

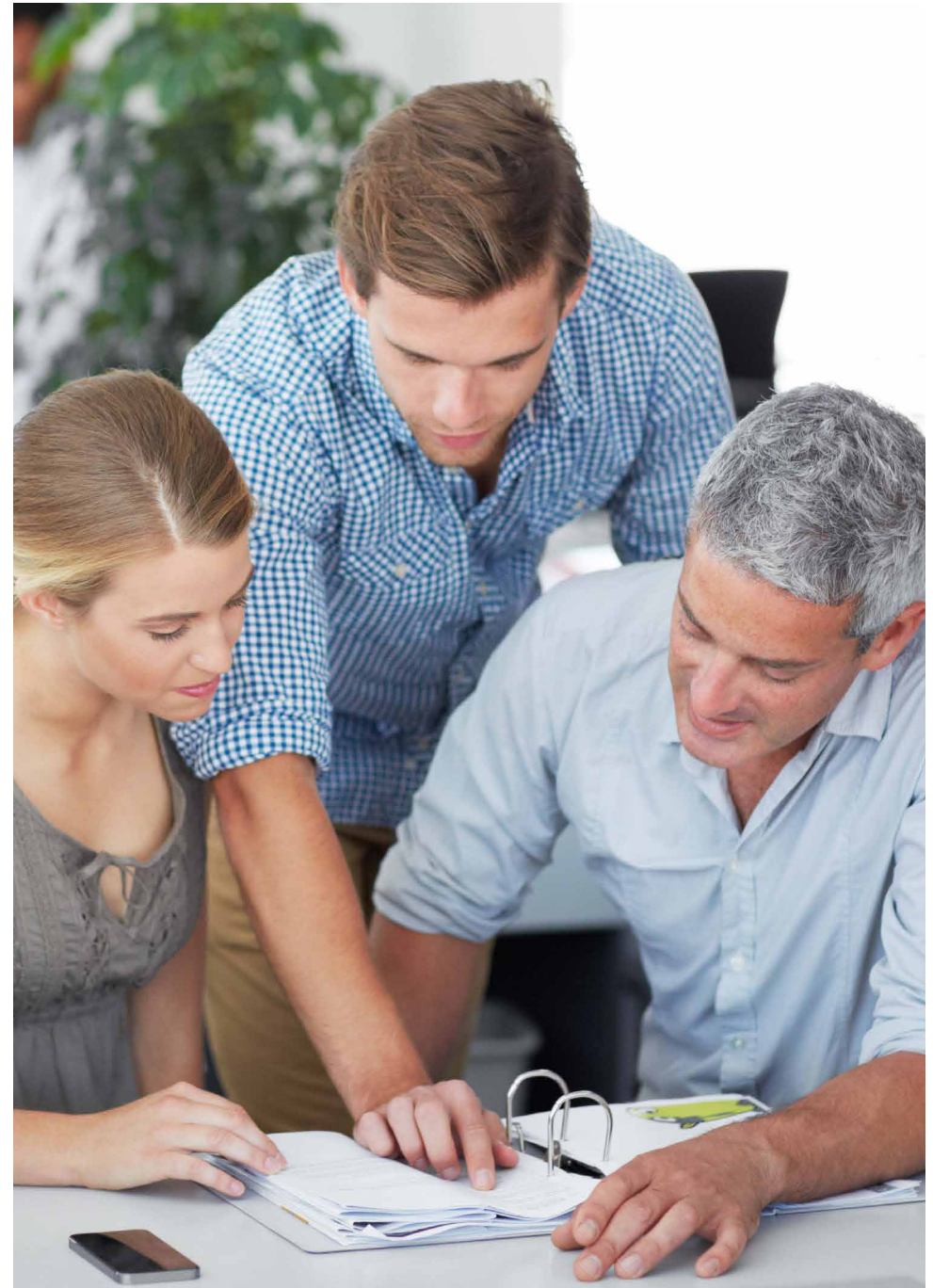


Helping your employees to stay healthy and happy in work

Group Income Protection

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Be well. Get better. Be supported.

Our Group Income Protection aims to provide your employees with a regular income if they cannot work because of a long-term sickness or injury. As well as financial support, our rehabilitation services, where appropriate, can help provide funded, personalised treatment pathways for the individual. Giving them every opportunity for a quicker return to work.

With our Group Income Protection cover we also provide a range of health and wellbeing support tools and interventions designed to help your employees through whatever life brings at them 24/7, 365 days a year. As we understand an active, engaged and productive workforce is the lifeblood of any organisation.

This could help reduce the impact of absence on your employees' lives and minimises the financial and operational impacts on your business.

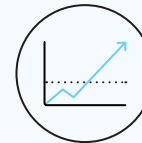
Why other employers buy Group Income Protection



Helps retain and attract staff



Drives engagement



Help to minimise the financial impact on their business and employees.



Helps manage and prevent absence

The need for Group Income Protection

None of 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 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 24 days without their regular employed income.

The facts speak for themselves:

46%

Almost half of all households feel losing their income is one of their biggest worries if they are unable to work

£2,729

The average household has £2,729 in savings, yet the amount needed to feel financially secure is £12,207

2 in 5

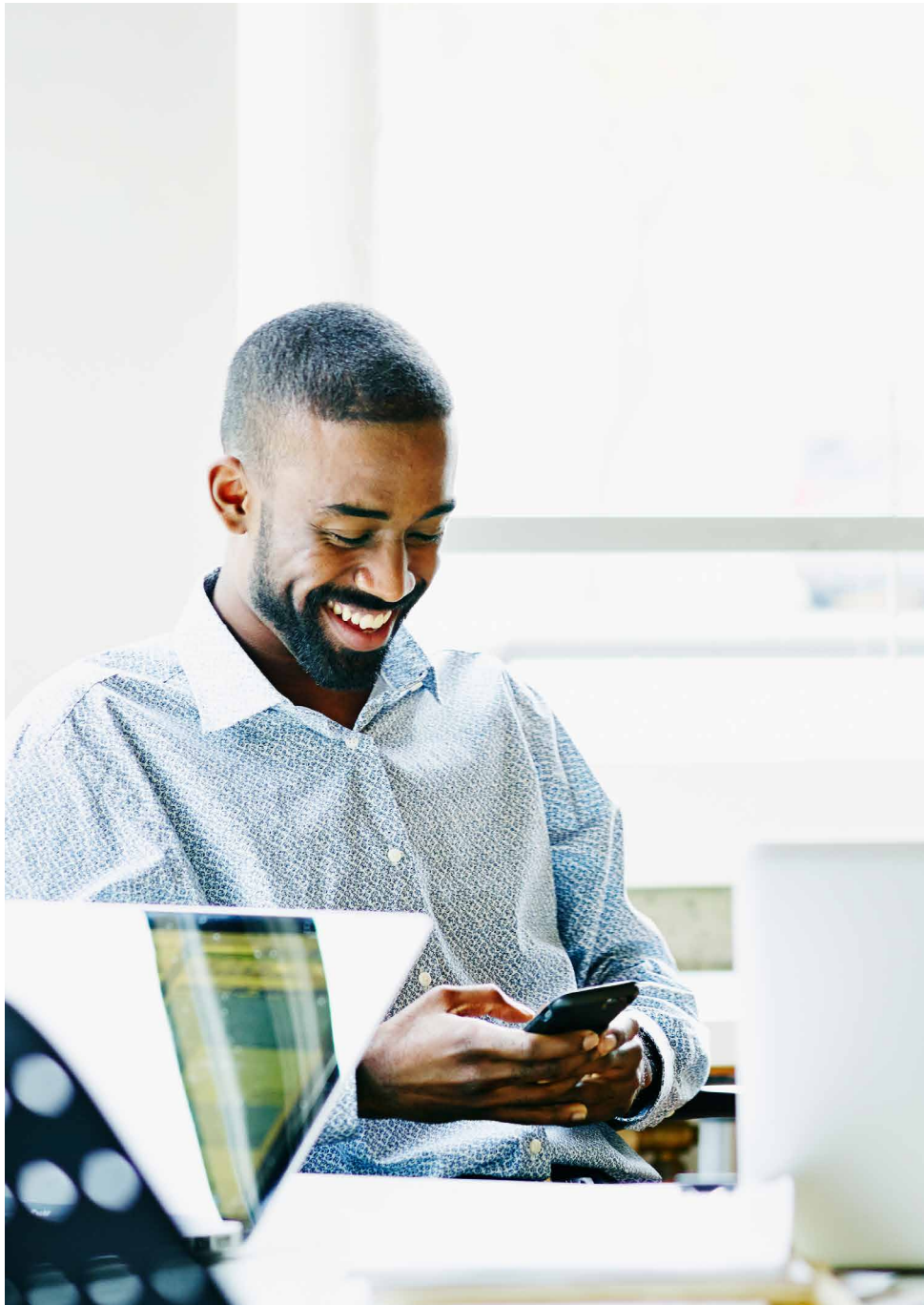
2 in 5 households have less than £1,000 in savings. In fact 1 in 5 have no savings at all

Sources: Based on data from an online survey of 2,739 UK respondents, conducted in April 2020 for Legal & General by Savanta.

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 or more 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)
- Employee Assistance Programme and absence/claims management tools.
- Employee Assistance Programme is available at no extra cost 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.



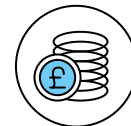
Delivering brilliant digital experiences

Workplaces are changing. Many of the UK's workforce now work remotely. So it's important that access to wellbeing support is available at the touch of a button.

Designed to keep employees healthy and happy at work, our Employee Assistance Programme is offered to employers at no extra cost. Available to all employees of our group protection customers, including those we're not covering, this comprehensive support from Health Assured is available 24 hours a day, 365 days a year.

We've partnered with Health Assured to provide a health and wellbeing app that offers proactive wellbeing tools and engaging features. Each feature has been carefully built with the user's wellbeing in mind. The app allows users to set bespoke goals and achievements using personalised metrics.

Improving the health and wellbeing of your employees



Financial wellbeing

Specialist debt management advice, Divorce and separation support, Legal information service.



Physical wellbeing

Support to quit smoking, Advice about losing weight, Mini health check, Medical information and practical advice.



Mental wellbeing

Weekly mood tracker, Stress management, Telephone counselling, Structured counselling – up to 8 sessions.



Social wellbeing

Self-help tools, Articles, insights and webinars, Advice about consumer disputes.

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

- Onebright 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.



We're focused on providing positive treatment outcomes

In 2021, our active intervention enabled:

82%

of employees able to return to work before the deferred period

81%

of employees able to return to work before deferred period - PhysioMed

91%

of employees able to return to work before deferred period - Onebright

Return to work assessments

- Working with Income Protection Services, we offer end-to-end support following injury, illness or a long-term health condition.
- They provide best practice vocational rehabilitation based on a detailed understanding and assessment 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.



Physiotherapy treatments

- Physio Med 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 five 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.



Market leading is based on 11% of all those covered, protected by our group income protection whilst supporting 30% of all those able to return to work within the deferred period.

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 2021:

- We arranged and paid for 2,569 psychological and physiotherapy treatments.
- Paid a total of ££70.5 million in claims.
- With an average pay out of £20,310.

Early intervention support through our Group Income Protection product can help provide a range of benefits for your business

Shorter absences

Over the past year our early intervention supported employers long term absent employees by enabling them on average to return to work 6 weeks before the end of the deferred period. The deferred period is the time between an employee being first absent to when we'd begin paying a regular benefit amount for eligible claims and is typically 26 weeks although this can vary depending on your needs.

Reduced costs

Therefore, our fully funded treatment, where appropriate, could save businesses on average £578 in Statutory Sick Pay (SSP), per employee who is long term absent. Compared to those businesses whose employees received SSP for the full 26 week deferred period.

Better mental health outcomes

We also supported long term absent employees with mental health conditions, enabling them, on average, to return to work 8 weeks before the end of the deferred period. Therefore, where appropriate,

our fully funded treatment could save businesses on average £770 in SSP, per employee who is long term absent for mental health reasons. Compared to those businesses whose employees received SSP for a full 26 week deferred period.

Engaged workforce

Recent data showed that employees supported by our award-winning Employee Assistance Programme provided by Health Assured, saw an 11% increase in work engagement plus a 24% increase in life satisfaction. We strongly believe, that that when employees are happy, productivity increases and businesses can thrive.

More than just financial protection

Our benefit team fully manages an absence from start to finish, in collaboration with our expert partners, keeping employers and employees engaged throughout the process. This advice aims to be invaluable, as we do the work keeping employers informed and enabling them to focus on running their business.

Why Legal & General?

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.

Be Well hub: the wellbeing hub for employers

Available to all employers, our Be well hub provides access to a range of wellbeing resources, designed to help your clients actively manage their employees' wellbeing.

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 we're not covering. 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.

Be Well Helpline

Our Be Well Helpline provides dedicated support for HR and Line Managers to help provide early intervention advice for managing employees with health conditions, and providing support to prevent absence in the workplace.

Later Life Care

Our Care Concierge service provides employees with support to help them understand, find and fund later life care for their elderly relatives. Taking the stress away from them, and giving peace of mind that their loved ones are looked after.





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 026 0094

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

Email: employer.services@landg.com

Visit: legalandgeneral.com/employer/group-protection/

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