

The right support, at the right time

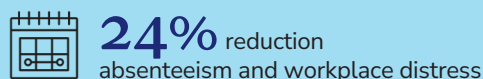
Our 'Be Well. Get Better. Be Supported.' framework provides a comprehensive health and wellbeing support package for both the everyday and the moments that matter the most. Helping employers and their employees through whatever life can bring.



Be Well.

We believe that 'good work' is beneficial for health and that's why we provide comprehensive support to help employees to 'Be Well' and remain healthy and, where possible, stay in work.

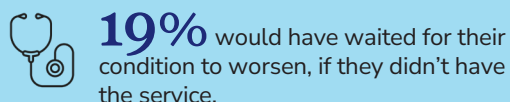
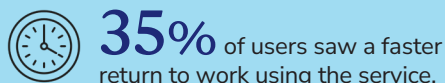
Employees using our Employee Assistance Programme (EAP) have provided their employers with a:



Employees benefited from:



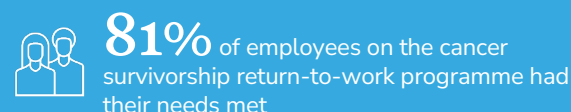
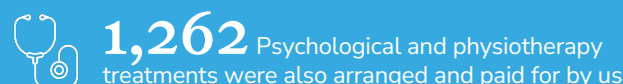
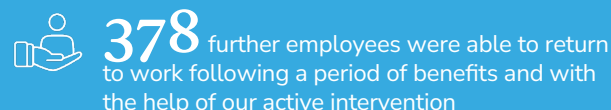
Through our Virtual GP service:



Get Better.

With our Group Income Protection, when illness or injury strikes our team work hard to deliver tailored, individual care to employees from the start, where appropriate, giving them the opportunity to return to work sooner.

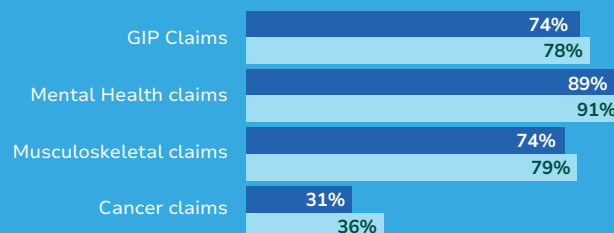
In 2024, our active intervention enabled:



Delivering positive outcomes

Group Income Protection (GIP) claims (% of employees able to return to work)

■ Before the end of the deferred period
■ Within the first year of absence

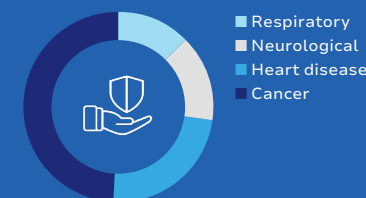


Be Supported.

When the unexpected happens, we're here to ensure that employees and their families are financially taken care of. Where possible, we provide fast claims payments to ensure there's one less thing to worry about.

Claims payments, when it's needed most:

Group Life



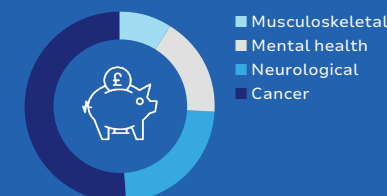
Total paid £232.3m

Top 4 claims paid:

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

Average claim paid: £180,835

Group Income Protection



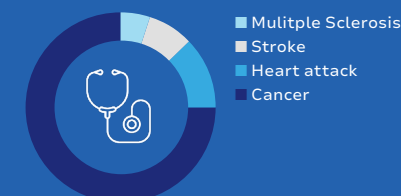
Total paid £87.0m

Top 4 claims paid:

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

Average claim paid: £24,544

Group Critical Illness



Total paid £27.9m

Top 4 claims paid:

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

Average claim paid: £85,745