



Care Concierge

Here to help you better understand, find and fund later life care.

Brought to you by Legal & General through your employer –

because providing you with comprehensive wellbeing support is a priority. Included as part of their Group Protection policy with us.





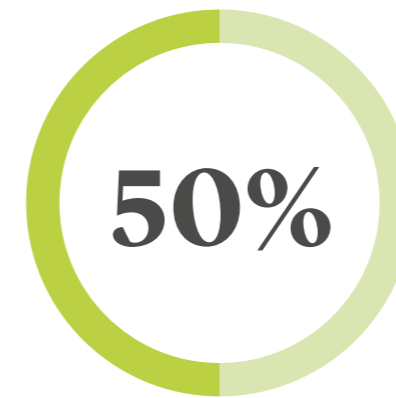
Knowing what care you, or a family member, needs isn't easy. Our Care Concierge resource is designed to help you understand, find and fund the care options most suitable to meet your needs. As well as a range of digital tools, it provides personal telephone guidance, so depending on the level of support available, you can speak to the same person throughout your journey, whether it be at a point of crisis or just looking to plan ahead."

James Walker,
Head of Product & Proposition, Group Protection

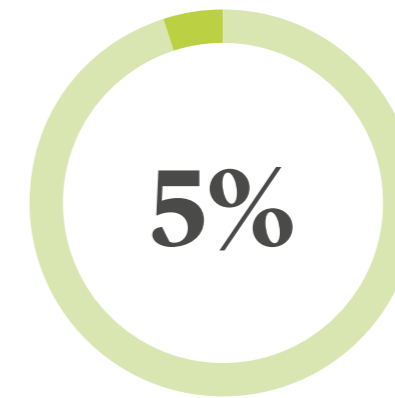
How Care Concierge can make a difference to you

Our motivation is to help you minimise the impact on your health and wellbeing, when you're faced with navigating later life care for loved ones.

With an ageing population, the need for later life care is growing. Therefore, the potential impact upon your life and work also faces considerable increase. **Research shows us that:**



of employees take time off work due to an elderly care need for a loved one



will leave employment due to a caring role



of employees do not feel supported by their employer when it comes to the later life care space*

Staff members affected are usually in the 45-65 age bracket, and at the peak of their working careers. Recognising there could be a big impact upon your wellbeing and your work, your employer has put this support in place. If you found yourself in

this situation without it, this could lead to lowered morale and high stress levels. And ultimately if you needed to leave your job altogether, it could result in loss of income, workplace benefits, security, and the expertise you have worked hard to build.

Care Concierge could support you in the following ways:

- To fully understand the care options open to you
- To fully understand the funding options available
- By greatly reducing time taken to find the right care solutions for your loved ones
- Increasing your capacity to deal with the situation at hand
- Heightening your morale and wellbeing
- Empowering you to feel informed

*Source: Care Sourcer

What does Care Concierge provide?

Putting care provision in place for a loved one can be a daunting and confusing experience, that could cause significant disruption in your life. Our resource can help.

Care Concierge provides telephone guidance which allows you to speak directly to an expert about finding later life care for a loved one. You can access as much help as you need and be supported to find the right care, regardless of what type – in as little as 24 hours if necessary.

There can be big questions to answer when going through the process of finding care. Knowing how to, can be very difficult. **They could include:**

- Is power of attorney in place?
- When and how do I request a care needs assessment from my local authority?
- Are benefits available to me?
- What type of care is available for my loved one, and how do I find it?
- How much will it cost and who pays for it?
- What questions should I be asking care providers?

Care Concierge can provide you with immediate access to support that will help you tackle these challenging questions - and guide you through your individual situation.

How it works



When Susannah needed care for her Uncle Robert

Legal & General's Care Concierge was "an absolute lifesaver" when Susannah needed help for her Uncle Robert, in his 70s.

- 1.** Susannah's Uncle Robert had shut himself off from his family and friends after losing his wife, Dianne. Upon hearing he'd had a stay in hospital, Susannah and other family members tried to make contact. But still fiercely independent, Uncle Robert didn't respond.
Susannah, who lives in West Sussex, decided to visit Robert. She said: "When I turned up at his flat, I was really shocked. He looked very gaunt. He'd been sent home from hospital a few days earlier with food, but it didn't look like he had touched any of it. In the few hours I was there he didn't talk very much. I think Dianne had been the driving force in their relationship and he had lost his way after she died."
- 2.** When Susannah returned later that week things had taken a turn for the worse, and she called the local GP for help, who arranged an ambulance. Robert had been overwhelmed by his medication and stopped taking it. Adding to his confusion, he had both kidney and urinary tract infections.
- 3.** The Covid restrictions in at the time, meant Susannah couldn't go into the hospital with Robert, and she drove home feeling desperately sad about not knowing what to do. But then a work colleague suggested she call Legal & General's Care Concierge, which changed the situation a great deal.
- 4.** "I can't impress enough – the expert I spoke to was an absolute lifesaver. She let me get everything off my chest then gave me options to think about, including other people I could talk to and where we could access emergency funding if needed. We talked a few times and she was absolutely amazing and stopped me panicking."
- 5.** Some weeks after being discharged from hospital, Robert fell outside his flat, cracking his collar bone. Susannah said, "At that point, we thought about some kind of emergency care home, but Robert is a very private person and I don't think he would have liked that. I was able to get social services involved and they arranged care visits within his home, initially twice a day to make sure he was eating properly and able to take his medication. He is still having a carer visit, just in the morning, but he is doing much better now."
- 6.** To conclude, Susannah said: "I can't speak highly enough of Care Concierge. They were there when we needed them, and I don't know what we would have done without them."

Who can use it and when?

With your employer arranging a group protection policy with us, our full Care Concierge service, is available to you at no cost.

Later Life Care support from Legal & General

Legal & General's Care Concierge can help you plan later life care for yourself and your loved ones. Our knowledgeable care experts, alongside key partners, make Care Concierge the go to hub for any questions about later life care.

Confidential 1:1 telephone guidance from our care experts and our free digital care platform, providing calculators, information and guidance on topics such as making decisions, types of care, finding care and paying for care.



Confidential 1:1 telephone support



Evaluate if you are eligible for government support



Access to Financial Advice – care funding



Online tools and resources



Benefit entitlement check



Tailored Care Plan + relevant care guides and other services



Finding and arranging immediate or future care



Understanding Power of Attorney



Discuss home adaptations/home help options



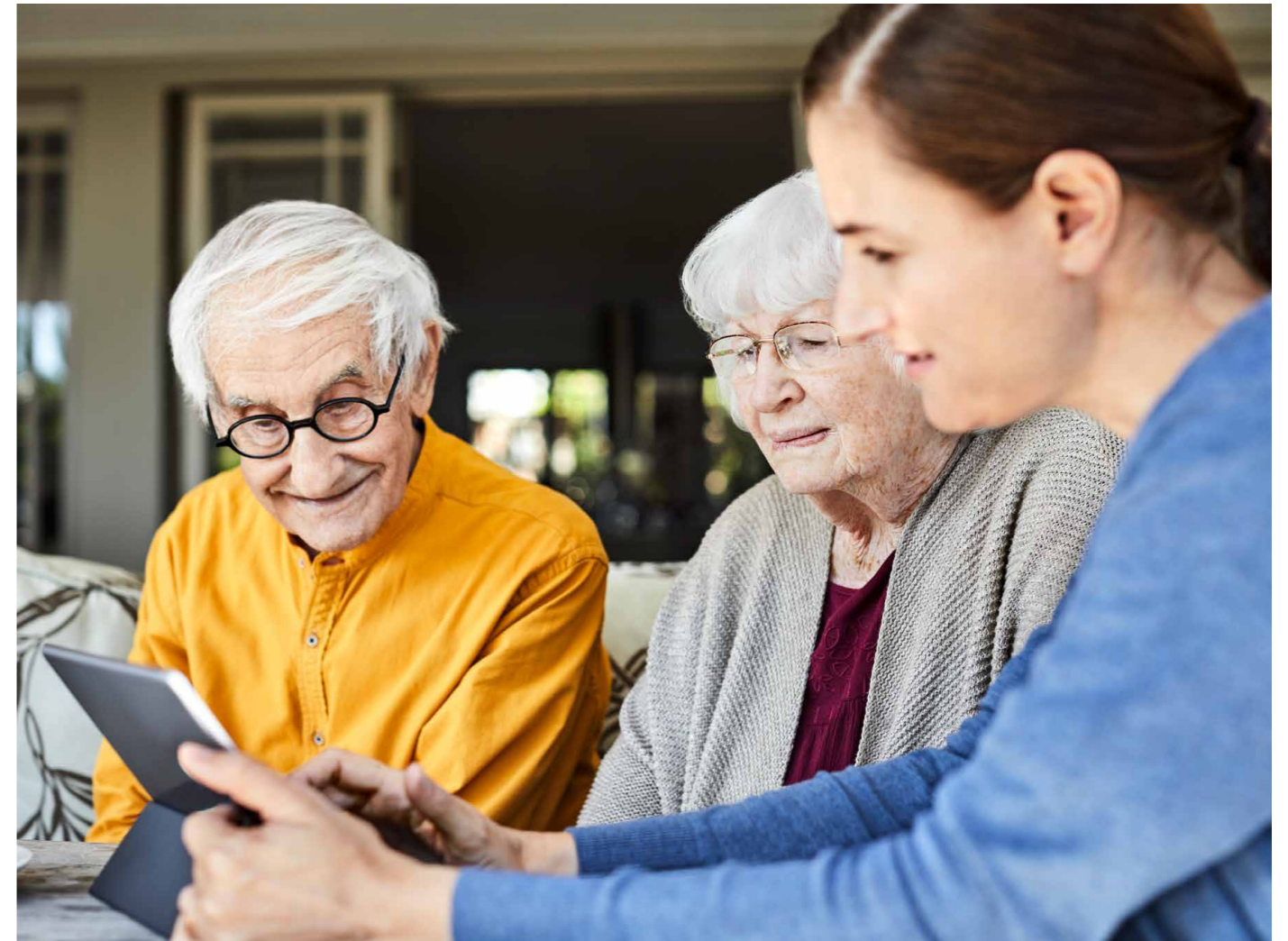
Explore entitlement to NHS funding



Explore funding options for home care and adaptations



A named care expert through your journey



Q&A

Do I have to pay?

With your employer arranging a group protection policy with us, our Care Concierge is available in full at no cost to you and there are no hidden extras. Simply call our friendly team and let them know who your employer is - don't worry, we won't share your personal details with your employer or anybody else without your permission.

Can I call on behalf of other family members or is this only available for me?

We understand that supporting older loved ones with the later life care journey can cause a strain on your professional and family life. You are therefore welcome to call up on behalf of any family member or loved one. We can even set up a conference call so that everybody involved can benefit from our information and guidance.

Call Care Concierge to speak with one of the team

Freephone - 08000 608823
Monday - Friday 9am to 5pm

All calls to this number are free. Please note, calls may be recorded and monitored. Your personal data will be treated in line with Data Protection legislation and our Privacy Policy which can be found at:

www.legalandgeneral.com/privacy-policy/

It's your responsibility to choose a suitable care provider. Care Concierge is not responsible for providing any care or assessing clinical needs. Care Concierge does not guarantee any specific care provider's information or service. You should not engage any care provider if you have any doubts or concerns about them. Care Concierge is not part of any contract between you and your care provider.

Legal & General Assurance Society Limited.

Registered in England and Wales No.00166055.

Registered office: One Coleman Street, London EC2R 5AA.

BH1607 05/24

