

A photograph of a closet interior. Several coats are hanging on wooden hangers. The coats are in various colors: brown, olive green, dark blue, red, black, and grey. The hangers are light-colored wood. The closet shelves are dark grey.

Group Protection

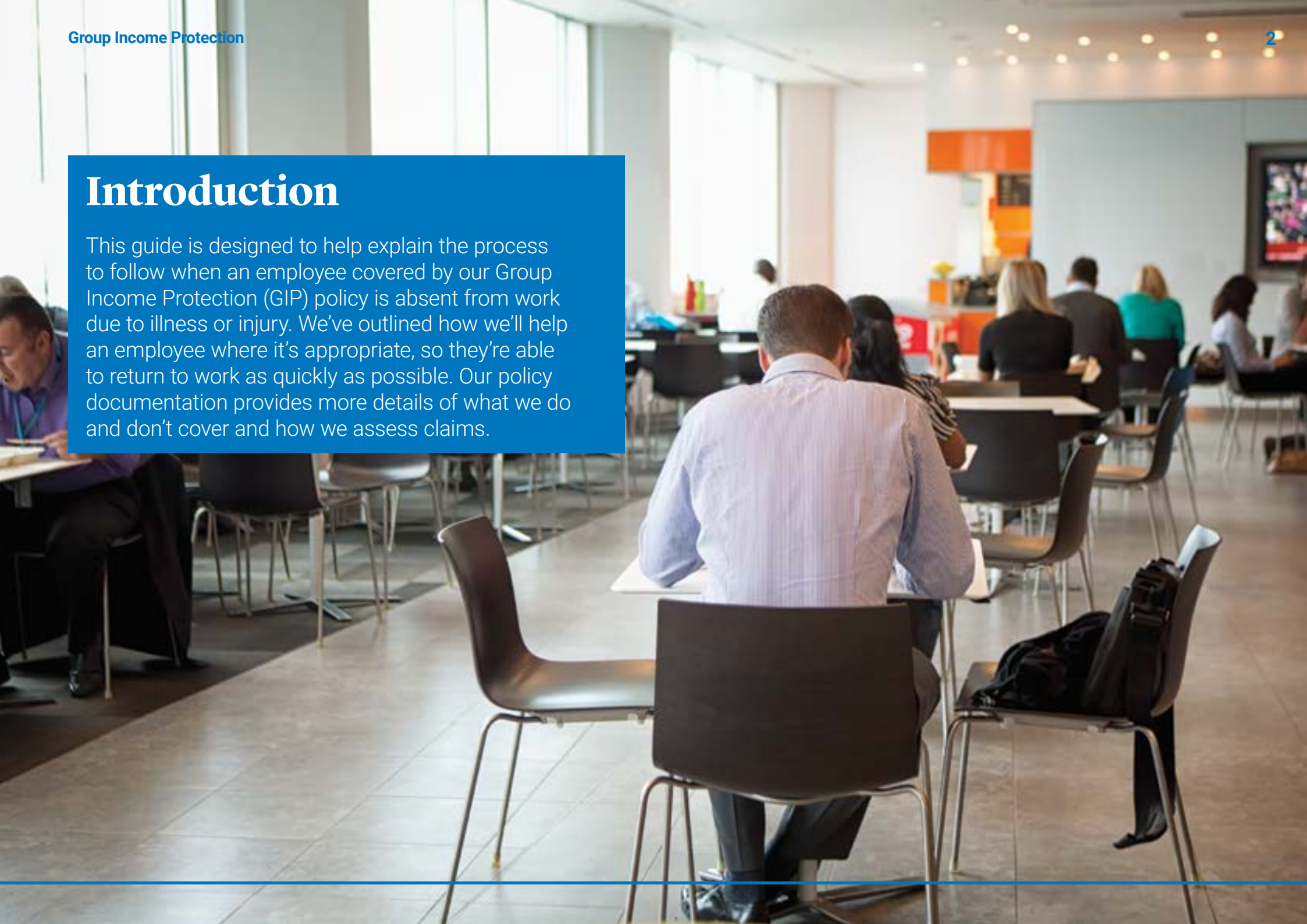
# Group Income Protection

An employer's guide to managing absence and the support we can provide.



# Introduction

This guide is designed to help explain the process to follow when an employee covered by our Group Income Protection (GIP) policy is absent from work due to illness or injury. We've outlined how we'll help an employee where it's appropriate, so they're able to return to work as quickly as possible. Our policy documentation provides more details of what we do and don't cover and how we assess claims.



## Be Well Helpline

If you don't know where to turn for advice when an employee is struggling with their physical or mental health, our helpline can provide early intervention advice and support, helping you proactively manage the situation.

Early access to appropriate advice can help to keep a valued employee in work, continuing to contribute to the success of your organisation, reduce or prevent short-term absences and support the overall wellbeing of your employee and organisation. Reducing absences and ultimately claims will also help to reduce your insurance premiums.

Our in-house team of vocational clinical specialists draw from backgrounds in clinical nursing, occupational health, physical therapy and occupational therapy.





# Absence notification

It's important that you inform us early as possible about all absences for employees covered by our GIP policy, by sending us a completed **absence notification form**.

Cause of absence	Notification requirement
Mental health condition, musculoskeletal condition or cancer.	We need to be informed of all employees we're covering who are continuously absent for four weeks or more, by the sixth week of absence.
All other absences.	We need to to be informed of all employees we're covering who are continuously absent for eight weeks or more, by the tenth week of absence.

# What is the absence notification process?



This process is based on a typical deferred period of 26 weeks. Deferred periods normally range from a selection between 13 and 104 weeks.

# Vocational rehabilitation

Vocational rehabilitation is whatever helps someone with a health problem return to work.

## Who provides this support?

Vocational rehabilitation is delivered through our in-house team of expert vocational clinical specialists, and selected independent third-party providers. The main goal is to provide support and where appropriate fund treatment that helps a return to work.

Our specialists have the authority to start treatment as soon as it is recommended. Treatment will normally start during the deferred period which is the time between when the employee is absent from work due to illness or injury, and the time you've chosen for us to begin to pay benefits. The policy documentation will confirm the chosen deferred period.

## What kind of support is there for my absent employee?

It's important that your employee feels valued and supported during their absence. We would encourage you to maintain regular contact as this ensures that they still feel part of the team.

We can provide support where appropriate, in the form of treatment during their absence and continued help during their return to work.

We'll give your absent employee information about what's going to happen. Plus they'll continue to have access to our **employee assistance programme** which can help provide the support they may need for their personal matters.





# Return to work

We aim to provide support and solutions to help break down the barriers of a return to work.

We can:

- advise on a return to work plan
- conduct workplace assessments
- arrange employer case conferences
- work with all relevant health care professionals involved in your employee's care
- provide relapse prevention support and advice
- consider paying a reduced benefit if your employee comes back to work on a part-time basis during their return to work.





## What if my employee cannot return to work?

In some cases, the employee may not be able to return to work before the end of the deferred period. After we've accepted a claim, we'll start to pay benefits to you until the employee recovers, returns to work or reaches the agreed date for benefit to end. The agreed date for benefit to end will be confirmed in the policy documentation under: benefit termination date.

Before paying benefit to the employee, you'll need to make the usual payroll deductions for national insurance contributions and income tax.

We'll advise you when we intend to next review the claim and provide you with updates on any changes that may affect benefit payments.

### How are payments made?

Payments are made direct to you as the employer each month in arrears. The first payment shall be made one month after the acceptance of the claim or within five working days of the claim being accepted if the acceptance date and first payment date is in the past. Benefit payments will continue to be paid on a monthly basis whilst the claim remains valid.



# Contact us



Group Protection Claims Team

Please use these contact details when making or checking the progress of a claim.



**0345 026 0094**



[groupprotection.benefitsmanagement@landg.com](mailto:groupprotection.benefitsmanagement@landg.com)



Group Protection General Queries

Please use these contacts for any other queries relating to your Group Income Protection policy.



**0345 026 0094**



[group.protection@landg.com](mailto:group.protection@landg.com)



**[legalandgeneral.com](https://www.legalandgeneral.com)**

Monday to Friday 9.00am to 5.00pm.



Be Well Helpline

Please call our helpline for advice if your employee is struggling to remain in work, carry out their full range of duties or showing signs of stress.



**0370 333 0011**



**[BeWellHelpline@landg.com](mailto:BeWellHelpline@landg.com)**

Monday to Friday 9.00am to 5.00pm with option to leave a voicemail

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

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