

## Be Well. Get Better. Be Supported.



Guide to our **Group Life Assurance** wellbeing services









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### Our commitment to employers and their employees

Our Group Protection policies give employees and their families more than just financial help. We want to help employees Be Well, Get Better, and Be Supported. when they need it. That's why we give them access to support services that help them to manage their health and access tailored support both dayto-day, and their families in the event of an employee's death.



provides vital financial support for employees' families should they pass away. It also comes with bereavement support services for the family to help them through the emotional trauma of losing a loved one."

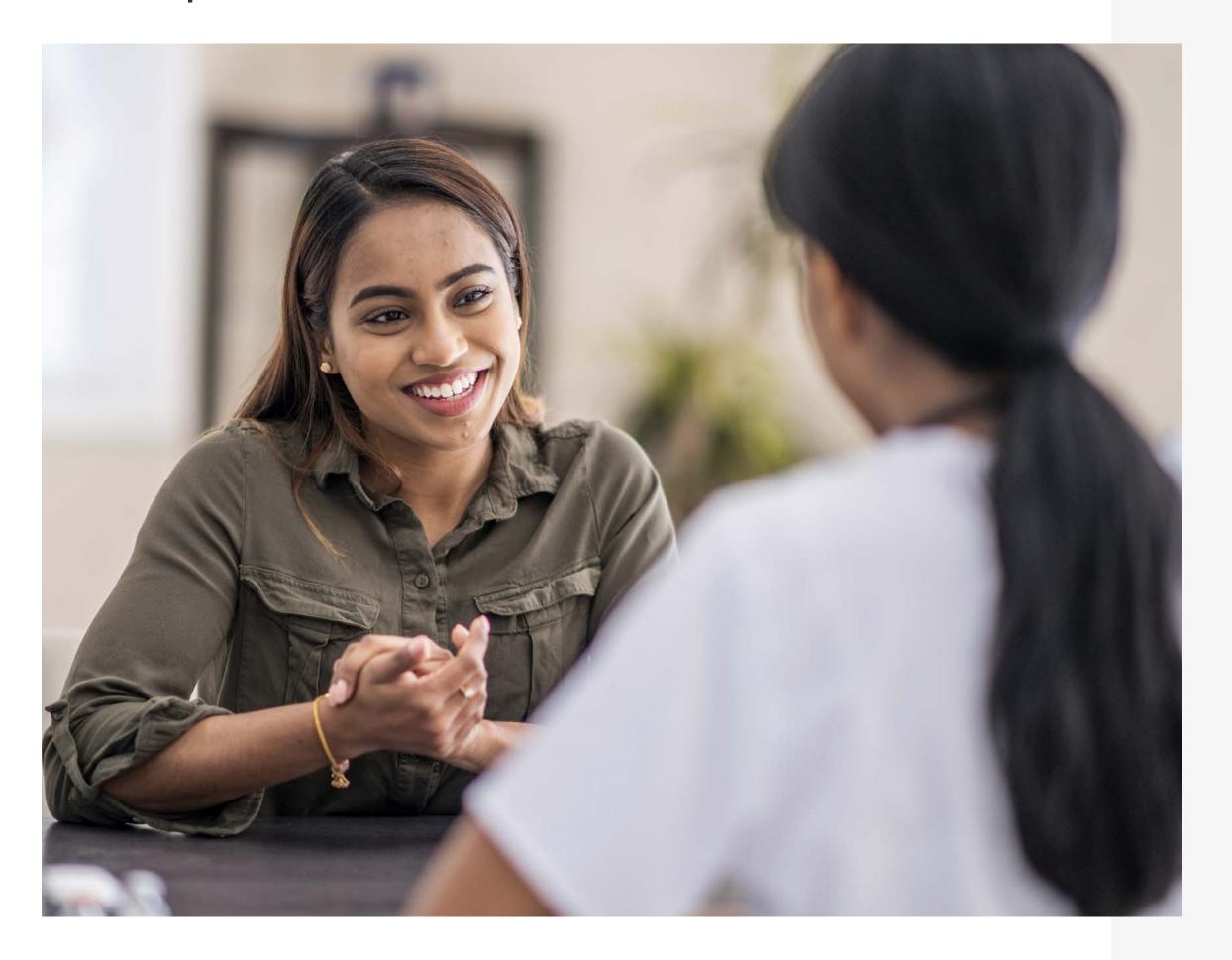
"Our Group Life Assurance

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



# Wellbeing services at a glance

For Group Life Assurance



#### Be Well.

#### **Employee Assistance Programme**

Our Employee Assistance Programme (EAP) is a free, day-to-day wellbeing and counselling service that provides in the moment support to employees and their immediate family, 24/7 and 365 days of the year.

#### **Later life care**

Our Care Concierge service supports employees in understanding the care options available for themselves or their elderly relatives.

#### Get Better.

#### Face-to-face bereavement counselling

Bereavement assistance and eight bereavement counselling sessions for the immediate family of an employee we're covering in the event of their death, through our Employee Assistance Programme.

#### - Be Supported.

#### **Prompt financial support**

We aim to pay claims promptly, lump sum payments are usually made within five working days of receiving all the information we need.







## Employee Assistance Programme

With a Group Life Assurance policy, all employees have access to our Employee Assistance Programme (EAP), provided by our partner Spectrum.Life. Our EAP is a free, day to day wellbeing and counselling service that provides in the moment support to employees and their immediate family, 24/7 and 365 days a year.

#### Get Better.

The EAP in the form of Bereavement Counselling, is also available to an employees immediate family in the event of their death, for practical and concerns such as legal and tax issues, as well as emotional support to help families deal with grief and anxiety.

#### **Key services**

#### **Confidential 24/7 helpline**

Employees can speak in confidence to experienced counsellors and advisers for friendly, nonjudgemental support and information, 24 hours a day, 365 days a year. It's accessible worldwide by phone, WhatsApp and SMS.

#### Medical helpline

Whether employees are looking for a sympathetic ear or practical guidance, they can speak to a qualified nurse about a range of medical or health-related issues.

#### **Legal information service**

Legal issues can be worrying, so it makes sense to get free, initial information from a trained legal professional. The EAP can put employees in touch with solicitors who can help with a wide range of issues.

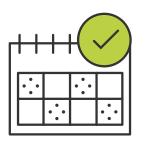
#### Spectrum.Life app

As well as the EAP support, employees can use Spectrum.Life's app to access on-demand tools and resources to manage their day-to-day wellbeing. Here they'll be able to access a digital gym, fitness plans, nutrition plans, podcasts, a monthly wellbeing webinar series, shopping discounts and much more.

#### **Key benefits**



Easily accessible, independent emotional and practical help



Can be accessed at any time; and there doesn't have to be a claim



Includes an app for ongoing health improvements



Access to a fully qualified nursing team for medical and health-related issues

#### How to access support



#### **Telephone**

Available 24 hours a day, 365 days a year.

UK Freephone: 0800 316 9337 WhatsApp and SMS: Text 'hi'

to 07418 360 046



#### Spectrum.Life app

Monitor and improve wellbeing from a smartphone. Search 'Spectrum.Life' in the App Store or Google Play.

To access the mobile app for the first time, employees need to enter the access code: BeWell



#### **Online**

Visit: legalandgeneral.com/eap

Access code: BeWell









Care Concierge is a personal service to help employees understand, find and fund later life care for their loved ones or themselves. It's available to employees at no extra cost. The support of our knowledgeable care experts and key partners is designed to make Care Concierge the go-to resource for any questions about later life care.

#### **Key services**

#### **Confidential, expert support**

Employees have ongoing one-to-one telephone support and can speak to a named care expert throughout the journey.

#### **Tailored resources**

Our care experts guide employees towards relevant online tools, care guides and resources, and provide a tailored care plan.

#### **Arranging care details**

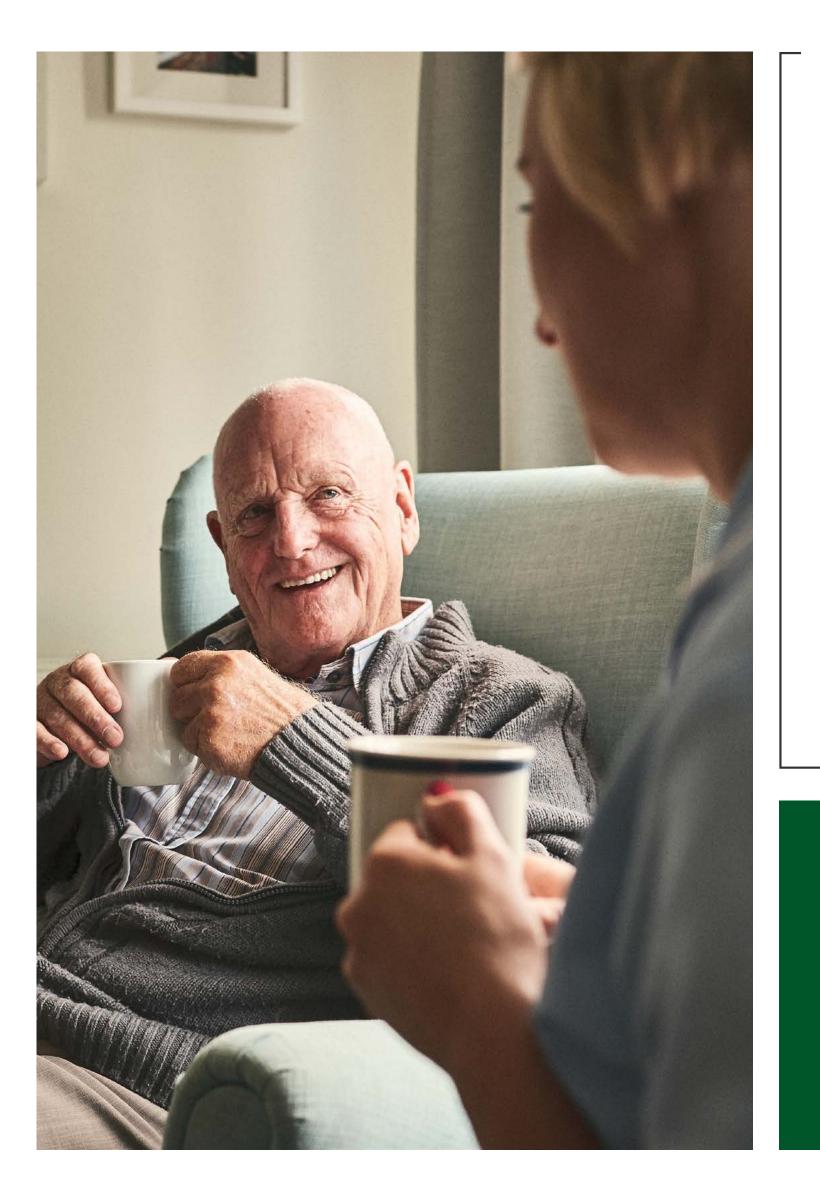
Employees can get help with finding and arranging immediate or future care, as well as find out more about power of attorney.

#### **Funding help**

Employees can use the service to explore their entitlement to NHS funding, perform a benefit entitlement check and evaluate if they are eligible for government support. They'll also receive access to financial advice about funding care.

#### Help with home care

Our care experts can discuss home adaptation and home help options with employees.



#### **Key benefits**



To understand the care and funding options available



Reduce the time spent to find the right care solutions



**Empowering** employees to feel informed



Heightened morale and workplace engagement

#### How to access the service



#### **Telephone**

Monday-Friday 9am-5pm

Freephone: 0800 608 823

Telephone calls may be recorded and monitored.



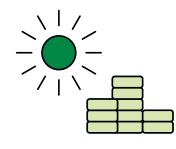


## Financial protection

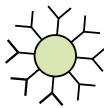
Group Life Assurance pays employees' loved ones a lump sum or a dependants' pension if the employee dies. We aim to pay the claim promptly, so the employee's family has one less thing to think about at a difficult time.

**Group Life Assurance** Total paid in 2021





#### Top 4 causes of claims paid:





2. Heart disease



3. Neurological disease



Respiratory disease









## Further wellbeing support

To support their employees, employers have access to the following wellbeing services at no additional cost.

Be Well hub

A range of wellbeing resources designed to help employers actively manage their employees' wellbeing.

HR Communication Toolkit

Employers can use the HR Toolkit to effectively communicate benefits to employees.

**Umbrella Benefits** 

Employees can take advantage of discounts and offers from selected Legal & General products.

Wellbeing Advisory Board

A group of experts across a range of clinical, occupational and vocational rehabilitation fields to guide employers in finding answers about employee health issues.

## Find out more about our Group Life Assurance cover

#### **For Advisers**

Call us: 0345 026 0094

Lines are open Monday to Friday 9am to 5pm (we may record and monitor calls)

Email: group.protection@landg.com

Visit: Adviser website

#### **For Employers**

Call us: 0345 072 0751

Lines are open Monday to Friday 9am to 5pm (we may record and monitor calls)

Email: employer.services@landg.com

Visit: **Employer website** 

