



**GROUP INCOME PROTECTION
- WORKPLACE RECOVERY**

WORKPLACE CANCER SUPPORT.

With our Group Income Protection, employees suffering with cancer get support early. On average, employers with Workplace Recovery see 73% of their long term absentees return to work.

INSURANCE. SAVINGS.
INVESTMENT MANAGEMENT.

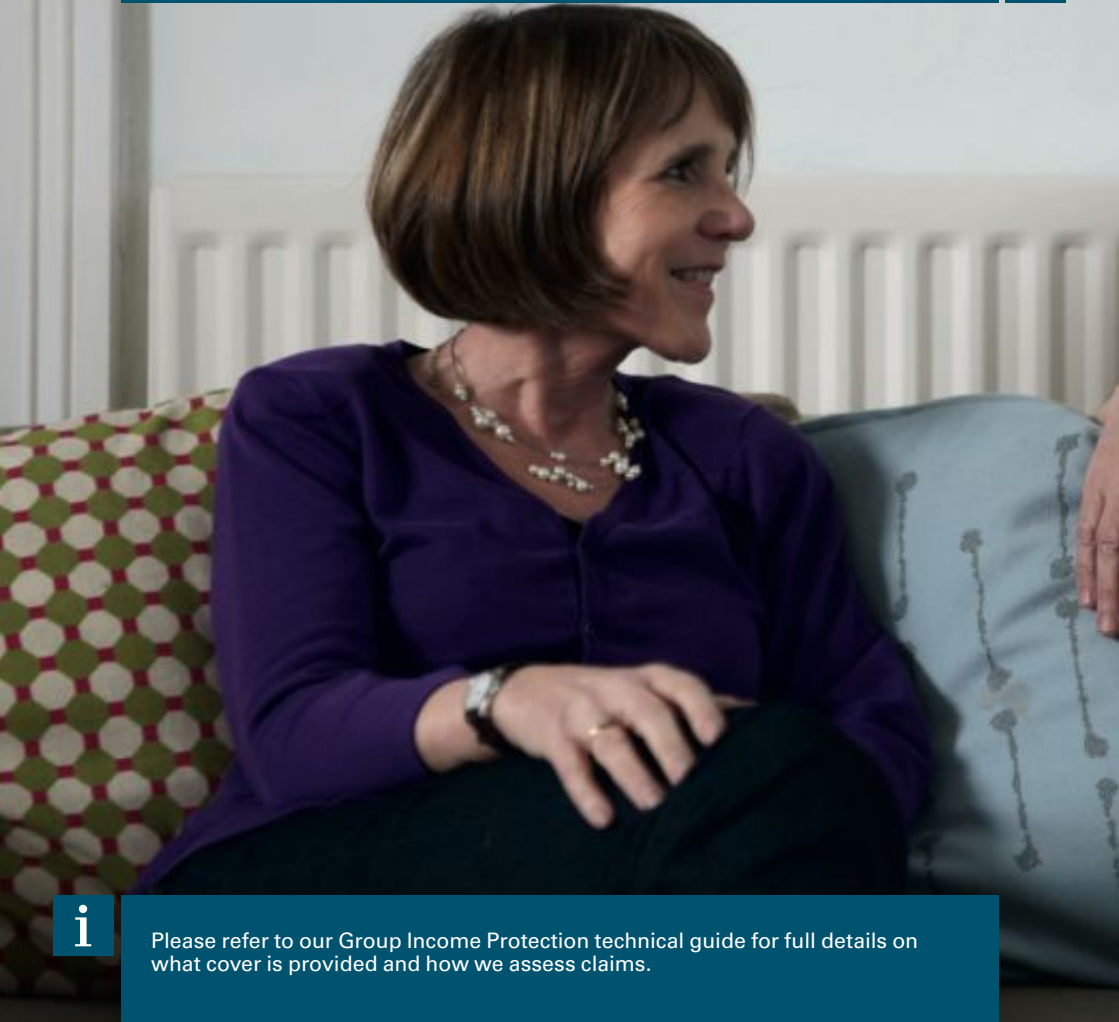


**Legal &
General**



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Please refer to our Group Income Protection technical guide for full details on what cover is provided and how we assess claims.



OUR ELITE CANCER SERVICE.

We've got experience in the significant impact cancer can have on the lives of employees and their employers, which is why we've created our Workplace Recovery offering for Cancer.

Effectively managing and supporting an employee who has been diagnosed with cancer, as well as all the other impacts it can have on your business can be a challenge, even for the most experienced managers.

However the support that's available to your employees and managers through your Group Income Protection policy can really help towards dealing with this sensitive situation. It can make a real difference to those directly affected by cancer.

We only work with qualified nurses and cancer specialists at EMR Services. They're clinically trained and totally independent from us. They have many years experience and understanding of the physical and psychological impacts cancer can have.

The Group Income Protection we provide you with gives you and your employees much more than just insurance. As well as quick access to expert support from EMR Services, your employees can also benefit from cognitive behavioural therapy treatment from CBT Services to help them cope with the psychological aspects Cancer can have.

Our early intervention service looks after your staff quickly, ensuring the maximum support they need and the minimum disruption to your business. After all, a healthy business needs healthy staff.

WHAT WE OFFER AT A GLANCE:

- **Independent professional support from a team of skilled and clinically trained nurses**
- **Advice on cancer services, state benefits, support grants and much more**
- **Psychological treatment where appropriate**
- **Return to work advice and support for both employers and employees**
- **Career counselling and retraining if appropriate.**

For more information call the Benefit Management Team on 0845 072 0758

➤ **CANCER IN THE WORKPLACE.**

Medical evidence shows the number of patients surviving following a diagnosis of cancer has risen sharply, due to advances in medicine and technology.

Further 10 year survival rates for all cancers have doubled over the last 30 years, 46% of people diagnosed now survive for 10 years or more.

However, cancer remains a significant issue for businesses, with around 90,000 people of working age diagnosed with the disease every year.

Despite improving survival rates, rehabilitating employees back into the workplace has not seen the same success. In many cases employees are motivated and keen to return to normality. However, employers often aren't equipped with the knowledge and confidence to help their employee successfully return to work either on a full or part time basis.

We're the only insurance provider that offers early intervention using specialist independent providers that we pay for. We don't just recommend the right support for your employees. We assess, facilitate and pay for support.

➤ **WHAT WE DO.**

HELPING YOU

As an employer, it's important that your managers understand the impact being diagnosed with cancer can have on an employee. However, we know from experience that this isn't easy.

Many managers feel it's inappropriate to contact an employee that's been diagnosed with cancer. Often they feel they're intruding on their privacy. However, what's overlooked in so many cases is the employees desire to maintain normality in their life at a time of turmoil.

Our proposition provides managers with support to best help them with this sensitive subject. EMR Services will work with you, and your Occupational Health team where relevant, at every step of the way through your Group Income Protection claim.

They offer practical and emotional advice from supporting your employee through diagnosis and prognosis, to integration back into the work environment, advice on working hours and retraining.

EMR Services will support your managers on individual cases, giving guidance on the best and most suitable approach for particular employees.

HELPING YOUR EMPLOYEES

Our proposition is centred around employers telling us about absences early, so we can arrange the most suitable support as quickly as possible.

If you have an employee who has been diagnosed with cancer, you should tell us immediately (no later than their fourth week of absence). We'll quickly arrange an assessment with a qualified nurse from EMR Services.

A simple assessment can provide valuable information to help assess your claim and provide valuable initial support to your employee. This can be arranged over the telephone at a convenient time.

The nurses from EMR Services specialise in cancer care, so they're well placed to talk to your employees about their diagnosis and how it's affecting them both physically and psychologically.

Most assessments result in employees going on to receive support from EMR Services. In all of these cases we'll pay for all the costs associated with the support your employee receives. In fact, in 2010 we spent £82,993 on supporting employees with cancer.

The nurses at EMR Services work with cancer sufferers every day, and they understand that people who have been diagnosed with cancer have their own individual fears and concerns. They advise each employee based on their personal needs.

Often the nurses at EMR Services:

- Are available to answer questions to help employees understand their condition.
- Provide useful and practical information and support on what types of services, benefits and grants are available.
- Give managers and employees return to work advice, such as guidance on working hours and reasonable changes to the working environment.

CANCER CASE STUDY.

Mrs C is 37 years old and employed as an accounts and administration manager for a large financial organisation. In May 2009 she found a lump in her breast, and following investigations she was diagnosed with breast cancer.

In June 2009 she had surgical resection. Her post-surgical recovery was good, however she was told a course of chemotherapy was needed.

In early July 2009 we received her claim notification and immediately instructed EMR Services. They arranged a telephone assessment at a time appropriate to Mrs C. They asked her questions about her condition and absence from work, they also completed a members statement form on her behalf.

Two weeks later we received a full report from EMR Services and the completed members statement.

We agreed with EMR Services that Mrs C would benefit from a follow up call after her initial treatment to establish progress.

In the meantime, we requested a specific consultant's report from her oncologist. The report confirmed Mrs C's diagnosis. It also confirmed she would need 18 weeks of chemotherapy, followed by 5 weeks of radiotherapy.

We promptly began claim payments at the end of the deferred period and instructed EMR Services to continue to review Mrs C's case. During a review in January 2010, Mrs C advised that her condition had improved drastically and although still having treatment, she was planning to return to work at the beginning of March.

EMR Services sent Mrs C a proposed return to work plan which was agreed with her employer, and arranged to contact her when she started her graded return to work.

In March 2010 Mrs C returned to work. Whilst she was feeling tired, she continued with the plan, and by April 2010 she was able to perform most of the role insured for.

EMR Services continued to support Mrs C and remained in regular contact with her during the early stages of her full time return to work.

▶ OUR STEP-BY-STEP SUPPORT.

STEP 1

Complete and send us an absence notification form no later than your employee's fourth week of absence.

STEP 2

We'll review your absence notification form within 48 hours and if appropriate, arrange a nurse from EMR Services to telephone your employee to help them complete a members statement form and file us a report.

STEP 3

We'll request a report from the GP or specialist to confirm the diagnosis.

STEP 4

The EMR Services nurses will keep in touch with you and your employee. They'll provide support and advice wherever appropriate.

STEP 5

We'll work with you and occupational health to facilitate a structured and phased return to work programme for your employee. This may include advice on workplace adjustments or even funding re-training sessions.

DELIVERING RESULTS

We've received lots of positive feedback about the support we offer through EMR Services. Some employees have even told us the independent and professional support they received was more useful than what they'd received through the NHS.



For more information call the Benefit Management Team on **0845 072 0758**.

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



CONTACT US



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