

# Big on small business

## **Group Protection: wellbeing services and financial protection**

For SMEs with 10 or  
more employees



# We're here for SMEs

At Legal & General, we're committed to small businesses. As part of our inclusive capitalism approach we invest in the real economy through start-up businesses and now provide funding for over 300 SMEs, supporting them financially to develop products and services that benefit us all.



[Find out more about our inclusive capitalism approach here](#)

## A new hub for excellence

Built on a former brewery in Newcastle City Centre, the Newcastle Helix regeneration scheme is a partnership between Newcastle University, Newcastle City Council and Legal & General. It provides a central hub for research, innovation and business, with facilities dedicated to nurturing and growing small and medium-sized enterprises.

[Click here to find out more.](#)

## At the forefront in fighting COVID-19

A partnership between Bruntwood SciTech and Legal & General, Bruntwood SciTech's network of innovation district is home to more than 500 of the UK's most disruptive life science and tech start-ups, many of which have been at the forefront of the fight against COVID-19. They have provided essential testing facilities that enabled hundreds of NHS staff to return to work quickly.

# Big benefits for small businesses

We all want our employees to be happy, productive and feel good, physically and mentally. In fact, our 2021 SME research<sup>1</sup> showed that employees' health and wellbeing (37%) was the second biggest stressor to SME employers, only just behind having to make tough decisions in the wake of COVID-19's impacts on the business (39%).

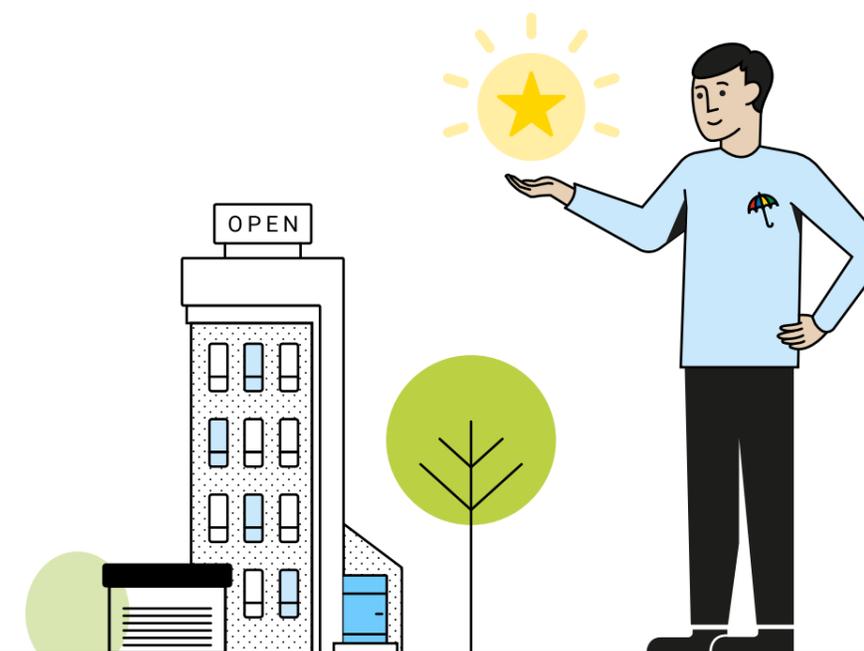
And that's why we believe in equality of access to all benefits and we're determined to drive up the access to and provision of protection benefits to workers employed in SME companies.

And because the average cost of a Group Life policy can be just £144 per employee, per year<sup>2</sup>, big benefits don't just have to be for big businesses.

**It's why we're big on small business.**

As part of our commitment, all our Group Protection products - **Group Life, Group Income Protection and Group Critical Illness** - provide much more than a financial pay out. They are designed to help employees:

- Be well** by actively managing their wellbeing
- Get better** when illness or injury strike
- Be supported** when they need it most





# Wellbeing support for today and tomorrow



Your employees, like most people, probably don't like to think about the worst happening.

But it makes sense to have a plan in place. Reassuringly, our Group Protection products help you look after employee wellbeing, both today and tomorrow.

All of our Group Protection products provide **built-in wellbeing services that focus on today.** From day one of your policy, they can help with your duty of care while empowering your employees

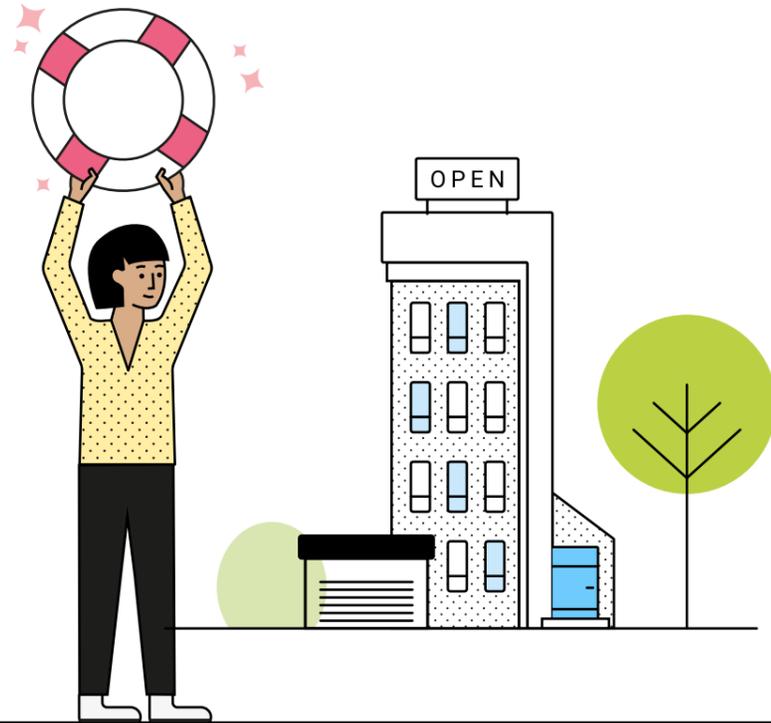
to actively manage their wellbeing. This way, smaller issues have less chance of developing into something bigger.

**Looking out for tomorrow, these same products can also help protect your employees financially should the unexpected happen.** And because each one comes with its own range of additional support services included at no additional cost, you can rest assured that your employees - and your business - are protected both now and in the future.

**Read more in the coming pages to learn about the services you'll have access to**

# For today...

All our Group Protection products include the following wellbeing services:



## Tools for line managers

### Support and help dealing with challenging situations

It's vital that line managers know the importance of wellbeing and the impact – positive or negative – that the workplace can have on it. So equipping them to spot the early warning signs of ill health, and where to find help, can make a huge difference. That's why our wellbeing support includes a Manager Consultation Service. It's designed to provide managers with the opportunity to discuss difficult or challenging situations, as well as receive help on how to deal with them.

- Access to telephone support and guidance on a range of topics around health-related issues.
- Difficult conversation examples showing how to deal with issues such as conflict resolution and communicating change.
- Pragmatic, commercially focused employment law support on a wide range of issues.

**32% of line managers felt that 'support and training in how to have conversations and signpost to support' would help them to improve wellbeing support to the team(s) they manage.<sup>3</sup>**

## Tools for employees

### Proactive health support for all your employees

When it comes to wellbeing, it's always better to be proactive than reactive. Embracing a preventative model in your business helps build a resilient, productive workforce. Here's how we can help:

- **24/7 free helpline and medical information line** – access to experienced counsellors, advisers and nurses who can help with a range of issues from stress and anxiety through to medical and health support.
- **Online support** – access to information factsheets, links and webinars on how to cope with everyday events such as improving sleep, giving up smoking, managing debt and coping with stress.
- **Health and wellbeing app** – our iOS and Android app provides proactive wellbeing tools and engaging features anywhere, anytime. It includes personalised content and four-week plans to set goals and celebrate achievements.

### Relieving the strain with elder care support

With an ageing population, elder care responsibilities are a ticking timebomb. More and more employees are likely to find themselves needing to navigate this complex and confusing system at what may be a very emotionally charged time. Our Care Concierge service can help by supporting them through the process. It includes:

- Expert help for employees to find the right care as quickly as possible, in as little as 24 hours (if needed).
- Support to make sure the funding and benefit options available are understood, so they get the best value care for their loved ones.

### Legal information service

It's sometimes hard to find the right, reputable legal information. With our legal information service, your employees will have access to advisers 24/7 who can provide a range of legal information for issues that may be causing them anxiety or distress, including:

- Debt management
- Tax-related matters
- Legal procedures
- Consumer disputes
- Property or neighbour legalities

## Tools for employers

### Help creating a mental health policy

Implementing a mental health policy is one thing. Knowing where to start is another. If you're one of the 25% of SMEs who are keen to introduce mental health wellbeing support<sup>4</sup>, we can help. We've teamed up with Mind, City Mental Health Alliance, and Mental Health First Aid to

create bite-sized materials that will walk you through the process. They've been specifically designed to help you make positive progress, no matter what stage you're at with your workplace mental health journey. Find them on our [Be Well wellbeing hub](#).

**84% of employees would be more likely to apply to work for an organisation that is open about their commitment to supporting the mental health and wellbeing of their employees. Nearly half (45%) say it's a top priority.<sup>3</sup>**

# For tomorrow...

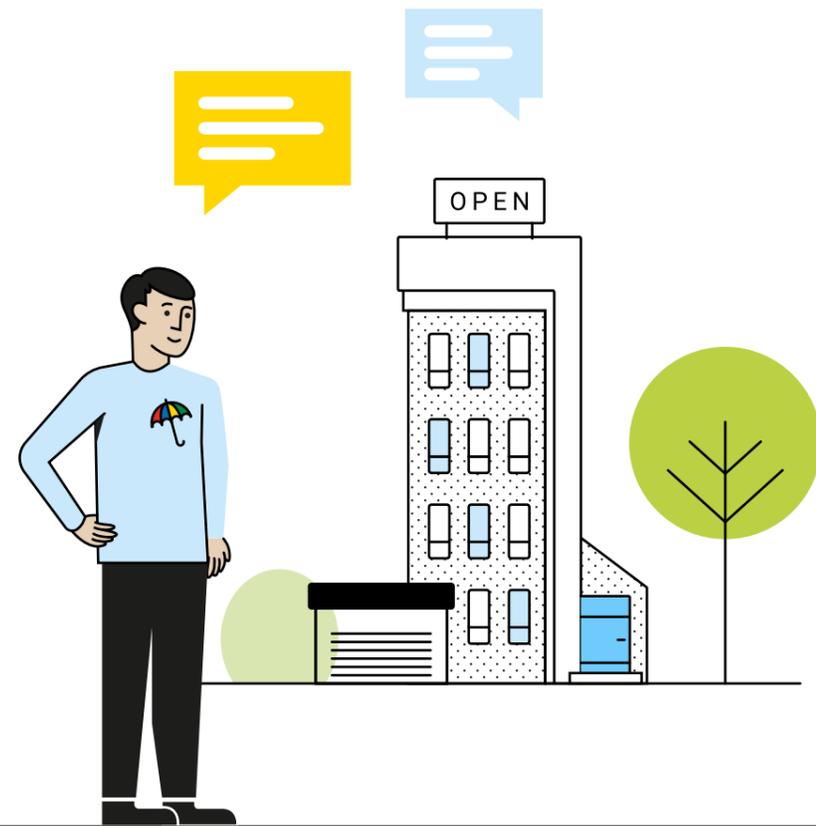
Each of our Group Protection products provide a financial pay out and additional support services if the worst should happen:

## Group Life



Pays a lump sum, or a dependants' pension, to the family of an employee who dies whilst covered. **Average cost: £144 per employee, per year (for Group Life offering a lump sum)**<sup>5</sup>

- Free [Mastertrust](#) to remove the hassle and cost of setting up and administering your own scheme.
- Face to face bereavement counselling for dependants which also includes practical help with legal issues such as power of attorney.



## Group Income Protection



Provides your employee with a regular income if they cannot work due to long-term sickness or injury. **Average cost: £313 per employee, per year**<sup>5</sup>

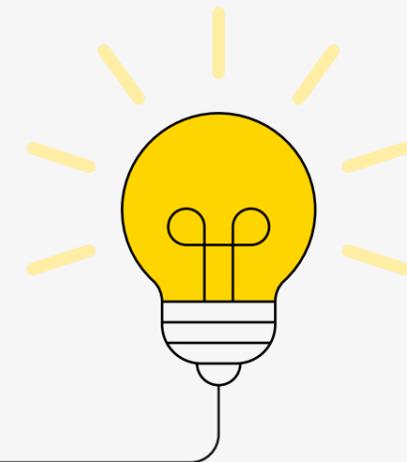
- Market-leading rehabilitation support from our expert team to help employees who are absent long term due to illness or injury, get better and, where possible, back to work.
- Fast track rehabilitation treatment where appropriate - such as physiotherapy - without the need for a GP referral.
- [Be Well helpline](#): HR or line managers can call our experts for guidance on employees struggling with anything from stress to COVID-19.
- [CONNECTPlus](#): a downloadable app designed to help employees and HR/Line Managers with the day-to-day management of six common long-term health conditions.

## Group Critical Illness



Pays a tax-free lump sum if your employee survives for 14 days following a specified critical illness that they're covered for. **Average cost: £205 per employee, per year**<sup>5</sup>

- Second medical opinion, nurse support and medical concierge
- Second and subsequent cancer diagnoses as standard
- Employee's children (from birth to age 21) are automatically covered for all conditions that the employee is covered for, plus another six child-only conditions.



The cost of cover can vary and can be reliant on individual circumstances as well as the level and options chosen. Our technical guides provide detail about our cover options, what we can cover and how we assess claims.



# Big on...

## Communication

Finding time to tell your employees about the Group Protection policy you've invested in, and making sure they're aware of, value and understand what's in it for them isn't always easy. We can help you with that.

- **Communication tools** – including how and when to tell your employees about their new benefits and screensavers that remind them of all the great wellbeing services you've invested in for them.
- Our **Be Well wellbeing hub** contains tools to help you create or update your wellbeing policies. It also includes free, reputable external resources that you can signpost your employees toward and practical ideas for rolling out your wellbeing plans.

**75% of SME employers feel that they are good or very good at communicating about benefits and wellbeing in a way that boosts awareness, relevance and value to individuals, but only 56% of SME employees agree with this statement.<sup>6</sup>**

## Support

When you need help, we're here. Whether it's answering a policy query, supporting an employee whose wellbeing is suffering, or funding an employee's medical support without the need for a GP referral or NHS waiting lists<sup>7</sup>, we can provide you with the right support.

- **Access to our Care Concierge service** (help finding a care package for family members who may need later life support) and **Employee Assistance Programme (EAP)** for all your employees, not just those covered by the policy.
- **Phone support for high earners:** Where an employee requires a high level of cover, we may need additional medical information. We can support over the phone to help get the required details to ensure cover can be arranged as quickly as possible.
- **Dedicated SME team** for all your questions and queries.

**In 2021, through our Group Income Protection, we arranged and paid for 2,569 psychological and physiotherapy treatments<sup>8</sup>**

## Simplicity

We've made claiming simple and quick. Because we know that admin, time and cost can all be tricky considerations when employers are setting up benefits. So if you need to claim, you can rest assured the process is straightforward.

- **Paperless absence and claim forms**, and e-signatures saving you time and money.
- **Claims paid quickly** – in as little as 5 working days from receiving all the information we need.<sup>9</sup>

**Claims you can trust: we paid a total of £355m in Group Protection claims (Life Insurance, Income Protection and Critical Illness) in 2021.**

# Want to find out more?

## Advisers

[Visit our dedicated SME hub: legalandgeneral.com/sme](https://legalandgeneral.com/sme)

## Employers

Speak to your Adviser about getting a Group Protection quote

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