



## Care Concierge

A personal service to help your employees understand, find and fund later life care.

Care Concierge is brought to you by Legal & General to help provide additional wellbeing support for your employees as part of our Group Protection offering.

Care Concierge is a telephone service which allows your employees to speak to a Care Expert about their loved-one's later life care needs. And because you have a Group Protection policy in place – your employees will be able to access the Guidance package level for free.

## About Care Concierge

If you think that someone you know might need care, it can be difficult to know where to start looking or what your options are.

Care Concierge is a confidential telephone guidance service that can help your employees understand and find later life care. Providing extensive knowledge in the care industry that's entirely impartial.

Whether someone has an immediate need for care, is doing some research or would just like an informal chat, they don't have to shoulder the burden alone.

## The Care Experts

- **30+ years' experience** across the team
- **Backgrounds in nursing**, social care, care home agencies and quality assurance
- **Qualifications** in nursing, social care, health care and project management

## How we can help Employees

There's a lot to consider when looking for care, and it's important employees get the support they need.

Research has shown 50% of employees take time off work due to an elderly care need for a loved one. So whether someone isn't sure where to start, needs help to understand what type of care is needed, or is worried about the cost of care, help is at hand.

- Help employees **find the right care**, regardless of what type of care is needed.
- Expert help to find care **as quickly as possible**, in as little as 24 hours if needed.
- Provide support to make sure the funding and benefit options that might be available to employees are understood, so they can get the **best care that they can afford**.

## How we help Employers

**88% of employees do not feel supported by their employer when it comes to the later life care space\*.**

\*Source: Care Sourcer.

Putting the simplest form of elderly care in place can take two weeks with additional time off for employees suffering with the stress and anxiety it causes.

Care Concierge service not only provides support to help employees understand the care options they face, but also, due to their expertise, greatly reduces the time it takes for them to find that care - keeping employees both in control and in work.

## Care Concierge service and fees

The Care Concierge service is flexible to give as much or as little support as needed. The Guidance level is provided to all Legal & General Group Protection customers at no extra cost, and employees can choose whichever level is right for them, or upgrade at any time.

There is no obligation to proceed with any further service after someone has taken their **FREE** telephone consultation.

No fees are charged without an employees explicit agreement.

Signing up is quick and easy, and employees can chose to submit payment securely over the phone if they choose to upgrade their service.

The terms and this service can be reviewed or withdrawn at any time.

## Employer considerations

Our current understanding of the Tax rules is that providing this service will not attract a 'benefit in kind charge' as long as all your employees are able to access it.

The service is available to all your employees regardless if they are covered under the group protection policy you've taken with us.

## Care Concierge service and fees (continued)

As an employee benefit, the Guidance level is provided for at no extra cost and there's no need to proceed with any further services afterwards. If an employee wants further support, they could take up one of the further Care Concierge services, based on their needs. The Research and Liaison charges of £240 and £480 are a one off cost for extensive access to a care expert for the entirety of the care journey.

		GUIDANCE Free	RESEARCH £240	LIAISON £480
Telephone support from an expert	30-minute telephone consultation	✓	✓	✓
	Extensive further telephone consultations with you and your family		✓	✓
	Telephone liaison with Local Authority, hospital discharge, social workers and care providers on your behalf			✓
Care planning	An understanding of what kind of care is needed and how to arrange this care	✓	✓	✓
	Care plan of suitable care options and providers tailored to your needs		✓	✓
	Scheduling of care provider meetings or organising care home tours			✓
Care funding	Guidance on typical care costs and the ways of paying for your care	✓	✓	✓
	Review of all aspects of funding and relevant benefits for your situation, including local authority and NHS support		✓	✓
	Negotiation of care costs on your behalf			✓
Care follow-up	Email summarising everything discussed, care guides tailored to your situation, and list of relevant services	✓	✓	✓
	Detailed written personalised care plan tailored to your personal needs		✓	✓
	12-week review and monitoring of the care undertaken			✓

# Get in touch with Care Concierge

**Freephone 08000 608823**

Monday - Friday, 9am-5pm

to speak to one of the team.

All calls to this number are free. Please note, calls may be recorded and monitored. Personal data will be treated in line with Data Protection legislation and our Privacy Policy which can be found at:

[www.legalandgeneral.com/privacy-policy/](http://www.legalandgeneral.com/privacy-policy/)