



## Employee Assistance Programme with Legal & General

# Employee Assistance Programme (EAP)

Employee Assistance Programmes (EAPs) originated in the United States in the first half of the last century to deal with the adverse effects of alcoholism in the workplace. Since then their popularity has grown significantly in the United States so that the US workforce is now covered by 50,000 programmes.

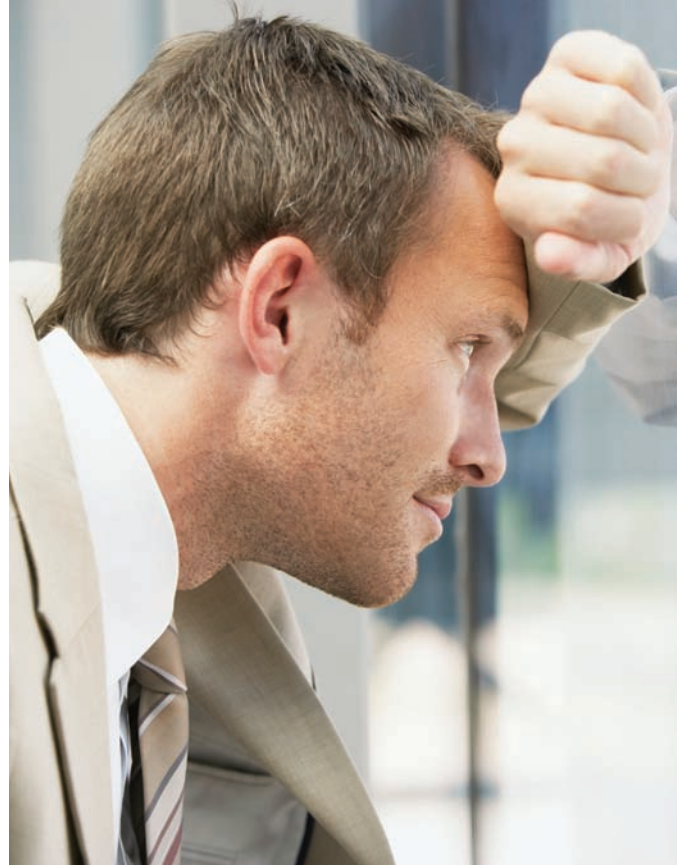
In the UK the number of employers choosing to implement an EAP continues to grow each year. The growth is due to a number of factors. Many employers now recognise the advantages of providing confidential specialist services to their staff. In addition, EAPs have enjoyed a high profile with employers since the Court of Appeal rulings in February 2002 endorsed their role in stress-related risk management.

Employers and employees are increasingly aware of the detrimental effects of stress within the workplace. We should also recognise that outside influences, such as family life and finances, play a big part and the two cannot be separated.

By providing an EAP employers demonstrate their commitment to staff - employees always have somewhere to turn when the pressure starts to build. This encourages a healthy relationship between the employer and their staff.

A well communicated EAP is a valuable employee benefit which meets the needs of modern workforces. Its functions include:

- Help employees to cope with problems and challenges that affect them at work and home.
- Help to reduce staff absenteeism and turnover.
- Increase the perception of a caring employer.
- Improve staff morale and productivity.



According to the Health and Safety Executive (HSE):

- around 530,000 individuals in Britain believed in 2006/07 that they were experiencing work related stress at a level that was making them ill; and
- a total of 10.5 million working days were lost due to stress, depression and anxiety in 2005/6

Employers are now recognising the need to implement plans to cope with this increasing problem.

Many are choosing an EAP as an integrated part of their stress management policy.

## Free telephone helplines

We have long recognised the benefits of EAPs and offer this service free to all employers whose employees are covered under a Legal & General Group Protection policy.

The service provides access to a telephone helpline for use by the employees and their families. This service is provided by Capita Insurance Services.

This service consists of:

- emotional and physical support helpline
- legal helpline
- bereavement assistance helpline
- medical information service helpline.

Through us employers are able to give their staff the opportunity to gain support at a time when it is most needed – calls are free.

All these confidential helplines are available 24 hours a day, 365 days a year, and provide access to specialist nurses, and lawyers. The caller can talk for as long as he or she wishes; there is no pressure to bring the call to an end.

We have found that communication is the key to a successful EAP. Employees and their families have access to the full range of helplines from the moment the policy is established. Legal & General can help to effectively roll-out the implementation of the EAP if required.

By offering this service through Legal & General employers may be able to save significant additional expenditure.

### Employee Assistance Programme

On call 24hrs a day.

365 days a year.

**Freephone**

**0800 316 9337**

We may record and monitor calls.



## Support when it is needed most

### Emotional and physical support helpline

Occasionally everyone feels under a certain amount of stress - we feel that we cannot cope and need help to deal with our problems.

Staffed by qualified nurses the helpline is available to provide counselling, as well as advice and information on methods used to combat stress. The nurses are always prepared to listen, help and advise. Employees may telephone at any time of the day or night and trained staff will provide practical assistance in a caring manner.

### Bereavement assistance helpline

Coping emotionally with bereavement is hard enough but often there are procedures to be followed concerning the estate, which may appear daunting.

Calling the helpline will give immediate access to fully qualified nursing personnel who can provide advice and a full range of information relating to bereavement and health matters. A team of lawyers is also on hand to deal with any concerns involving legal or administrative aspects.

### Legal helpline

Understanding legal and tax issues is complicated for many people. In addition, it is often too expensive for individuals to obtain the advice of independent accountants and legal advisers on a regular basis.

The legal helpline provides swift, efficient and practical answers to legal or tax matters such as consumer disputes, family law, education and property and neighbour disputes, to name but a few. Ensuring employees have access to practical advice and peace of mind.

Employment law is excluded from this service.

### Medical Information Service helpline

The service will provide a sympathetic ear and practical advice to employees when faced with a medical or health related problem.

The nurses will not diagnose or prescribe treatment but offer solutions where advice is required. This could be about travel vaccinations, local self-help groups or perhaps an explanation of a recent diagnosis and its implications.



The helplines are open 24 hours a day, 365 days a year.

There is no restriction on the number of times that an employee can phone the helpline or on the length of the call.

# Optional face to face counselling

The telephone based service is an extremely cost effective way of providing staff with access to specialist services.

The second option available through us goes a stage further by providing an option for face to face counselling.

There will be instances where an individual has particular issues that cannot be dealt with solely over the telephone. Face to face counselling provides an opportunity to discuss any issues confidentially and away from someone's normal environment. This form of counselling is particularly effective for unresolved and intensive emotional issues which can be experienced in everyday life.

We have negotiated preferential rates with Corporate Support, a leading provider of face to face counselling services in the UK, and can offer this service to all Group Protection policyholders.

We are able to provide this service at significantly discounted rates, bearing in mind that the telephone helpline is already provided free of charge.

## The choices

There are three options available to choose from;

- Telephone helpline +1 face to face counselling session.
- Telephone helpline +3 face to face counselling sessions.
- Telephone helpline +6 face to face counselling sessions.

## How it works

- The need for face to face counselling will be agreed with the employee through the telephone based service. This can either be requested directly by the caller, or will be offered if deemed the best and most appropriate course of action.
- Corporate Support will then identify a counsellor who is best suited to help the employee.
- The counsellor will contact the employee, usually within 48 hours, to arrange an appointment.

Corporate Support will produce management information on a regular basis. This enables employers to recognise and resolve any particular trends that may emerge.

By offering face to face counselling employers are able to give their staff access to specialists in a range of services. This helps to demonstrate that they are acting responsibly in meeting the needs and concerns of their staff.

The service works to a professional code of strict confidentiality where only in the most extreme circumstances would confidentiality ever be broken, for example threat of suicide.

Anonymous statistical data about the usage of the service may be provided by Corporate Support to support improving and developing the service. The statistics will never breach individual confidentiality either directly or indirectly or by implication.

## The savings

Below is an example of the potential cost savings available through Legal & General for an EAP with telephone support and 6 face to face counselling sessions for 500 members:

	L&G	Corporate Support	Saving
Telephone helplines	Free*	} £12.00	
6 Face to face counselling sessions per member	£6.58		
500 members	£3290.00	£6000.00	<b>£2710.00 (45%)</b>

The amount of saving will vary depending on the number of members and the options chosen. These costs are subject to value added tax (VAT).

There are three pricing models to choose from.

All three include the telephone based services already described. The options differ in the number of face to face sessions automatically included in the proposition.

+ 1 face to face counselling session	
Group Size	Cost per employee per annum
50 - 99	£3.06
100 - 249	£3.13
250 - 499	£3.38
500 - 999	£2.22
1000 - 1999	£1.58
2000 - 5000	£1.27

This is a good starting point for companies who currently have no provision in place and may want to keep costs down or monitor usage before determining if another option would be more appropriate.

Additional sessions may be paid for on an ad-hoc basis.

+ 3 face to face counselling sessions	
Group Size	Cost per employee per annum
50 - 99	£8.05
100 - 249	£6.24
250 - 499	£5.86
500 - 999	£3.97
1000 - 1999	£2.84
2000 - 5000	£2.26

This option is suited to employers looking to provide more than the initial consultation, or reducing the amount of sessions available on an existing arrangement.

It is possible for the employer to review and switch options after a year.

+ 6 face to face counselling sessions	
Group Size	Cost per employee per annum
50 - 99	£15.53
100 - 249	£10.92
250 - 499	£9.60
500 - 999	£6.58
1000 - 1999	£4.70
2000 - 5000	£3.76

For an employer wishing to provide even greater access, this option is likely to suit. It is similar to many conventional EAPs available in the market place today.

- The rates include a half day staff briefing session from Corporate Support for employers with over 250 employees. Sessions are available at an additional cost for employers with less than 250 employees.
- Management information based on telephone and face to face usage will be provided every quarter (schemes over 100 employees).
- Rates for employers with over 5,000 lives are also available.
- These costs are subject to VAT.

Where additional sessions are required, they can be provided at a discounted cost of £65 per session.



## CSOnline

Now, included with the face to face proposition, is free access to [www.corpsupport.info](http://www.corpsupport.info) which is packed with useful information and fact sheets about a wide variety of subjects including buying a house, giving up smoking, conflicts at work, and much more:

CSOnline is a web-based serviced provided by Corporate Support, who are part of the PPC Worldwide Group.

Supported by **Legal & General**

# Ups and downs?

corporate support

Having kids

Starting a new job

Buying a home

Responsibility at work

Family crisis

Moving location

Personal crisis

Returning to work

Illness

Managing money

Getting married

Staying healthy

Retirement issues

**We can make life run more smoothly.**

## Summary

At Legal & General we aim to provide innovative products and services. We now have a full EAP range, from the standard telephone service to the various options for including face to face counselling.

With the ever increasing emphasis on an employer's duty of care, stress management and employee well-being, there has never been a more appropriate time to discuss the best ways of tackling these issues. In many instances the provision of an EAP is likely to form part of the solution.

By working with us to promote the EAP, employers can be safe in the knowledge that they are providing their employees with a truly valuable service which hasn't impacted greatly on their finances.

To discuss the Employee Assistance Programme further please call your usual Group Protection contact or contact us on 01737 376140 or email us at [group.protection@landg.com](mailto:group.protection@landg.com)

For more details, please call Group Protection on **01737 376 140** or email [group.protection@landg.com](mailto:group.protection@landg.com) or visit [www.legalandgeneral.com/groupprotection](http://www.legalandgeneral.com/groupprotection)

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