



GROUP INCOME PROTECTION
WORKPLACE RECOVERY

EXCLUSIVE EARLY NOTIFICATION BONUS.

We're the only insurer to offer 5% cash back on your Group Income Protection premium for helping your employees return to work quicker.





**YOUR 5%
BONUS.**

We know how important a healthy workforce is to the running of your business.

We also know that the key to getting long term absent employees back to work is early notification. This is because the sooner we're told, the quicker we can provide treatment and support. That's why we're the only insurer to offer you a bonus of 5% of your Group Income Protection premium.

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 stress related conditions where staying at home is perhaps the easier option. Unfortunately as time goes on, there is a greater chance that financial and other social worries will worsen their condition.

Employees 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.

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

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WEEK SIX TIPPING POINT

Typically absences are 29% shorter when we're notified by the sixth week of absence rather than week 26.



▶ HOW WE CAN HELP YOU.

We can quickly provide specialist independent return to work treatment and support that's been successfully developed over the past 10 years.

With the introduction of the new 'fit note' this is even more relevant today as it can help you accommodate the GP's recommendations for an employee to return to work even if they're not 100% fit.

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 exclusive association with CBT Services Ltd, we're able to bypass the usual NHS waiting lists and provide sessions without delay.

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

IT'S A WIN, WIN SITUATION FOR EVERYONE WHEN YOU NOTIFY US EARLY:



YOU WIN

because it can help your employees return to work quicker and you can get 5% cash back.



YOUR EMPLOYEES WIN

because earlier treatment means they are more likely to recover quicker.



WE ALL WIN

because fewer claims usually means lower premiums, a cash bonus and a more productive workforce.



THE RESULTS SPEAK FOR THEMSELVES

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



HOW THE EARLY NOTIFICATION BONUS WORKS.

We recognise that sometimes you may need to change your processes so you can let us know about your absent employees quickly.

That's why we've taken the initiative to incentivise employers that insure 250 or more employees, and give them the opportunity to get 5% cash back.



There is no limit to the amount we pay. We've already paid out over £850,000 in cash back early notification bonuses, helping employers lower their costs as well as fund other initiatives.

FIVE SIMPLE STEPS.

- Once enrolled, you need to tell 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 you've told us about all relevant absences.
- If you qualify, we'll pay you a bonus of 5% of the policy premium excluding any medical loading premiums and time on risk charges.

WHEN WILL THE BONUS BE PAID?

We'll assess your entitlement to the bonus six weeks after the end of the bonus period. This gives you time to tell us about any employee who became absent in the last few days of the bonus period. Normally, the bonus will be paid within one month after the end of this date.

The bonus period will vary according to how many employees you are insuring:

- If you insure 500 employees 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 499 employees, the bonus period will be for two years. This will run from the policy start date until the unit rate 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 available for policies insuring 250 employees or more. 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.

HOW TO PARTICIPATE.

Simply complete the attached form and send it to us by clicking on the submit button. Alternatively, you can:

- a) email to: groupprotection.benefitsmanagement@landg.com, or
- b) fax to: 0845 072 0778, or
- c) post to: Customer Services Manager,
Group Protection Benefits and
Medical Underwriting,
Legal & General Assurance Society Limited,
Legal & General House,
Kingswood,
Tadworth,
Surrey KT20 6EU.

We'll send you an acceptance letter with full details about the bonus. Please ask us if you'd like to receive these beforehand.

EARLY NOTIFICATION BONUS

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

Name

Position

Company

Address

Postcode

Telephone number

Email address
(for notification reminder)

Number of employees insured

Please tick

250-499

500 or more

Policy number or quote reference

Bank account details for crediting your early notification bonus

Name of bank account

Payee name

Sort code

Bank account no.

Date

D	D	M	M	Y	Y	Y	Y
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SUBMIT

Please use the submit button at the bottom of the form, or email to:

groupprotection.benefitsmanagement@landg.com,

or fax 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.**



For more information about Workplace Recovery, visit:
www.legalandgeneral.com/workplacebenefits



or call Group Protection on
0845 072 0751

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





CONTACT US



Group Protection, Legal & General,
Legal & General House, St Monica's Road,
Kingswood, Tadworth, Surrey KT20 6EU



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