

**GROUP INCOME PROTECTION
WORKPLACE RECOVERY**

5% CASH BACK

EARLY NOTIFICATION BONUS

Employee benefits made easier by Legal & General



Our Group Income Protection proposition Workplace Recovery provides fast aid for absent staff.

The reason we're so successful is because we intervene sooner to help employees back to work quicker.

We recognise that sometimes additional processes need to be established so that we can be notified of absences at the appropriate time. That's why we've taken the initiative to incentivise employers that insure over 250 staff, and give them the opportunity to get 5% cash back.

Once enrolled for cash back, all you need to do is notify us of at least 80% of long term absences (those over four weeks) by the sixth week of absence, and at the end of bonus period, we'll send you a cheque for 5% of the previous years premium.

It's a win, win situation for everyone when you notify us early:

You win

- because staff get help faster which enables them to return to work quicker.

We win

- because you are less likely to need to make a claim.

You win

- because less claims usually means lower premiums, plus you could get 5% cash back.

To download a copy of our Workplace Recovery brochure, visit:
www.legalandgeneral.com/employercentre

For more information, call Group Protection
on **0845 072 0750**

We may record and monitor calls.
Call charges will vary.

Why is early notification so important?

Our experience clearly demonstrates that the longer an individual is off work, the more difficult it is for them to return.

This is particularly the case with subjective conditions that are more likely to become entrenched as time goes on, and are then compounded by associated social and financial problems.

Staff suffering from other conditions can benefit also. For example, we're particularly successful with musculoskeletal problems such as back pain, arthritis, workplace and sports injuries.

These two conditions alone account for almost two thirds of our notifications, and we help many others besides.

Week six tipping point

Typically absences are 34% shorter when we are notified by the sixth week of absence.

How we can help you

We can provide specialist independent return to work treatment and support that's been successfully developed over the past 40 years.

For stress related conditions, we've found that providing Cognitive Behavioural Therapy (CBT) is successful in the majority of cases, particularly when it's applied early. Through our unique association with CBT Services, we're able to bypass the usual NHS waiting list and provide sessions without delay.

For musculoskeletal problems, we've found that our early assessment and fast track physiotherapy can often solve the problem, and also avoid claims against private medical insurance.

The results speak for themselves

Almost four out of five absent employees are able to return to work within the first year when they receive support through Workplace Recovery.

What happens

- You need to notify us of at least 80% of long term absences (those over four weeks) by the sixth week of absence.
- We'll work with you to help put processes in place and explain the notification procedure.
- We'll send you a monthly reminder email.
- At the end of the bonus period, we'll ask you to confirm that all relevant absences have been notified.
- We'll send you a cheque to the value of 5% of your premium (excluding medical loading premiums and time on risk charges) once you've met our conditions.

When will the bonus be paid?

Normally the bonus is paid six weeks after the bonus period. The bonus period will vary according to how many staff you are insuring.

- If you insure 500 staff or more, your bonus period will be annual and run from the policy start date until the first **annual renewal date**, and then annually thereafter.
- If you insure between 250 and 500 staff, the bonus period will be for two years, which will normally run from the policy start date until the **guarantee expiry date** and every two years thereafter.

Number of staff	Premium received during bonus period	Example cash back	Payable
250-499	£50,000	£2,500	Biennial
500+	£250,000	£12,500	Annually

*The bonus is not available for **schemes** insuring less than 250 staff. The cash back terms may be reviewed or withdrawn at the end of each bonus period, or if the membership changes by more than 25%. Please contact us if your policy is closed to new entrants. We may apply different conditions or not allow participation for cash back. Terms and conditions apply.*

How to participate

All you need to do is complete and tear off the attached slip and either fax it to 0845 072 0778 or post to:

Customer Services Manager, Group Protection Benefits and Medical Underwriting, Legal & General Assurance Society Limited, Legal & General House, Kingswood, Tadworth, Surrey KT20 6EU.



GROUP INCOME PROTECTION WORKPLACE RECOVERY

Cash back

I would like to participate in your cash back early notification bonus.

Name:

Company:

Address:

.....

.....

Tel. no.

Email address (for notification reminders)

.....

Number of staff covered by Group Income Protection:

No. of employees insured	Please tick
250-499	<input type="checkbox"/>
500+	<input type="checkbox"/>

Policy number or quote reference	
<input type="text"/>	

Signature:

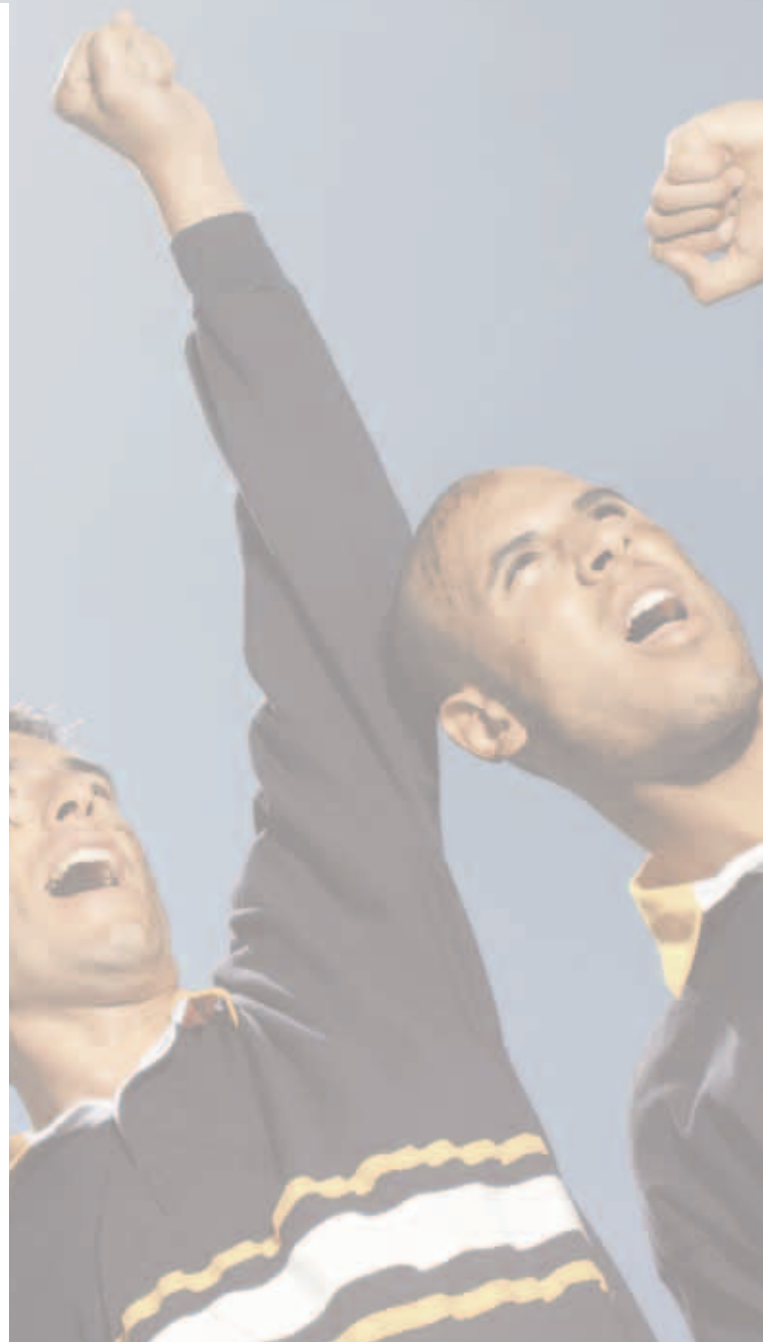
Position:

Date:

Please fax to 0845 072 0778, or scan and email to groupprotection.benefitsmanagement@landg.com, or post to:

Customer Services Manager, Group Protection Benefits and Medical Underwriting, Legal & General Assurance Society Limited, Legal & General House, Kingswood, Tadworth, Surrey KT20 6EU.

For full details about the cash back early notification bonus, call Group Protection on **0845 072 0750**. We may record and monitor calls. Call charges will vary.



Cash back bonus

There is no limit to the amount payable. We've already paid out almost £300,000 in cash back early notification bonuses, helping employers lower their costs as well as fund other initiatives.

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