly. It's a real time saver and video appointments are available within 48 hours, 24/7.

”



How our Virtual GP gave Amanda the peace of mind she needed

“

I was trying to get a quick appointment with my local GP, but there was nothing for a couple of weeks. I saw a poster at my work for the Virtual GP service, so I thought I would try it as an alternative. After filling in the registration form, I spoke to a doctor.

When I had the virtual GP consultation, they made me feel like I wasn't going mad. They gave me possibilities of what my condition could be. It was a pain in my neck, and they suggested to explore whether it was a nerve pinching, or if it might be something to do with menopause. Various avenues and medications were suggested. This empowered me with the knowledge I needed to highlight the possibilities with my local GP.

If it hadn't been for this service, I'd have had stuck it out with my local GP and just continued to try and get a face-to-face appointment. The Virtual GP consultation calmed me down and made me feel at ease.

”

Amanda, Lancashire

Based on the experience from users of our Virtual GP service, this quote has been created to provide an example of the support available.

Taking the strain away with online physiotherapy

Over 30 million working days are lost due to Musculoskeletal (MSK) conditions every year in the UK and they account for up to 30% of GP consultations in England. The longer an MSK condition is left, the worse the problem is going to get and the more likely it is that an employee will go off absent from work. With waiting times for appointments and treatments on the rise, our online physiotherapy service can be a

lifeline for those struggling with a number of these conditions, giving them quick access to physiotherapists that can provide support, treatment and guidance.

With quick access to resources to help the employee with a range of MSK conditions, they could often help ensure these types of problems don't become more serious and they can remain active and at work.

Helping employees to **keep moving** and stay on their feet

Through our online physiotherapy:

76%

of employees avoided taking time off work

45%

of employees saw a faster return to work using the service



“

Huge thanks to Ben (my physiotherapist), he was friendly, professional and hugely supportive. The guidance I received from him was integral to me getting back to the point where I was comfortable at work again.

”

Tristan, online physiotherapy user





How our online physiotherapy service got Chris moving again

“

I'd been seeing a chiropractor frequently for my lower back pain. It became a costly, temporary solution, as the pain returned after sessions.

Through the group income protection my employer have in place with L&G, I'm able to access a number of additional wellbeing services. As this included an online physiotherapy service, I decided to explore it as an alternative to my current treatment. I found it easy to register and find a physiotherapist online. I decided to work with Ben, one of the online physiotherapists, as he had the experience, that appealed to me. It was easy to get started and to fit around my schedule. Having talked about my day-to-day and my desk set up, Ben highlighted examples of things that might be aggravating my back. I was sent some videos to guide me through stretches to help build my strength.

Having had a good number of sessions to really address the issue, I felt that I knew enough about what I needed to be doing. I found the problem was no longer reoccurring and financially as well, I don't need to be spending out on the chiropractor. Ben was very knowledgeable and really went above and beyond to help. Overall, it was a positive service and I'm now able to move around with no pain.

”

Chris, Aberdeen

Based on the experience from users of our online physiotherapy service, this quote has been created to provide an example of the support available.

Get Better: Helping employees back to health



Award-winning vocational rehabilitation support

“

In line with the Biopsychosocial model, we believe that the foundation for our wellbeing is our mental wellbeing, and that this underpins our physical, financial and social wellbeing, which are all interlinked. We believe that having a truly integrated model, underpinned by the Biopsychosocial model, is the best model for achieving a sustained and manageable outcome for the employee and ultimately the employer. Our award-winning clinical team use this model as the foundation of everything they do. They work closely with our expert partners in guiding employees in their recovery journey and helping them return to work sooner. I'm incredibly proud of the team, who work tirelessly to make a positive impact on the employees we support every day.

”

Vanessa Sallows,

Claims and Governance Director,
L&G Group Protection



We realise that sometimes the unexpected happens. When illness or injury strikes our team delivers tailored, individual care to employees from the start, where appropriate, giving them the opportunity to return to work sooner. With our **Group Income Protection (GIP)**, we're here to support employees back to work and good health.

- 1

Intervention at the earliest opportunity

We believe that intervening early is the best and quickest way, to help an employee return to work who has been continuously absent, due to long-term illness or injury. By doing this, we're able to assess their situation and quickly decide on the most appropriate course of treatment, working with our expert partners where appropriate.
- 2

Fully funded treatment

Accessing treatment on the NHS could often mean a long wait. But the alternative, paying for treatment, can be financially challenging. For example, with physiotherapists charging on average £40 a session, costs can quickly add up. Our healthcare partners play a central role in early intervention. As qualified specialists in their field, whether that be in mental health, physiotherapy or vocational rehabilitation, they provide timely assessments and quick access to treatment. All of which is fully funded by us.
- 3

Quick access to treatment with no GP referrals

We don't ask for a GP referral to get started. This saves employees money in funding treatment, where appropriate could help and also bypasses any NHS waiting lists. A quick diagnosis and early treatment could help give employees the best chance for a successful recovery and return to work.
- 4

Tailored, individual care

We place the employee at the heart of everything we do. Working with the employee, we'll establish an individual and personal care pathway specifically for them, making sure they can access the right resources quickly and easily. These include counselling sessions, to a tailored return-to-work plan.
- 5

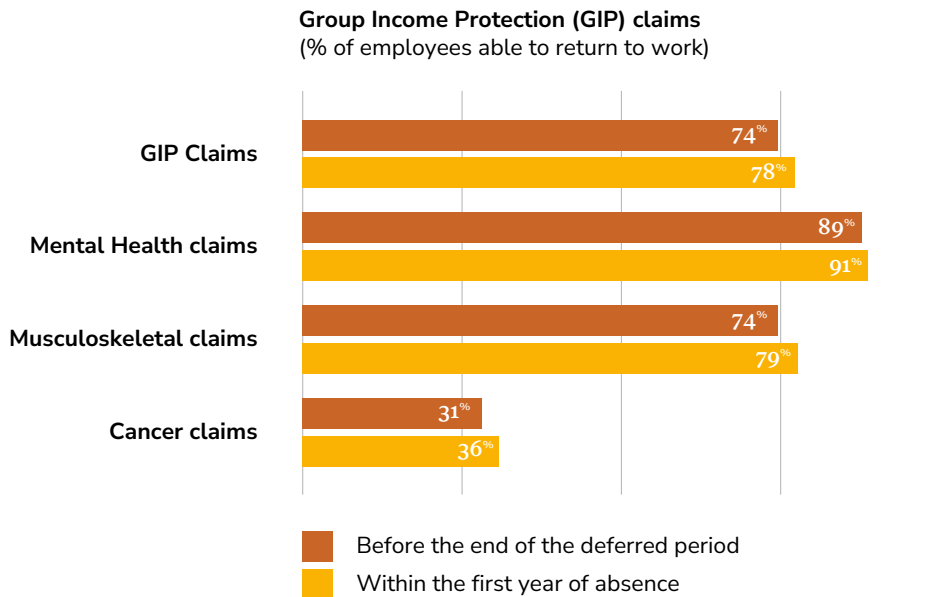
By the employer's side

From start to finish, a member of our clinical team will manage the employee's absence once we're notified – keeping both them and their employer engaged throughout the process. By doing this, it will allow the employer to focus on running their business. Our specialists give valuable emotional and practical support to employees, providing comfort and reassurance at difficult times.

In 2024, our **Group Income Protection**: enabled employees to get back to work and good health

658	81%
Employees able to return to work within the deferred period	of employees on the cancer survivorship return-to-work programme had their needs met
378	1,262
further employees were able to return to work following a period of benefits and with the help of our active intervention	Psychological and physiotherapy treatments were also arranged and paid for by us

Supporting employees with a variety of conditions



How our return-to-work support helped Rachel back into ‘good work’

Vocational Rehabilitation, partner support from Vitality 360 and Spectrum.Life EAP

From boom and bust...

Rachel, Head of Technology and Insight for a large corporation, was referred to our clinical team. She'd been diagnosed with Guillain-Barré syndrome around a year prior to this. This is a very rare and serious condition that affects the nerves, causing problems such as numbness, weakness and pain. Around the time of initial diagnosis, she was hospitalised for a week following an onset of paralysis. However, she was determined to return to work and life as quickly as possible. She ended up pushing herself with physiotherapy exercises, while doing a busy and demanding job. This led to her spending more and more time recovering at weekends and relying on painkillers to get her through. She started to recognise the impact of stress on top of her existing symptoms. Her employer helped her make some adjustments at work, but her health didn't improve and she stopped work completely.

”

Rachel, Head of Technology and Insight, Bristol

This quote has been created for illustrative purposes to provide an example of how Vitality 360 and Spectrum.Life EAP could help manage the challenges relating to certain conditions.

...To stable and sustainable

When our in-house Vocational Clinical team received the referral from her employer, a full clinical history was first obtained. During this call, Rachel reported experiencing severe pain and fatigue, plus poor concentration and low mood. She said these symptoms represented barriers to her returning to work. She said that being absent was affecting her mental health. She also reported difficulties with basic activities of daily living, such as cooking, cleaning and shopping. Rachel was monitored by our Vocational Clinical team on a four to six week basis, to ensure her treatment was progressing. Also to ensure she had access to all the services she required. During one of these reviews, Rachel reported that the pain was becoming more manageable and controlled, so the Vocational Clinical team introduced the idea of fatigue management. She felt ready to explore this option. The team referred her to Vitality360, a pain and fatigue management expert. They also referred Rachel to our Employee Assistance Programme service provided by Spectrum.Life for mental health support. In partnership with Rachel and our Vocational Clinical team, Vitality360 designed a rehabilitation plan. This involved weekly rehabilitation sessions with a specialist fatigue therapist. She made huge improvements with her pain and levels of fatigue and felt she was in an ideal place to start a very gradual return to work.

Support to both employer and employee; removing barriers

A call was arranged between the employer, Rachel, our Vocational Clinical team and Vitality360, to discuss the return to work and how it could be facilitated in the most supportive way. The Vocational Clinical team made regular contact with Rachel and the employer during this gradual return to work, to ensure everyone was supported. She did experience a small relapse, but was supported to overcome this. Rachel returned to full-time hours in just over a couple of months. She is now equipped to identify the ‘cues’ her body exhibits and make behaviour changes as necessary, instead of pushing herself to her limits. Rachel was supported to ensure her return to work was sustainable.



Be Supported: Financial support in the toughest moments



One less thing to worry about

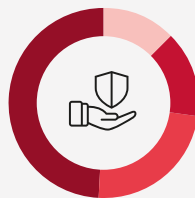
To support long term ill or injured employees covered by our group income protection, our claims and clinical teams work together seamlessly. They provide an end-to-end service from the time we're notified of an absence, through to arranging treatment and helping with a return to work plan or claim.

Our priority is to offer a holistic service to support the health and wellbeing of employees, and to support an employer's business. But we also understand the importance of paying claims quickly, typically within 5 working days of the claim being assessed as valid. By working closely with the employer from an early stage of an employee's absence, we'll aim to ensure benefit payments begin swiftly for eligible claims.

When the unexpected happens to an employee, our cover can help ease the financial challenges. Where possible, we provide fast claims payments to help towards easing the financial worries families may face.

Here's a snapshot of how we've helped to ensure that employees and their families had one less thing to worry about in 2024:

Group Life Assurance



- Respiratory
- Neurological
- Heart disease
- Cancer

Total paid £232.3m

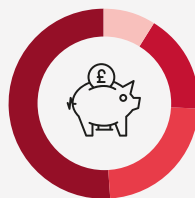
Top 4 claims paid:

1. Cancer
2. Heart disease
3. Neurological
4. Respiratory

Average claim paid:

£180,835

Group Income Protection



- Musculoskeletal
- Mental health
- Neurological
- Cancer

Total paid £87.0m

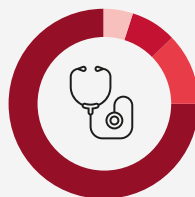
Top 4 claims paid:

1. Cancer
2. Mental Health
3. Neurological
4. Musculoskeletal

Average claim paid:

£24,544

Group Critical Illness



- Multiple Sclerosis
- Stroke
- Heart attack
- Cancer

Total paid £27.9m

Top 4 claims paid:

1. Cancer
2. Stroke
3. Heart Attack
4. Multiple Sclerosis

Average claim paid:

£85,745



Take control of employee wellbeing

Under our Be Supported pillar of our wellbeing framework, we also provide employees we're covering under their employer's group income protection policy, access to an app called **CONNECTPlus**, which is provided by HCI Digital. It supports the large and growing number of employees with one or more long-term health conditions. We know that over 8 million people in the UK are living with these conditions, many of whom will still be in some form of work.

CONNECTPlus provides interactive access to clinically approved information and tools with the ultimate aim to empower the individual to look after themselves more effectively - both at home and in the work environment. The aim is to support employees with specific long-term conditions such as cancer, stroke and multiple sclerosis, to take control of their wellbeing, thrive and remain healthy in work.



How our long-term condition support helped Jeff enjoy life again



“

I was diagnosed with long-covid in November 2022, following a nasty bout of covid. Initially, the symptoms weren't that bad. I would get tired at the end of the day, but it was manageable. As time went by however, the symptoms got worse to the point where I couldn't get out of bed. I have Group Income Protection with L&G through my employer, and it was suggested that I download a long-term condition management app called **CONNECTPlus**, as this has support and guidance on how to manage long-covid, and hints and tips on how to help yourself. It also has a symptom tracker, so I could log what I was feeling every day and see where symptoms were worse throughout the day. This was great, as I could take all of this information to my GP to have more of an informed discussion about my symptoms. This then allowed the GP to prescribe some medication that complemented using the self-support from **CONNECTPlus**, to help me build up my strength again. I'm now in a position where I'm up and about, I have a lot more strength and I can do one day a week back in the office. I think without the support from the **CONNECTPlus** app I would never have been able to make the progress I did, and I can honestly say I'm beginning to enjoy life again, following a dark period. I would recommend it to anyone.

”

Jeff, London

This quote has been created for illustrative purposes to provide an example of how the **CONNECTPlus** app could help manage the challenges relating to certain conditions.

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 almost 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 Be Well. Get Better. Be Supported wellbeing services, 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 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