







THE LEGAL & GENERAL DIFFERENCE

	Our Group Income Protection includes comprehensive, bespoke Return to Work programmes and a unique Relapse Prevention Programme .
	Treatments are paid for and arranged by Legal & General without the need for a GP referral .
	We arranged and paid for over 5,100 psychological and physiotherapy treatments in 2016.
	Our team of Benefit Managers and Assessors own each case through to return to work or claim.
	Our in-house Rehabilitation team are all medically trained, including Occupational Health, Occupational Therapists, Registered nurses and physiotherapists.
	The team is led by Vanessa Sallows who is also a member of the Expert Advisory Groups on mental health run by Departments of Health, and Work and Pensions.
	All the employees we help are treated as individuals as we seek to understand all issues, not just those presenting initially.
	One in four of the employees who received insurer support in 2016 and returned to work within the deferred period were Legal & General customers.

i **USEFUL INFORMATION**
 Visit our website
www.legalandgeneral.com/group-protection
 for more information about our Group Income Protection proposition and the support available.
 Learn about what we can and can't cover and how we assess claims in our Technical Guides.



FUNDED MENTAL HEALTH TREATMENT FROM AN AWARD WINNING PROVIDER.

As part of our commitment to helping employers improve workplace wellbeing we work with carefully selected specialist partners.

Our Group Income Protection includes proactive and funded treatments, where appropriate, from CBT Clinics for employees who are off work due to mental health problems.



A COSTLY ISSUE THAT'S GETTING BIGGER.



OF US EXPERIENCE A MENTAL HEALTH PROBLEM EACH YEAR.

Mental health conditions are now the most common cause of a long term absence (four weeks or more) and the second most common cause of short term absence, according to the CIPD (Chartered Institute of Personnel Development). They report that stress and other mental health issues such as depression and anxiety account for over 40% of long term absences.

And it's an issue affecting more people; 1 in 4 people will experience a mental health problem in any given year. Without effective support, short-term problems can develop into long term sickness and the absence extends from weeks into months. After six months of absence, the probability of an employee being able to return to work can reduce by 50%.

EARLY INTERVENTION AND FUNDED TREATMENTS.



Recognising the significant impact psychological absence has on a business, we work exclusively with CBT Clinics to deliver comprehensive support for all insured employees who need it. We work with employers to help them notify us of absence as early as possible. We can then arrange a referral to CBT Clinics, with contact made within 48 hours and treatment starting within 10 days. Accessing our funded treatment means employees avoid lengthy NHS waiting lists and are able to return to work sooner. What's more, there's no additional cost for them or their employer.

CBT CLINICS – PROVIDING EVIDENCE BASED TREATMENT PATHWAYS.

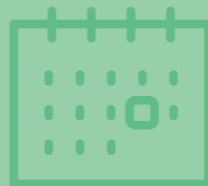


Network of **2000 therapists and psychologists** throughout the United Kingdom



Providing a variety of talking therapies

In 2015 **80% of the mental health absences** reported to Legal & General were able to return to work



Award winning provider of effective and innovative solutions



The online programme is underpinned by clinical research

A company founded and led by **clinicians**



Treatment can be delivered face to face, or via secure video call, telephone and online channels

Client satisfaction ratings **over 97.5%**



Easy for employees: **average distance** travelled to appointments is **8 miles**



OUR SEAMLESS TREATMENT PATHWAY

STEP 1

Psychological Assessment
Face to face/remote consultation to recommend treatment pathway

STEP 2

Return to work focussed psychological treatment
Evidence based treatments delivered face to face, by telephone or by secure video call

STEP 3

Return to work

STEP 4

Relapse prevention programme
12 month access to online self-help platform