

Help is at hand

As this Group income protection policy is taken out by your employer we recognise you may not fully understand how it works or why it is in place.

This document aims to give you more information about the cover and explain what happens next.



What is Group income protection?

Group income protection aims to pay a proportion of your salary to your employer if you are unable to work long term due to illness or injury. There is a waiting period (for example 26 weeks) from when you are first unable to work to when the benefit payments start being paid. This is called the deferred period. The deferred period and proportion of salary is set by your employer when they first take out the policy.

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 our clinical team or specialist providers we work with, at no cost to you, to support a return to work where appropriate.



What happens next?

On the following page is a brief overview of how the claim process works. You can find out more on how the claim will be assessed and how we'll support you here –

[Interactive Group income protection document.](#)

We know that absence from work can be a challenging time so if you need any help with completing our Member's Statement (which is our claim form) please contact us and we'll help you.



The Claim Process



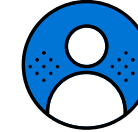
1

To start the process we need you to complete a claim form called a Member's Statement – this gives us your medical consent and permission to assess your employer's claim.



3

We'll keep your employer informed of your progress throughout the claim journey and will notify them of any decisions we make in respect of the claim.



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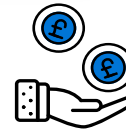
Once in payment, regular reviews of the claim will take place to ensure you continue to be eligible for the claim payments.

And, where appropriate, we'll put together a Return to Work Plan with you and your employer.



2

Upon receipt of the Member's Statement we may request medical information from your GP and any treatment providers involved in your care. We may then refer you to our own internal Clinical team or one of our expert external specialist providers for treatment.



4

If you can return to work before the end of the deferred period, then no benefit may be due. However, if you're unable to return to work before the end of the deferred period we will let your employer know about any benefit that becomes payable.

Contact us

If you need any support completing forms or have any questions at all, please speak to your claims assessor who will be happy to help. Otherwise call or email us on the following:



groupprotection.benefitsmanagement@landg.com



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