



A handy guide to our added services

Included as part of your
Group Critical Illness Cover

In partnership with

MEDIGO

health  assured

Whats inside

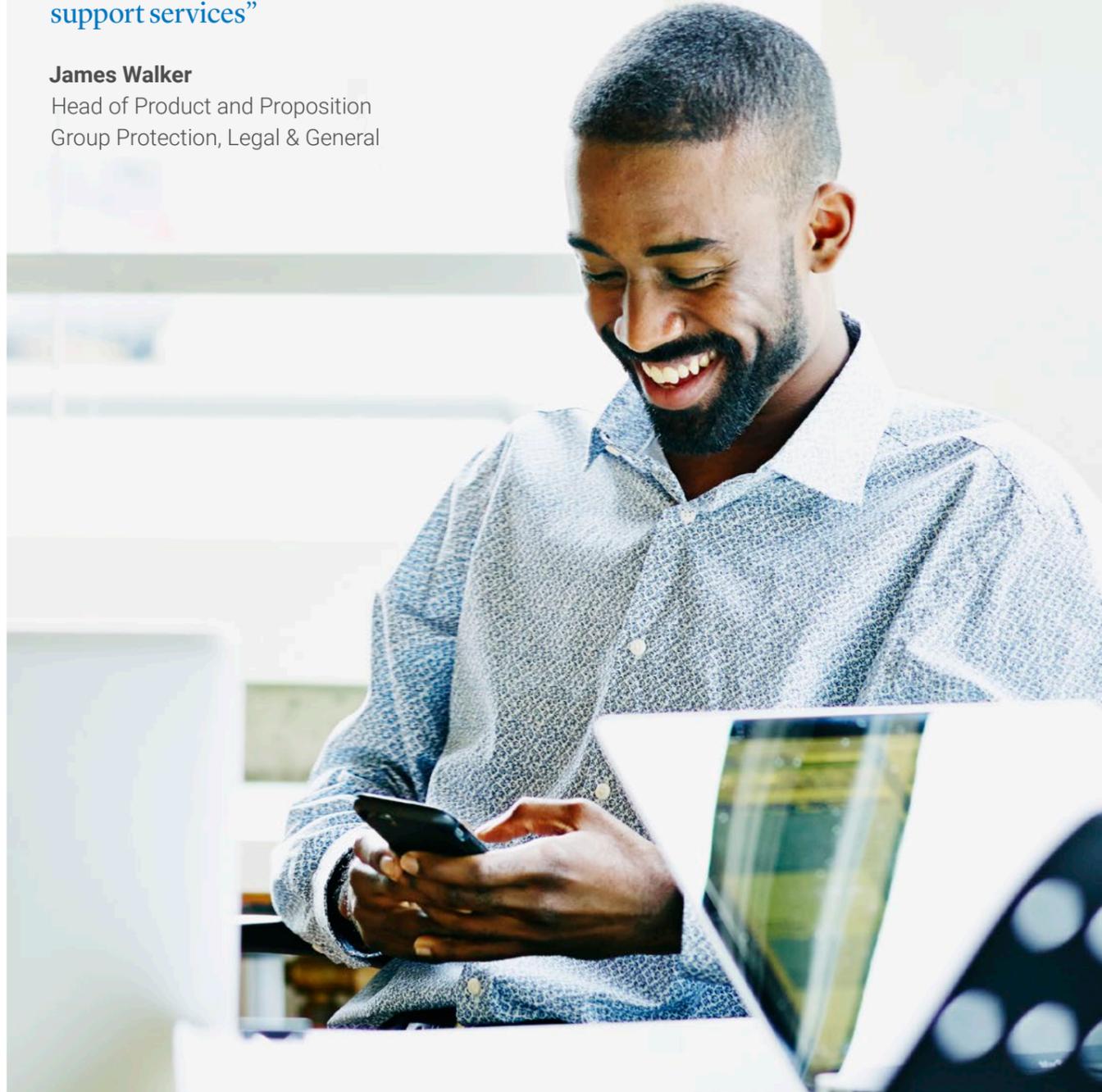
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“We recognise that being diagnosed with a critical illness brings many support needs for employees and their families. The enhancements we’ve introduced are designed to complement the financial support at the core of our insurance product – with practical and emotional support services”

James Walker

Head of Product and Proposition
Group Protection, Legal & General



The need for Group Critical Illness Cover

Providing support for your employees when they need it most

Receiving a critical illness diagnosis is a devastating reality that thousands of working age adults face each year. It could mean needing a long time off work, big lifestyle adjustments, plus unforeseen expenses.

Our Group Critical Illness Cover has been designed to help you protect your employees and their families, ensuring they receive practical and emotional support at a difficult time. Should they suffer from a life changing illness or injury that’s covered – they’ll receive a tax-free lump sum. The payment

could help ease financial worries for your employee, so they can focus on their health and treatment. This sum might be used to pay medical bills, make adjustments to their home, or put towards a restorative holiday.

Our Critical Illness Cover has been built to be as comprehensive as possible, with all of our valuable product features and services as standard. We’ve removed the need for optional add-ons with extra costs – so you can be confident your employees are fully supported.

Added services at no extra cost

The reassurance of a second opinion or practical and emotional assistance could be invaluable for your employees.

Added Services are included as part of our Group Critical Illness Cover. We provide your employees with the option of a range of services, provided by MEDIGO. Established in 2013, their sole aim is improving access and information to healthcare around the globe. They're now a leading international healthcare services provider.

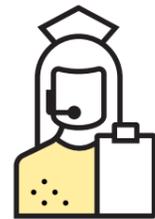
In addition, our Employee Assistance Programme (EAP) provides access to a range of resources to help keep your employees healthy and happy in work, at no extra cost. Available around the clock, 24 hours a day, 365 days a year. It's designed to help provide support for all of your employees, whether they're covered by us or not.

Our EAP is provided through our award winning partner, Health Assured.

The extra, professional services accessible to your employees are:



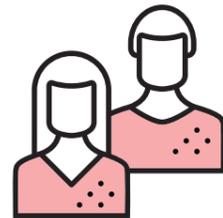
Second Medical Opinion



Nurse Support Services

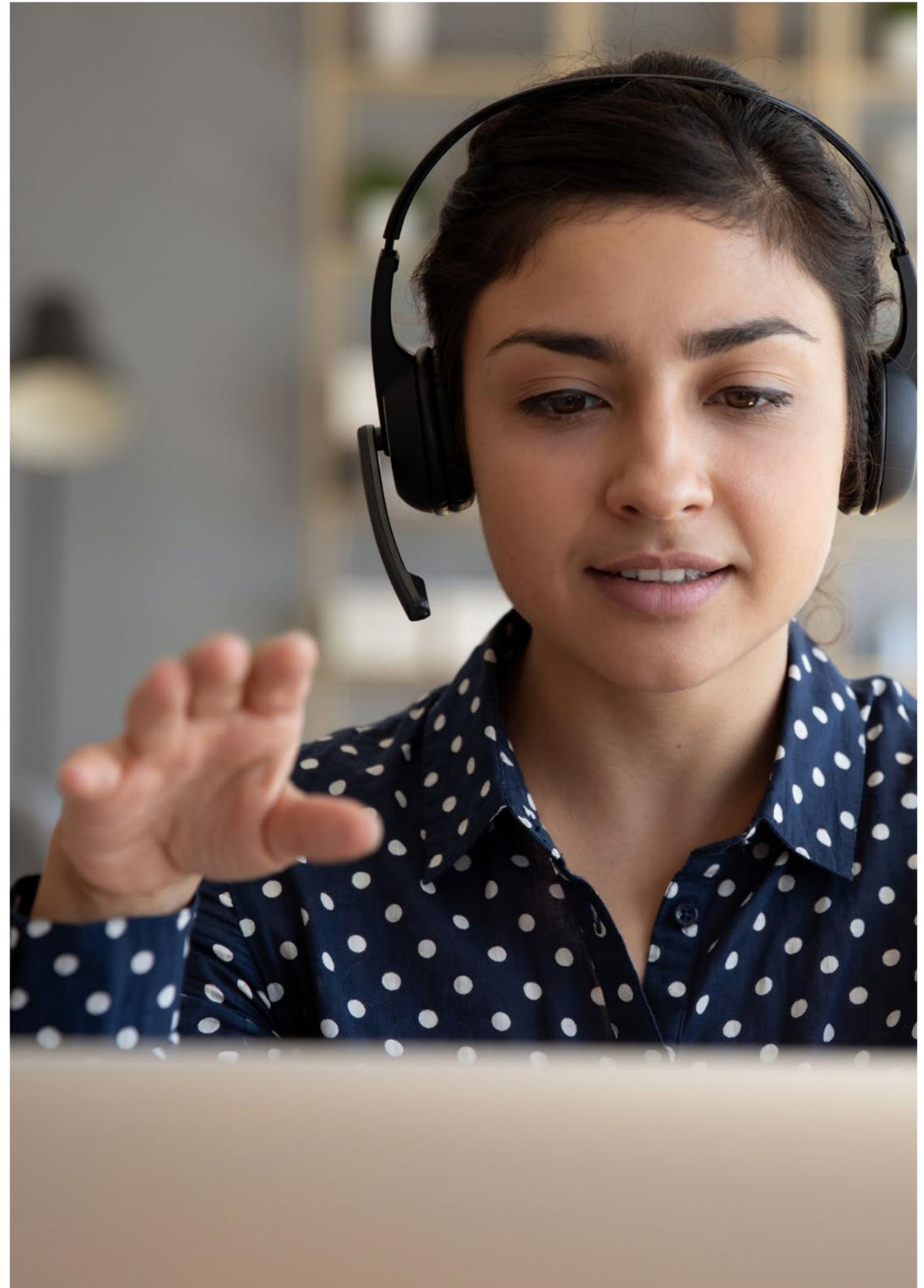


Medical Concierge



Employee Assistance Programme*

These services are provided through our expert healthcare partners:



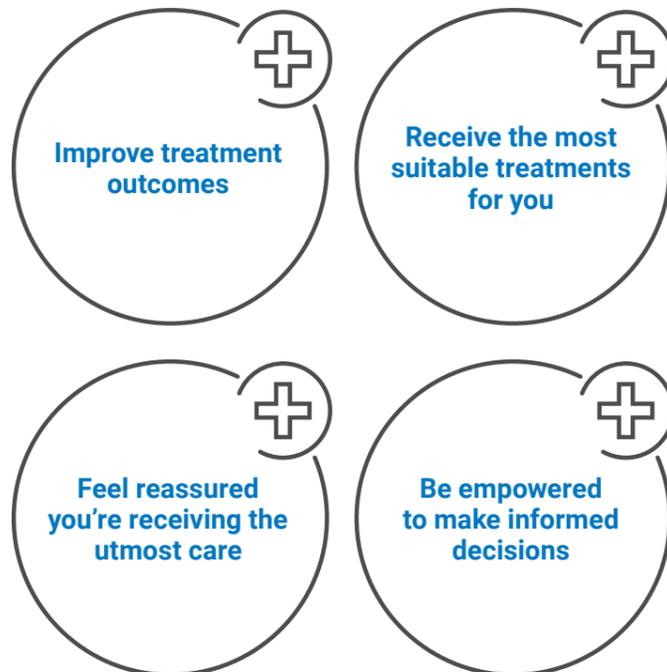


Second Medical Opinion (SMO)

When your employees are covered by our critical illness cover they'll also have access to our Second Medical Opinion Service. This service is provided by our partner MEDIGO.

The Second Medical Opinion service provides access to a global network of medical specialists – from MEDIGO. The specialists will offer second opinions on diagnoses and treatments for almost any condition, to help understand the potential impact of the condition and advise upon the clinical pathway that's most appropriate for your employee. They will also provide practical information back to the individual in the form of a report.

Key Benefits



How it works

Lisa's journey:

Second Medical Opinion

Lisa has been diagnosed with stage III breast cancer following a routine mammogram. We're taking a look at the steps in her journey



Getting in touch

Lisa has received a diagnosis of stage III breast cancer, and contacts MEDIGO via the portal.

Consent

Lisa provides consent to obtain her medical records.

Discussion

At the point of registration a case manager from MEDIGO contacts Lisa. Their aim is to understand what she wants to get from the second opinion, to talk through the process, and to find out if she has questions around her diagnosis and treatment plan.

Selecting a specialist

Lisa is given the profile of the specialists available, and she can help with the selection. MEDIGO locate a leading specialist to review Lisa's case. An open global network differentiates MEDIGO's SMO service from others. Once the specialist understands Lisa's motivations; MEDIGO arrange for them to conduct the SMO.

Second Opinion Report

Lisa receives a written second opinion report from the specialist regarding her diagnosis and treatment plan.

Follow up

Lisa's second opinion confirms the original diagnosis but suggests an innovative treatment that may be more effective.

Accessing Second Medical Opinion

The service can be used by your insured employees, their partner and their children.

'Children' are defined as natural or by legally adopted and stepchildren from birth to age 18. Or under 26 years if in full-time education and living with parents/guardians outside term time. To access the Second Medical Opinion service, employees can call **020 3871 8760** or register online via our [portal page](#).

Second Medical Opinion covers a wide range of specialities including Oncology, Cardiology, Nephrology, Neurosurgery, Orthopaedics, Gynaecology, and others. This service is not

restricted to just the conditions covered by our Group Critical Illness insurance, meaning your employees can benefit from an expert second opinion on almost any diagnosis.

Your employee doesn't need to have made a claim on our Group Critical Illness Cover to use it. The service can be used at any time.

This service is not available for existing chronic conditions, mental health problems, or General Practitioner related services. A maximum of two second medical opinions per household, per calendar year.

Please note that this case study is fictitious. Any similarity to actual persons or events is coincidental.

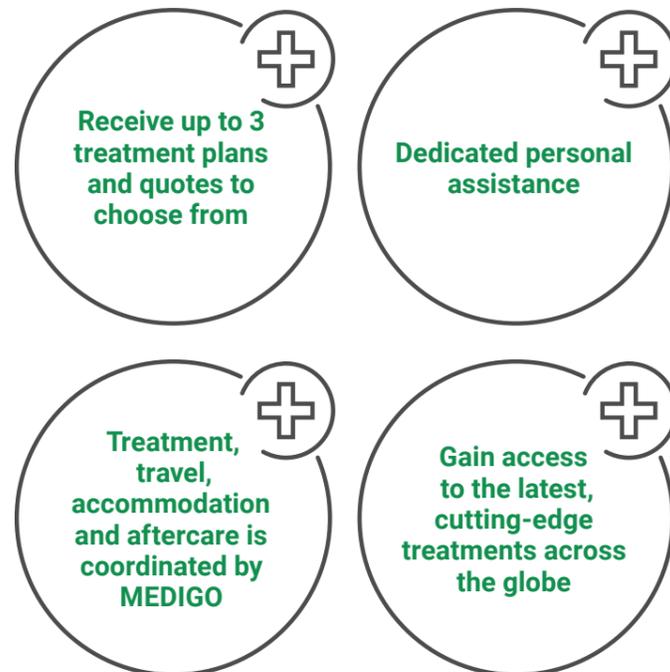


Medical Concierge

When your employees are covered by our critical illness cover they'll also have access to Medical Concierge. This service is provided by our partner MEDIGO.

Medical Concierge is a solution to finding the treatment they need, from a network of global specialists and treatment centres. Its purpose is to help navigate the route to self-paid treatment. The service allows the patient to continue focusing on the specific treatment and medical requirements, while a MEDIGO Case Manager coordinates delivery of the treatment plan.

Key Benefits



How it works

Lisa's journey Continued: Medical Concierge



Review

Following the Second Opinion service and proposed treatment, Lisa contacts Concierge. Together they review the plan, medical documents and discuss how Lisa could access the treatment.

Understanding the Options

Factors which are discussed at this stage, include desired treatment options, preferred location of treatment (UK or abroad) and treatment budget. Lisa confirms that she is happy to travel in the UK but does not want to travel overseas.

Quotations.

MEDIGO present Lisa with 3 treatment quotations from UK providers.

Booking and Coordinating Treatment

In consultation with MEDIGO, Lisa selects the provider she wishes to undergo treatment with. MEDIGO source and book this, along with her return train ticket, hotel and taxis. The individual is liable for treatment costs, and associated travel and logistic costs. If necessary, MEDIGO can assist with applications and interpreters.

Ongoing Support

A MEDIGO case manager remains on hand to answer queries throughout Lisa's treatment.

Accessing Medical Concierge

The service can be used by your insured employees, their partner and their children. 'Children' are defined as natural or legally adopted and stepchildren from birth to age 18. Or under 26 years if in full-time education and living with parents/guardians outside term time.

To access Medical Concierge, employees can call **020 3871 8760** or register online via our [portal page](#).

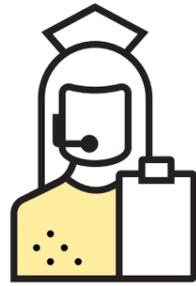
Your employee doesn't need to have made a claim on our

Group Critical Illness Cover to use it. The service can be accessed at any time.

This service is not available for existing chronic conditions, mental health problems, General Practitioner related services, and certain high risk and cosmetic procedures.

The patient is liable for all payments for treatment and associated travel and logistics costs.

Please note that this case study is fictitious. Any similarity to actual persons or events is coincidental.

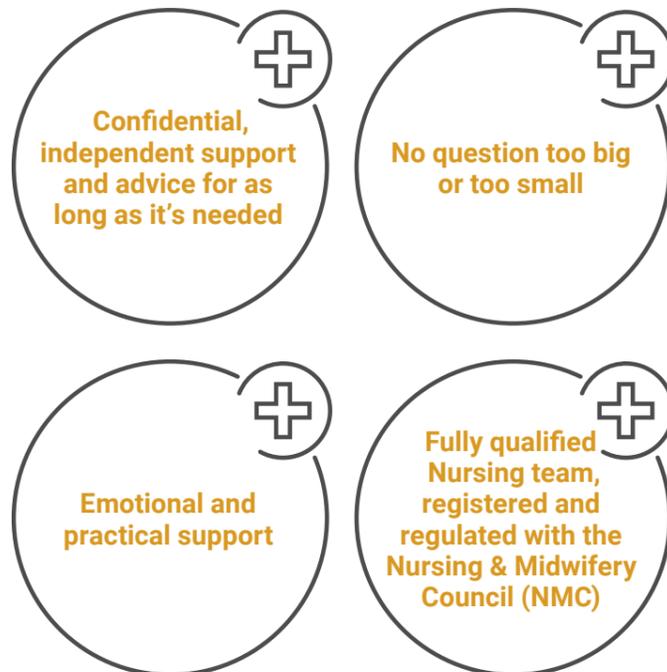


Nurse Support Services

When your employees are covered by our critical illness cover they'll also have access to our Nurse Support Services. This is provided by our partner MEDIGO.

The diagnosis of a serious health condition can be an unsettling time. That's why our professional and personalised Nurse Support Service will be on hand to provide practical, emotional support, delivered via the convenience of telephone, email or messaging app. From the point that their critical illness claim is approved, they'll be shown how to access Nurse Support Services by our Benefits Team.

Key Benefits



How it works

Lisa's journey Continued:

Nurse Support Services



Diagnosis

Lisa is diagnosed with stage III breast cancer following a routine mammogram. She submits her critical illness cover claim to us.

Approved claim

Lisa makes a successful claim. She receives a financial pay-out and guidance on available services, with access to the MEDIGO portal to register for support.

Nurse contact

A Nurse Case Manager arranges contact with Lisa via her choice of telephone, email or messaging at a convenient time. Together Lisa and the Nurse Case Manager discuss Lisa's needs, and what she would like to get from the service. They begin to build their relationship. This service will be available throughout Lisa's treatment journey and beyond.

Scheduling Clinical Appointments

The Nurse Case Manager assists Lisa to schedule clinical appointments via NHS or private where applicable. She supports Lisa in navigating the NHS to find some appointments. They also discuss the private sector options, what's available to her and how it operates. Other areas that might be discussed are medications, how they work, and how to prepare for any upcoming tests.

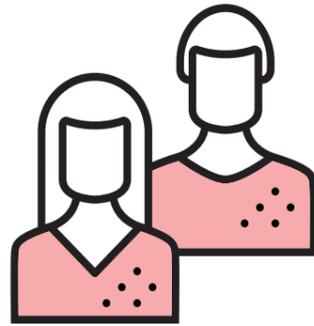
Ongoing Support

As long as needed throughout her recovery, the Nurse Case Manager remains on hand to support Lisa.

Why access Personal Nurse Support?



Please note that this case study is fictitious. Any similarity to actual persons or events is coincidental.



Employee Assistance Programme

When you take out a Group critical illness policy with us, all your employees will have access to our Employee Assistance Programme (EAP). Suffering from a critical illness or injury can have both an emotional and financial impact. And we often encounter difficulties in daily life that we'd benefit from support with. That's why we've worked hard to develop our Employee Assistance Programme with our award-winning provider, Health Assured.

The programme offers support and advice on a wide range of topics, giving you the confidence that your employees and their families are protected.

Key Benefits

- Easily accessible, independent emotional and practical help**
- Includes an app for ongoing health improvements**
- The service can be accessed at any time, employees do not need to have made a claim**
- For Medical and health related issues, access to a fully qualified Nursing team**

What services are available?

Confidential 24/7 helpline:

Calls are handled 365 days a year by experienced counsellors and advisers, who will offer support and information in a friendly, non-judgemental manner. Telephone support is also available to the immediate family of your employees. Immediate family members include spouse, partner, registered civil partner, siblings and children aged 16 to 24 in full-time education, living in the same household.

Medical information:

Qualified nurses are on hand to offer advice on a range of medical or health-related issues. While this service cannot offer diagnosis, it can offer empathetic medical information and practical advice.

Legal information service:

For issues including debt management, tax-related matters, legal procedures, consumer disputes, property or neighbour legalities. However, given the sensitive nature we are unable to provide any advice regarding employment law.

My Healthy Advantage App:

A new and improved mobile app, allowing access to resources anywhere, anytime. The My Healthy Advantage app features include a weekly mood tracker, mini-health checks, four week plans for improving health, better functionality and much more.

How to access support



Telephone support

Available 24 hours a day, get in touch with a qualified counsellor or advisor 365 days a year.

FREEPHONE: **0800 316 9337**

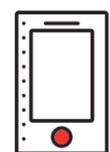


Online

Visit: legalandgeneral.com/eap

Access code: **worklife**

Password: **worklife**



My Healthy Advantage app

Monitor and improve wellbeing from a smartphone.

Search '**My Healthy Advantage**' in the App Store or Google Play.

Once personally signed up, they can log in and then access the application at any time.

To access the mobile app, they'll initially need to enter the code: **worklife**.

Want to know more?

To learn more about what we can cover, the support we provide and how we assess claims, please refer to our Group critical illness cover technical guide.

If you would like any more information, please speak to your adviser or:

Call us on: **0345 072 0751**

Lines are open Monday to Friday 9am to 5pm (we may record and monitor calls. Call charges will vary.)

Email: **employerservices@landg.com**

Visit: **legalandgeneral.com/employer/group-protection/**

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