

Group Income Protection

Financial and wellbeing
support for employee absence



What's inside

- 4 [Looking after employee wellbeing](#) >
- 6 [Why is Group Income Protection important for employees?](#) >
- 8 [What's included in Group Income Protection?](#) >
- 10 [Wellbeing support for today and tomorrow](#) >
- 11 [Further wellbeing support](#) >
- 12 [Find out more about our Group Income Protection cover](#) >



Looking after employee wellbeing

Our award-winning Group Income Protection aims to provide employees with a regular income if they can't work because of a long-term sickness or injury.

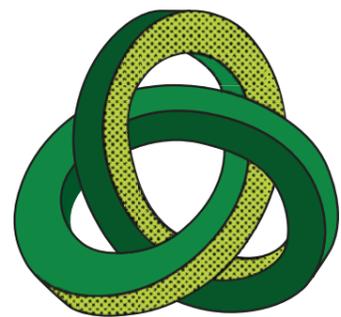
As well as financial support, our vocational rehabilitation services can help provide funded, personalised treatment

pathways for employees where appropriate – helping them return to work. This could help reduce the impact of absence on employees' lives and minimise the financial and operational impacts on businesses.

More than just a financial benefit

Our cover gives employees and their families more than just financial help. Our **Be Well. Get Better. Be Supported.** wellbeing framework gives

employees access to a holistic support service that helps them manage their health and access tailored support during their illness or injury.



Be Well.

Helping employees to actively manage their health

Get Better.

Support when illness or injury strikes

Be Supported.

Financial protection when employees need it the most

“Our award-winning Group Income Protection product can provide a vital financial lifeline for employees when they're off work with long term sickness or injury. It is much more than that though – with our Group Income Protection employers and employees get a wealth of in the moment and long-term support through our Be Well. Get Better. Be Supported. wellbeing framework. We put the individual at the heart of everything we do and our outcomes-focussed approach to wellbeing can provide essential support in the moments that matter most, both today and tomorrow.”

**Vanessa Sallows, Claims and Governance Director,
Legal & General Group Protection**



2021, 2022 COVER Excellence Awards – Outstanding Group Income Protection winners



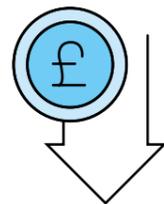
Why is Group Income Protection important for employees?

We understand an active, engaged and productive workforce is the lifeblood of any organisation. With our Group Income Protection cover we also provide a range of health and wellbeing support to help

employees Be Well. Get Better. Be Supported. This includes a range of tools and interventions designed to help them through whatever life brings, 24/7, 365 days a year.



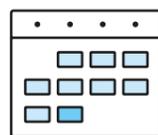
33% of employees believe their employer would pay them if they couldn't work for more than a month. But many employees could be far less financially resilient than they think.



...employees could struggle to budget on just **£99.35** of Statutory Sick Pay a week...



With the average household spending **£646.15** a week on running costs...



...or the weekly **£77** Employment and Support Allowance when SSP ends at 28 weeks.

Adding value to businesses and employees

Employee health and wellbeing is more important to businesses than ever:

37%

Employee health and wellbeing is the top stressor for businesses with 50-249 employees²

32%

It's the second biggest stressor for businesses with 10-49 employees, just behind workload/working hours

84%

of employees are more likely to apply for jobs with businesses who are open about supporting employee health and wellbeing

1. Legal & General SME Barometer Research 2021

2. Legal & General Deadline to Breadline Research 2022

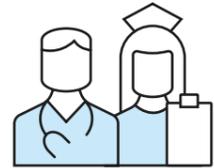
What's included in Group Income Protection?

Our Group Income Protection is designed to help ensure employees and their families are supported financially, practically and emotionally when unable to work long-term due to illness or injury. It also offers extra wellbeing services which employees and their families can access to take care of their day-to-day wellbeing.



Fully funded vocational rehabilitation support

We can arrange and fund rehabilitation where appropriate, to help employees return to work as quickly and effectively as possible, without the need to wait for a GP referral.



Access to an in-house clinical team

We have our own in-house clinical team who are all medically trained. The team provide an end-to-end service. They'll work with the employee at the beginning of their absence and stay in touch throughout their treatment to help facilitate (where possible), a smooth transition back to work.



Comprehensive cover limits

Our award-winning cover gives employees a regular income if they can't work long-term due to illness or injury, with fast claims payments when needed.

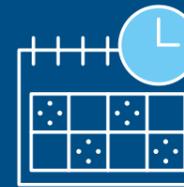


Access to our Be Well. Get Better. Be Supported. wellbeing services

Our comprehensive support goes beyond financial payments with our extensive range of holistic wellbeing services.

Specialist return to work support from day one

Taking out a Group Income Protection policy gives employers and employees a range of benefits:



Intervention at the earliest opportunity

We assess the employee's situation and decide on the most appropriate course of treatment, working with our expert partners if required. We believe intervening early is the best and quickest way to help an employee back to work.



Fully funded treatment

Employee access to all our healthcare partners is co-ordinated and fully funded by us. Our mental health, physiotherapy and vocational rehabilitation specialists provide timely assessments and quick access to treatment, that can often help employees avoid long NHS waiting times or costly private treatments.



Access to treatment without GP referral

We can start an employee's treatment as soon as we agree it's beneficial, even without the need for a referral from their GP. This means a quicker diagnosis and early treatment, giving employees the best chance for a successful recovery and return to work.



Tailored, individual care

We consult with employees to create their individual care plan. Our clinical team aim to support employees throughout their absence, so employers can focus on running the business.

Wellbeing support for today and tomorrow

Our Group Income Protection is more than just a financial pay out. It comes with its own range of essential wellbeing support services, included at no additional cost, so businesses can rest assured their employees can Be Well. Get Better. Be Supported. both today and tomorrow.

Be Well.

Employee Assistance Programme

Gives employees access to a range of services including a confidential helpline and access to eight structured counselling sessions, designed to keep employees healthy and happy at work. Our Employee Assistance Programme is offered to employers at no extra cost.

Be Well helpline

Line managers and HR can call for guidance about employees who need support with anything from stress to Long Covid.

Later life care

Our Care Concierge service supports employees in understanding the care options available for themselves or their elderly relatives.

Get Better.

Virtual GP

Employees we're covering can make video or phone consultation that can last up to 30 minutes, appointments for prescriptions, sick notes and private referrals. Part of our Virtual Clinic provided through the Health365 app from Teladoc Health.

Mental health support

Targeted single session therapy for employees we're covering and their families. Also includes child mental health support. Longer-term treatment plans are available. Part of our Virtual Clinic provided through the Health365 app from Teladoc Health.

Online Physiotherapy Service

The online Physiotherapy service offers quick and easy access to a highly qualified Physiotherapist. Part of our Virtual Clinic provided through the Health365 app from Teladoc Health.

Post-Covid support

There to help employees manage symptoms and return to good health.

Second Medical Opinion

A global network of medical specialists can give employees we're covering and their immediate family a second opinion and advice on their diagnosis and treatment.

Medical Concierge

Gives employees we're covering and their immediate family professional help to find the right private treatment to suit their budget and requirements, from a global network of specialists.

Nurse Support Service

For employees we're covering who have received a referral from a GP to a clinical specialist, our Nurse Support Service provides a virtual service offering practical and emotional support. This service from an experienced and fully qualified nurse can help employees understand their treatment.

Be Supported.

Prompt financial support

Once confirmed, we'll begin to pay the claim promptly for employers to pass onto payroll.

Return to work help

We'll create a plan, where suitable, to help employees back to work.

Long-term condition support

Helps employees manage six long-term health conditions, including cancer, type-2 diabetes and Long Covid. Provided as part of our Virtual Clinic through the CONNECTPlus app from HCI Digital, employees will also be able to manage their general health and wellbeing using the specially created support tools.



Further wellbeing support

Be Well hub >

A range of wellbeing resources designed to help employers actively manage their employees' wellbeing.

HR Communication Toolkit >

Employers can use the HR Toolkit to effectively communicate benefits to employees.

Umbrella Benefits >

Access to discounts and offers on a range of Legal & General products and services

Fruitful Insights >

Advisers only: An organisational wellbeing tool to help employers with 100 employees or more, quantify the impact of employee wellbeing on productivity.

Wellbeing Advisory Board >

A group of experts across a range of clinical, occupational and vocational rehabilitation fields to guide employers in finding answers about employee health issues.

Find out more about our Group Income Protection cover

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

Visit: [Adviser website](#)

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

Learn more about what we can cover, the options, the exclusions and how we assess claims by visiting our **[employer website](#)**

: