

# A guide to Group Protection Wellbeing Support



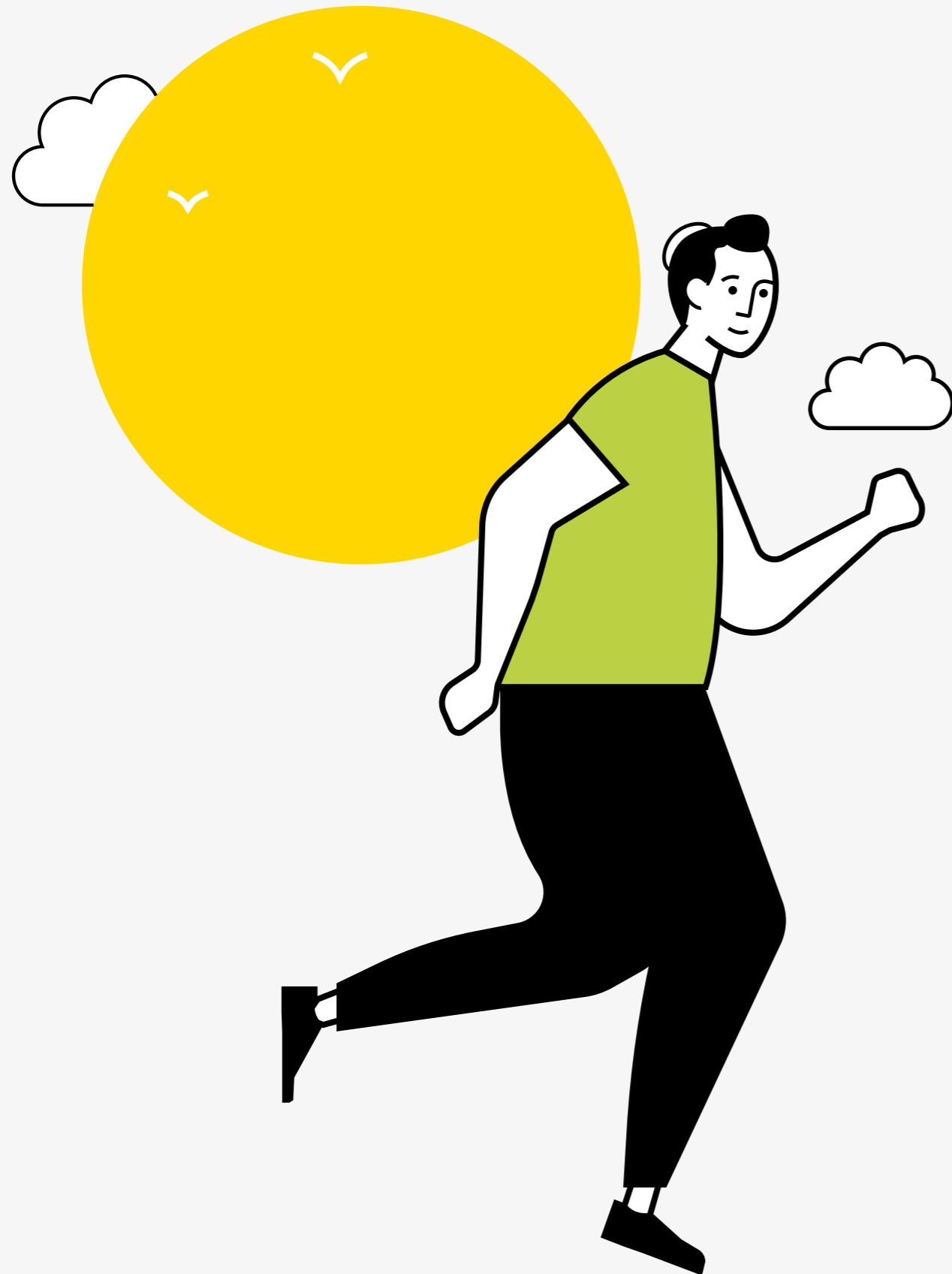
**Legal &  
General** Be well. Get better. Be supported.

# Contents

What is wellbeing?	03
Our approach	08
<b>Be well:</b> Help people to actively manage their wellbeing	09
<b>Get better:</b> Help people to get better when accident or illness strike	12
<b>Be supported:</b> Help support people when they need it most	16



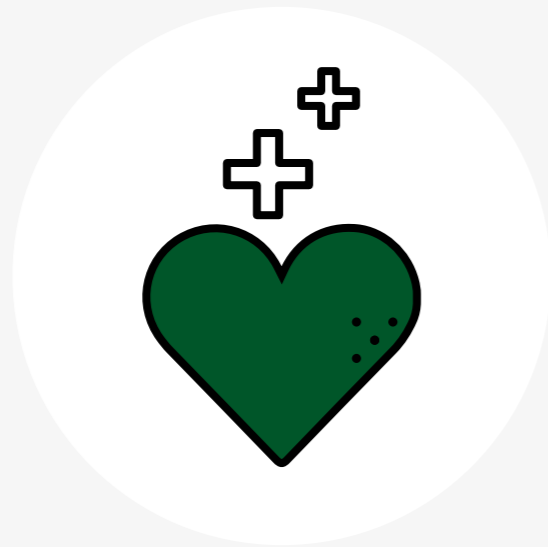
**The World Health Organisation states that wellbeing is “a state of complete physical, mental, and social wellbeing, and not merely the absence of disease or infirmity.”**



As such, mental wellbeing and having a healthy 'experience of life' really is the central part of overall wellbeing and is so much more than just the absence of mental illness. It is a positive state of mind and body, underpinned by social and psychological wellbeing. It enables and supports good relationships, improved resilience, improved health, meaning, purpose, and control. It is predictive of improved healthy life expectancy, quality of life, and life satisfaction.

Our wellbeing as defined above is often impacted by other external factors or experiences. These factors impact our 'experience of life' and it is important to deal with and treat these factors themselves, as well as how they impact our mental state and wellbeing.

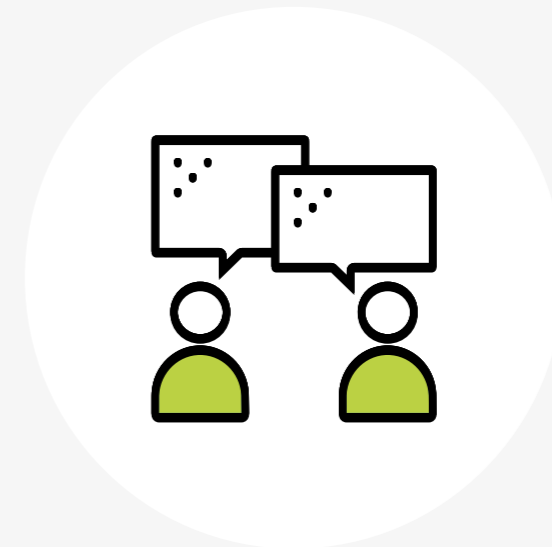
**So, our wellbeing is primarily centred in our minds, but it is inextricably linked with**



**physical health**



**financial health**



**social health**



Be well. Get better. Be supported.

**Legal & General Group Protection Wellbeing Support**

**Physical**

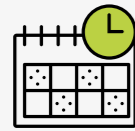
**Financial**

**Social**

**Mental Wellbeing**

Our comprehensive wellbeing services are designed with mental wellbeing as the foundation, to support employees when they need it most. We put the individual at the heart of our care package, making sure that expert support is available in the moments that really matter.

# Why it matters to employers



- In 2019/20, **17.9 million** working days were lost due to work-related stress, depression or anxiety. (1)



- According to the CIPD most organisations (**89%**) that have embedded health and well-being activity into their organisation report positive outcomes. (2)



- More than half report it has resulted in better employee morale and engagement and a healthier and more inclusive culture.



- Three in ten employers report it has lowered sickness absence, enhanced employer brand and reduced work-related stress.



- Out of the four key pillars of wellbeing, mental wellbeing is the number one priority that employees believe their employer should be responsible for supporting, with half (**49%**) of employees choosing this over the other areas of wellbeing. (3)

## Footnotes:

(1) <https://www.hse.gov.uk/statistics/causdis/stress.pdf>

(2) [https://www.cipd.co.uk/Images/health-and-well-being-2020-report\\_tcm18-73967.pdf](https://www.cipd.co.uk/Images/health-and-well-being-2020-report_tcm18-73967.pdf)

(3) <https://grouprisk.org.uk/2020/10/07/grid-research-mental-health-support-from-employers-is-the-priority-for-employees>

# The Legal & General Approach

We've helped organisations and individuals to manage employee wellbeing for 90 years. Today, we protect **1.8 million** people across the UK with **318K** of those covered by our Group Income Protection schemes, **103K** by Critical Illness and **1.4M** by Group Life.\*

Our products and services provide much more than a financial payout.

They are designed to help employees:

\* Correct as of 27/04/2021



**Be supported when they need it most**

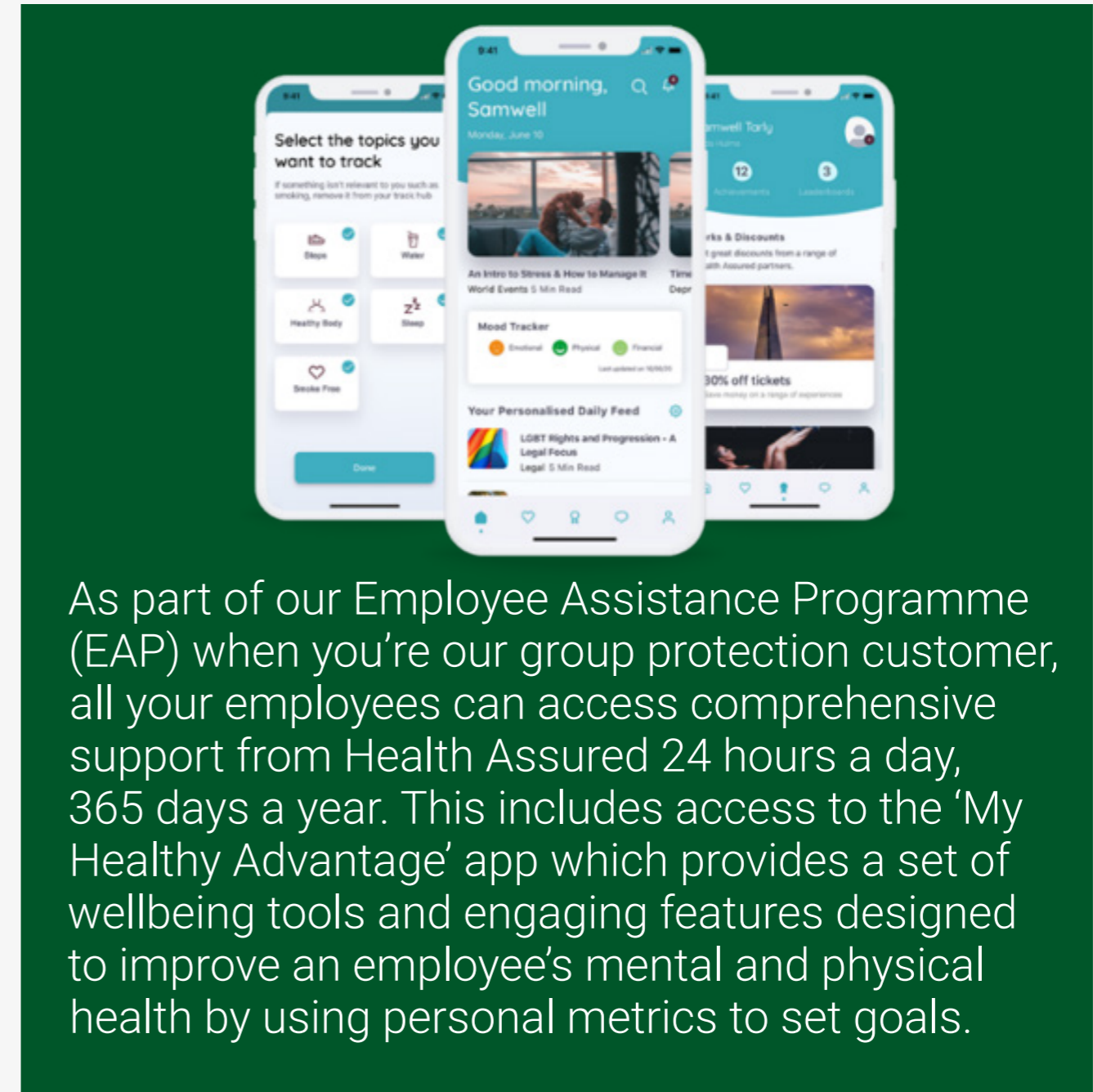
Click on icon to jump to section.



# 1. Be well: Help people to actively manage their wellbeing

Whether it is taking steps to maintain a healthy state of mind, to make their money go further or taking steps to manage their physical fitness, we have tools, discounts and support services to help.

Employers can help maintain a healthy and productive workforce with 24/7 access to expert support. From help with day to day challenges like consumer rights, home and household issues such as neighbors and property disputes, getting back on track with debt management. If there's a problem they can usually receive guidance on the support available.. Includes a comprehensive range of dedicated online and telephone wellbeing support.



As part of our Employee Assistance Programme (EAP) when you're our group protection customer, all your employees can access comprehensive support from Health Assured 24 hours a day, 365 days a year. This includes access to the 'My Healthy Advantage' app which provides a set of wellbeing tools and engaging features designed to improve an employee's mental and physical health by using personal metrics to set goals.



# 1. Be well: Help people to actively manage their wellbeing

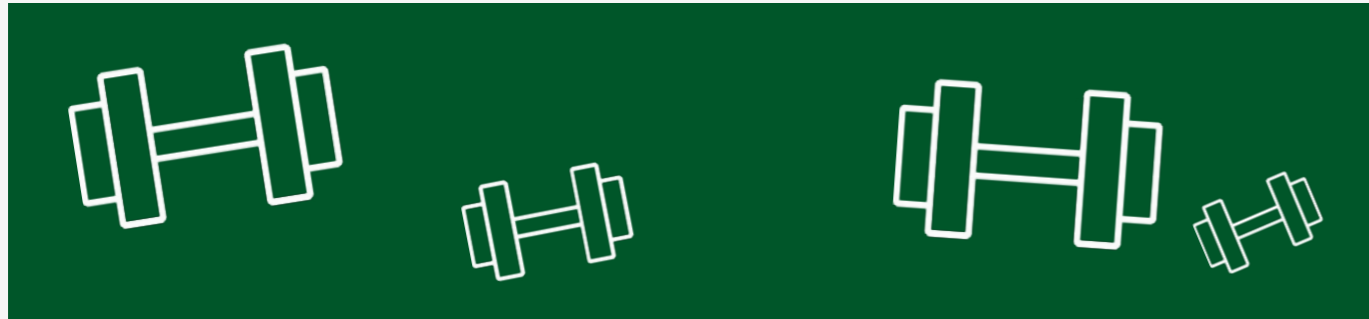
Be Well

**Key:** ● Mental Wellbeing ● Financial ● Physical ● Social

- Advice about budgeting, saving and debt
- Divorce and separation support
- Advice about consumer disputes
- Legal and medical information service
- Wellbeing advice and support
- Health and fitness plans
- Immediate crisis intervention such as what to do after a fire or flood in your property
- Counselling; Telephone and/or face to face bereavement
- Offers on selected Legal & General products and services
- Telephone access to a care expert for guidance about a loved one's later life care needs



# Case studies



## Edward's story - building a fitness plan

Edward started the new year with a decision to get back to fitness. His local gym had closed due to Covid and he hadn't ventured back but missed the motivation and structure it gave him.

### 24/7 access to the 'My healthy advantage' app

Easy access via the app meant it was easy for him to keep on track and he was able to build a plan around his new home working environment.



## Louise and Peter's story - looking after their financial wellbeing

Louise and Peter were keen to help their 2 children towards a deposit on a place of their own. After graduating from Manchester, they had both found jobs in the city, but rising house prices meant buying somewhere was proving harder than they'd thought. They decided to buy somewhere together, but still couldn't afford it. With the help of a Legal & General Lifetime Mortgage, a loan secured against their home, Louise and Peter decided to use some of the equity on the family home to help their children get a deposit.

### Using the Umbrella Benefit's scheme

As Peter's employers had our group protection policy, they received financial advice from Legal & General, who explain their children may have to pay inheritance tax as they were gifting cash and a £250 voucher.

This case study is fictional and has been used for illustrative purposes.

## 2. Get better: Help people to get better when accident or illness strike

When many employees become ill or are injured and can't work, they need support to get better and back to work. From an extensive range of rehabilitation services our expert group income protection claims team build a care pathway around the individual by tailoring support to the employee's needs and circumstances. We see the person – not the illness. Where appropriate, we'll fund support without the need for a GP referral or NHS waiting lists.



*"Our wellbeing support to help employees get better can be accessed via multiple channels including telephone, email, online and face-to-face support where needed/appropriate. Making support accessible is key for early intervention and subsequently a quicker return to work and better mental health outcomes for employees."*

**Vanessa Sallows,**  
**Claims and Governance Director,**  
**Legal & General**



## 2. Get better: Help people to get better when accident or illness strike

Get better

**Key:** ● Mental Wellbeing ● Financial ● Physical ● Social

- Counselling – up to 8 sessions with Group Income Protection
- We provide talking therapies, such as Cognitive Behavioural Therapy, that are provided in the manner the employee chooses – for instance this can be provided over the phone, in-person face to face, virtual face to face and/or online. We call it patient choice.
- Online trauma course
- Fully funded early intervention treatments
- Specialist care pathways
- Physiotherapy support
- Structured return to work programme
- Access to work assessment

**The following are available exclusively for Critical Illness customers:**

- Second medical opinion, nurse support services and medical concierge for critical illness diagnoses



# Case studies

## Amanda's story - Musculoskeletal and Rehabilitation

### Supporting a second knee replacement

Amanda's employer contacted Legal & General when she underwent a second knee replacement. Aged 52 and working as a Personal Assistant in a financial firm, Amanda had a history of arthritis. Two years before, our Rehabilitation Team had successfully supported her recovery following her first knee surgery. Amanda reported this was a positive and helpful experience, so was keen to engage with our treatment again.

### Creating a care pathway after surgery

When we spoke with Amanda, she had already undergone her second knee replacement and was having physiotherapy through her private medical insurance – so did not need us to organise this for her. As part of creating her care pathway, our Rehabilitation Team arranged a six week phased return to work, based on the beneficial help she had received during her first surgery.

### A smooth return to work

Amanda's outlook was positive regarding her recovery. She said the return to work plan created with our Rehabilitation Team acted as a good, confidence-boosting prompt in discussions with her manager. The team kept in touch with her, to make sure her phased return was going well.

Amanda reported that her surgery had been life improving. She thanked our specialists, feeding back that our help had been beneficial during both her post-surgery absences, assisting in her smooth return to work.

*This case study is based on an actual event but has been amended to protect the identity of the individual*

# Ellie's story - Returning to work after cancer

## **An unexpected diagnosis**

Ellie was aged 27 and working as a Product Support Technician when diagnosed with Non-Hodgkin B Cell Lymphoma. As a young, active person, this news came as a shock. Ellie's treatment began just three days later due to her age, and the aggressive nature of her cancer. She underwent six cycles of chemotherapy over six months and the next stage in her treatment would be to get a scan.

## **Meeting our rehabilitation team**

After Ellie had finished her chemotherapy, she met face to face with our Rehabilitation Specialists. Her line manager had decided to call to ensure Ellie had the support she needed for her recovery. They carried out an assessment, to establish what treatment and care pathway would be most beneficial and appropriate.

Ellie shared the issues she was experiencing, which included extreme fatigue, difficulty concentrating and being unable to drive or exercise. She was receiving help from a young person's cancer charity, so felt she had enough support with her mental health. Had she not felt this way, she could have been supported by Employee Assistance Programme Counselling.

The Rehabilitation Specialist kept in touch with Ellie. When her scan showed she needed further treatment, this time radiotherapy, her focus was on staying positive and putting together a plan for returning to work.

## **Support for returning to work**

Taking Ellie's worries about post-treatment fatigue into consideration, our in-house Rehabilitation Specialist liaised with her line manager and arranged a one-month phased return to work when she was ready. They also recommended the options of flexible working patterns, regular breaks, and being able to work around medical appointments. It was important to Ellie that she returned to normal life. With her tailored return to work plan in place she was able to resume her role, while waiting for her final scan results and her all clear from cancer

*This case study is based on an actual event but has been amended to protect the identity of the individual*

### 3. Be supported: help support employees when they need it most

When someone is ill and can't work, the bills don't stop coming in. Financial support through prompt claims payment helps employees and their families. Group income protection claims are paid to the employer to be passed on via payroll and will cover a proportion of the employee's salary.

And if an employee returns to work but later needs help, we're there to support with our unique mental health relapse prevention programme.



We understand how important it is to manage claims quickly, efficiently and with sensitivity. We try to keep the claims process straightforward and pay out on accepted claims as quickly as possible. In 2021 we paid a total of £335m in Group Protection claims (Life Assurance, Group income protection and Critical Illness) claims.

Source: Legal & General claims data 2021

Be supported





### 3. Be supported: help support employees when they need it most

Be supported

**Key:** ● Mental Wellbeing ● Physical

- Counselling – up to 8 sessions with Group Income Protection Mental health relapse prevention programme
- Pain management
- Bereavement support and crisis intervention
- Self-help tools available from My HealthyAdvantage app
- Online articles, insights and webinars



# The right support, at the right time

We're a leading provider of Group Protection cover in the UK with 90 years of expertise and knowledge. We looked after over 5,500 group protection policies and provided protection to almost 1.8 million employees at the end of 2021.

## How our Group Income Protection helped employees return to work

Our claims team works hard to deliver tailored, individual care to employees from the start where appropriate, giving them the opportunity to return to work sooner. This could help reduce the impact of absence on employees' lives, and minimises the financial and operational impacts on businesses.

**In 2021, our active intervention enabled:**



**890**

Employees to return to work within the deferred period



That's **20%**

Of the industry total 4,395 as reported by GRiD



**251**

Further employees were able to return to work, following a period of benefit and with the help of our active intervention



**2,569**

Psychological and physiotherapy treatments were also arranged and paid for by us

## Delivering positive outcomes

Group Income Protection (GIP) claims

82%

85%

Mental health claims

91%

92%

Musculoskeletal claims

81%

85%

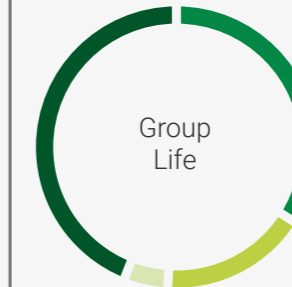
Cancer claims

31%

40%

- Before the end of the deferred period, the % able to return to work
- Within the first year of absence, the % able to return to work

## Claims payments



Total paid **£252.2m**

- Top 4 claims paid
1. Cancer
  2. Heart Disease
  3. Neurological
  4. Respiratory



Total paid **£70.5m**

- Top 4 claims paid
1. Mental wellbeing
  2. Cancer
  3. Neurological
  4. Injuries



Total paid **£13.1m**

- Top 4 claims paid
1. Cancer
  2. Stroke
  3. Heart attack
  4. Multiple Sclerosis

The GRiD claims data survey was undertaken among its provider members and the figures are an accurate representation of the current Group Risk market in its entirety. Respondents provided figures for Group Life, Group Income Protection and Group Critical Illness claims for 2021.

To appreciate how we assess claims, the cover we provide and the terms we use, please visit our website for a copy of our technical guide.

[legalandgeneral.com/groupprotection](https://legalandgeneral.com/groupprotection)

# Get in touch

To find out more about how our Group Protection proposition can support the wellbeing of your / your client's business, please contact us to chat through your needs.

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**Visit our website**

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