



## Helping your employees to keep doing what they love

---

Group Income Protection can protect your employees and your business when the unexpected happens.

# An holistic approach to supporting wellbeing

This insurance is more than just a financial benefit. Our Group Income Protection aims to help employees when the unexpected happens.

Group Income Protection aims to provide employees with a regular income if they cannot work because of a long-term sickness or injury. As well as financial support, our Group Income Protection also provides employers and employees with access to an Employee Assistance Programme provided by an award-winning provider.

Plus, our rehabilitation services can help support employees during periods of long term absence, with personalised treatment, where appropriate. Providing them with a structured pathway back to work.

## Why other employers buy Group Income Protection

30%

felt statutory sick pay is not sufficient to support people unable to work.

29%

said it helps to recruit and retain personnel/ differentiate their package.

29%

agreed GIP helps look after staff and their families.

Statistics supplied by GRiD research

# The need for Group Income Protection

None us know what's round the next corner, that's why it's important to have Group Income Protection. It aims to help ensure your dedicated employees are protected during unexpected periods of absence.

Our latest Deadline to Breadline research reveals that, on average, employees in the UK could be on the breadline in just 32 days without their regular employed income.

## The facts speak for themselves:

- UK employees on average have just £6,500 in savings.
- 23% said they do not save any of their income each month.
- 16% of those surveyed had over £10,000 of debt to pay off, with the average respondent being nearly £5,000 in debt.
- 26% said their savings would last them just one week.
- 69% of employees would go without eating out to make ends meet.
- Employees said that they would need an extra £9,830 to feel financially secure.



\*Legal & General's 'Deadline to Breadline report' May 2017. Our research, which was supported by analysis from Censuswide, draws on a survey of 2,027 employees representative of the UK adult population.

# Our Group Income Protection at a glance

When it comes to looking after you and your employees' wellbeing, we've left nothing to chance. You'll see we've thought of everything. Take a look below at the great benefits that come as standard with our Group Income Protection.

- Cover can be provided for each employee up to a maximum of £350,000, and total pension contributions up to £75,000. The total cover for an employee, which includes their own pension contributions, must not exceed 80% of their earnings.
- Available to businesses insuring 10+ employees.
- The maximum cover without needing medical evidence at quote stage can be up to £120,000 monthly benefit (this is known as the free limit).
- Simplified underwriting - most employees can normally be insured without the need for lengthy medical underwriting.
- We can pay an early notification bonus for eligible policies insuring over 250 employees. This could provide a cash back of up to 5%, if 80% of specified absences are notified by week 6.
- Free Employee Assistance Programme and absence/claims management tools.
- Employee Assistance Programme is available to all of our policyholder's UK based employees – whether they're covered by us or not.
- Fast-track funded rehabilitation treatment such as physiotherapy and psychological treatment can be provided where appropriate.





# Helping you tackle employee absence in your business

Our award winning Employee Assistance Programme provider, Health Assured provides you with a range of resources and tools. As part of our Worklife Solutions toolkit, this is designed to help you to manage absence, so you can reduce the impact on your business.

## Keeping your employees healthy and happy in work

Worklife Solutions is more than an Employee Assistance Programme (EAP). It's a comprehensive health and wellbeing toolkit to help keep your business functioning.

It is designed to help manage absence rates and increase staff retention, it can also help in the duty of care for your employees.

Where appropriate, Health Assured will provide up to five free structured counselling sessions to employees. This can be face-to-face, online or by telephone to offer a more effective way to support an employee.

**health**  **assured**

## How Worklife Solutions benefits your employees

- 24 hour, 365 days a year support for all of your employees, whether they are covered by us or not.
- Confidential counselling with unlimited 24/7 access to 70 qualified advisors.
- Legal information service for issues like debt management, tax matters and consumer disputes.
- Medical information service with nurses on hand to offer advice on a range of medical and health-related issues.
- Innovative - a wealth of wellbeing content including articles and webinars, that can be accessed both through a free bespoke mobile application and online.

# Specialist, funded rehabilitation provided by our expert providers

## Market leading back to work support

Our Group Income Protection claims team is focused on early intervention, where appropriate, providing support for better individual outcomes and, getting people back to work faster.

We aim to:

- Go further, where appropriate, by arranging and funding rehabilitation, to help employees return to work as quickly and effectively as possible, without the need for a GP referral.
- Treat employees as individuals and seek to understand all issues, not just those presenting initially.
- Provide expert support through our in-house Rehabilitation team, who are all medically trained, including occupational health, occupational therapists, registered nurses and physiotherapists.
- Our team of Benefit Managers and Assessors own each case through to return to work or claim.

## Mental health support

CBT Clinics are an award-winning psychological assessment and treatment provider. They can provide proactive and funded treatments for employees who are off work long term, due to mental health issues.

- Includes comprehensive, bespoke Return to Work programmes and a unique Relapse Prevention Programme.
- Treatments are **paid for and arranged by us** without the need for a GP referral.



## Physiotherapy treatments

- Ascenti provide proactive and funded physiotherapy treatments where appropriate, for employees who are off work long term, due to musculoskeletal conditions.
- They will make contact within 48 hours of our referral and treatment can start within seven days.
- Treatments are provided **at no extra cost** to you or your employees. Employees can avoid NHS waiting lists and the cost of funding treatment.



## Return to work assessments

- Working with Obair, we offer end-to-end support following injury, illness or long-term health conditions.
- They provide best practice vocational rehabilitation and a detailed understanding of the elements required when considering capacity for work.
- The service is **paid for and arranged by us** without the need for a GP referral.



### We're supporting employees to return to work faster

74%

of employees able to return to work before the deferred period

84%

of employees able to return to work within the 1st year of absence

20%

In 2017, our active intervention enabled almost 20% of the industry total to return to work

Statistics supplied by GRiD research



# Championing mental health awareness through our Not A Red Card campaign

Red Cards in sport are normally associated with bad behaviour, but we're using it to show that it's not a bad thing to talk about mental health in the workplace. Mental health, including stress, is one of the biggest causes of long and short term employee absences, so encouraging employers and employees to have more conversations hopefully helps limit its impact and improve wellbeing.

## Protect your team's mental health

In 2017, we used sport to raise awareness of, and encourage businesses to talk about, mental health in the workplace. Using famous personalities from sport, we helped put 'de-stigmatisation' in motion, with the purpose of creating an impact within the business community.

In 2018, we got businesses to take action. We put together a range of resources and tools to help businesses to help their employees. We also launched our new Not A Red Card Awards celebrating businesses who are employing tactics to protect their team's mental health.

Visit [legalandgeneral.com/notaredcard](https://legalandgeneral.com/notaredcard) to find out how our resources can help you.



# Protecting the employees that make your business

We understand how important a regular income is to your employees and their family. By working closely with you from an early stage of an employee's long term absence we can make sure we aim to pay benefits swiftly. The regular benefit that you would then pay as taxed income, is normally paid to you within five days, once we've confirmed all our claims requirements. Meaning your employees can focus on the most important thing, getting healthy and back to work.

In 2017:

- We arranged and paid for 3969 psychological and physiotherapy treatments.
- That's £68.4 million in claims.
- With an average pay out of £23,380.

## 5 reasons to protect your employees with Group Income Protection



17% of employees said that they had been absent from work for 4 weeks or more previously.



The average cost of replacing an absent employee is a staggering £30,614.



24% of employees felt that they could NOT survive for more than one month on Statutory Sick Pay without making cutbacks.



Presenteeism – sick employees who are at work but unproductive, is estimated to be costing twice as much as the cost of absenteeism.



Financial worries are the most significant impact on employees who are unable to work due to enforced absence.

Sources: Legal & General  
Workplace Wellbeing Research.  
Oxford Economics



# Why Legal & General

With over 85 years' experience, we look after 4,500 group protection policies and provide cover to almost 2 million employees.

## History of paying claims

We aim to pay all valid claims without delay. The regular benefit payment will normally commence within five days, of all our claim requirements being met.

## Market leading return to work provision

We put proactive plans in place, with treatments funded by us, without the need for a GP referral. This means your employees can focus on getting fit and healthy again, without the stress of having to arrange and pay for treatment.

## Award-winning EAP provider

24/7 access to our Employee Assistance Programme for all your employees – even those not insured by our policies. Provided by our award-winning partner Health Assured. As our customer, all your employees can access a range of emotional support and medical information at their time of need.

## Focus on the best outcome for the individual

We put your employees at the heart of everything we do, ensuring their personal needs are catered for, where appropriate, helping them to focus on getting back to work.



## Want to know more?

Please visit our website or contact us for a copy of our technical guide that provides more information on what we can cover, the options available and how we assess claims.

Or call us on: **0345 072 0751**

Lines are open Monday to Friday 9am to 5pm (we may record and monitor calls. Call charges will vary)

Email: **[employerservices@landg.com](mailto:employerservices@landg.com)**

Visit: **[legalandgeneral.com/employer/group-protection/](https://legalandgeneral.com/employer/group-protection/)**

---

**Legal & General Assurance Society Limited.**  
Registered in England and Wales No. 00166055. Registered office: One Coleman  
Street, London EC2R 5AA.  
We are authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority

Q0058545 02/19

