



GROUP INCOME PROTECTION

HELP IS AT HAND.

Your employer has chosen
Legal & General to provide you with
the benefit of Workplace Recovery.

This leaflet gives you more
information about the benefits
of the scheme.

INSURANCE. SAVINGS.
INVESTMENT MANAGEMENT.



Legal &
General

As an employee you can benefit from Workplace Recovery. This is a Group Income Protection insurance that provides you with a regular monthly income should you find yourself unable to work due to illness or injury.

It also provides you and your employer with practical support and help during the recovery process, so that we can help you get back to work as quickly as possible.

Your employer has told us that you've been off sick. We need to begin our assessment so that we can get you support, if appropriate.

WHAT HAPPENS NEXT

MEMBER'S STATEMENT

You will need to complete a Member's Statement. We may send this to you by email or in the post. More than likely we'll arrange for you to complete this by telephone or when a nurse visits you.

The purpose of this is to obtain more information about you, details of the doctors you are seeing and any treatment you are undergoing. It's also used to obtain your permission to approach your doctors for any further information we may need.

MEDICAL ASSESSMENTS

To help provide you with the right level of support, we may ask for the following:

- your consultant's report;
- independent medical examination;
- functional capability assessment;
- nurse assessment;
- occupational health assessment;
- workplace assessment;
- psychological evaluation;
- vocational rehabilitation evaluation.

We'll pay for any reports plus any tests or examinations required. We'll also refund any reasonable travel costs.

PAYMENT OF TREATMENT

Where we believe that a specific treatment could help you return to work, we may offer to fund some or all of the treatment. This doesn't include surgery.

REHABILITATION SERVICES

Our experience shows that where help and support is provided in the early stages of absence, you have a much better chance of recovering quickly.

Help may be provided by ourselves, your employer and other specialist services. We recommend that you make the best use of these.

HELPING YOU RETURN TO WORK

RETURNING TO WORK IS CONSIDERED AN IMPORTANT ELEMENT OF RECOVERY

However, after a long period of absence this can be quite daunting and during your absence, your role may have changed and/or the business requirements may have moved on.

We will work with your employer to help you. This may involve a gradual phasing-in programme, adjustments to your workplace, retraining or even a change of hours and job role.

PART-TIME WORKING OR LOWER PAY

If you are unable to work your normal hours or previous role, we'll often consider paying a reduced benefit.

HOW BENEFITS ARE PAID

The amount of financial benefit available will depend on the scheme chosen by your employer.

Your employer will be able to tell you about the eligibility rules, the start date and how long the benefit could be paid.

They'll also tell you when their application for benefit has been accepted.

WHEN WILL BENEFIT BE PAID?

As soon as we've finished assessing all the information, we'll let your employer know.

Before your employer starts benefit payment, there's usually a waiting period (known as deferred period).

The amount you receive will have had income tax and National Insurance contributions deducted.

RESTRICTED BENEFITS

Payments may be restricted if you receive a regular income from:

- an insurance policy (including premiums paid by insurers under 'premium waiver' cover);
- a loan or credit protection arrangement (including those applying to credit and store cards).

HOW LONG WILL BENEFIT BE PAID?

We'll continue to pay the benefit until you recover or reach the age or time limitations of the policy. We will, from time to time, send you a review form to complete and we may need to ask you to provide us with up-to-date information.

RECURRING ABSENCES AND RELAPSES

We normally only cover continuous periods of absence. However, in certain circumstances, we may be prepared to restart payment or add together periods of absence. If this is possible, we'll let your employer know.

LEAVING EMPLOYMENT

If your employment is terminated, we may agree to continue to pay your benefits direct.

This will depend on the terms of your employer's policy and may affect your state benefits. If you recover, the payments will stop.

APPEALS

We may decide that the application is not eligible or we may stop paying benefit. Your employer can appeal against this decision.

They will ask you to ask your GP to write to our Chief Medical Officer giving details such as:

- date of last examination;
- details of symptoms and diagnosis together with copies of the consultant's reports;
- how the condition has affected your ability to work.

We will then review our decision taking into account any new information received.

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If you need more information about any of these benefits, please ask your employer who will be able to help you or they can contact us on your behalf.



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