



MMB Elect

# Be Well. Get Better. Be Supported.



Your employer guide to the wellbeing services provided with our **Group Income Protection** cover





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# An Employer's Guide to Group Income Protection

Our partnership with MMB Elect means that you instantly benefit from exclusive access to our most comprehensive range of workplace protection benefits yet. You'll be able to take advantage of our Group Income Protection cover with additional support across all three of our health and wellbeing pillars.

## More than just financial benefit

Our Group Income Protection aims to provide employees with a regular income if they can't work because of a long-term sickness or injury.

As well as financial support, our vocational rehabilitation services can help provide funded, personalised treatment pathways for employees where appropriate – helping them return to work. This could help reduce the impact of absence on employees' lives and minimise the financial and operational impacts on businesses.

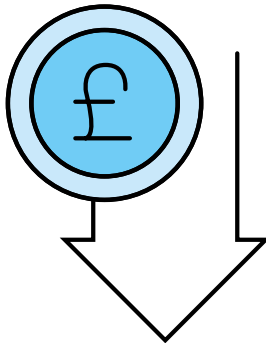


# Why is Group Income Protection important for employees?

We understand an active, engaged and productive workforce is the lifeblood of any organisation. With our Group Income Protection cover we also provide a range of health and wellbeing support to help employees Be Well. Get Better. Be Supported. This includes a range of tools and interventions designed to help them through what life brings, 24/7, 365 days a year.



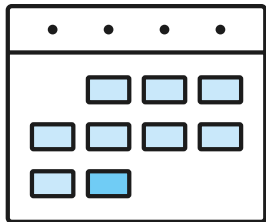
**33%** of employees believe their employer would pay them if they couldn't work for more than a month. But many employees could be far less financially resilient than they think.



...employees could struggle to budget on just **£109.40** of Statutory Sick Pay a week...



With the average household spending **£646.15** a week on running costs...



...or the weekly **£84.80** that someone over 25 would receive in Employment and Support Allowance when SSP ends at 28 weeks.



## Adding value to businesses and employees

Employee health and wellbeing is more important to businesses than ever:

**37%**

Employee health and wellbeing is the top stressor for businesses with 50-249 employees

**32%**

It's the second biggest stressor for businesses with 10-49 employees, just behind workload/working hours

**84%**

of employees are more likely to apply for jobs with businesses who are open about supporting employee health and wellbeing



# What's included in Group Income Protection?

Our Group Income Protection is designed to help ensure employees and their families are supported financially, practically and emotionally when unable to work long-term due to illness or injury. It also offers extra wellbeing services which employees and their families can access to take care of their day-to-day wellbeing.



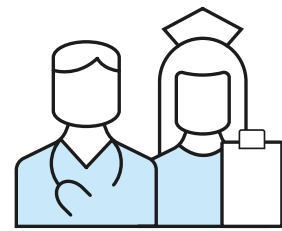
## Fully funded vocational rehabilitation support

We can arrange and fund rehabilitation where appropriate, to help employees return to work as quickly and effectively as possible, without the need to wait for a GP referral.



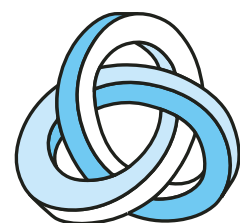
## Comprehensive cover limits

Our cover gives employees a regular income if they can't work long-term due to illness or injury, with fast claims payments.



## Access to an in-house clinical team

We have our own in-house clinical team who are all medically trained. The team provide an end-to-end service. They'll work with the employee at the beginning of their absence and stay in touch throughout their treatment to help facilitate (where possible), a smooth transition back to work.

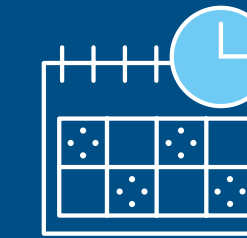


## Access to our Be Well. Get Better. Be Supported. wellbeing services

Our comprehensive support goes beyond financial payments with our extensive range of holistic wellbeing services.



## Specialist return to work support from day one



### Intervention at the earliest opportunity

We assess the employee's situation and decide on the most appropriate course of treatment, working with our expert partners if required. We believe intervening early is the best and quickest way to help an employee back to work.



### Fully funded treatment

Employee access to all our healthcare partners is co-ordinated and fully funded by us. Our mental health, physiotherapy and vocational rehabilitation specialists provide timely assessments and quick access to treatment, that can often help employees avoid long NHS waiting times or costly private treatments.



### Access to treatment without GP referral

We can start an employee's treatment as soon as we agree it's beneficial, even without the need for a referral from their GP. This means a quicker diagnosis and early treatment, giving employees the best chance for a successful recovery and return to work.



### Tailored, individual care

We consult with employees to create their individual care plan. Our clinical team aim to support employees throughout their absence, so employers can focus on running the business.



# Your health and wellbeing services at a glance

## Be Well.

**Helping employees to actively manage their health and wellbeing.**

### Employee Assistance Programme

Provides employees and their immediate family with access to a whole range of health and wellbeing support including a confidential helpline, available 24 hours a day, 365 days a year.

### Later life care

Our Care Concierge resource can help employees navigate the care options and funding available for elderly loved ones.

## Get Better.

**Providing support if illness or injury strikes.**

### Virtual GP

Available to employees and their immediate family for fast peace of mind for any non-emergency medical issue –all at no extra cost.

### Mental health support

Employees and their immediate family could benefit from targeted single session therapy. Child mental health support is also included.

### Online Physiotherapy Service

Quick and easy access for employees and their immediate family to a highly qualified physiotherapist via video or phone, without needing a GP referral.

### Second Medical Opinion

A global network of medical specialists can give employees and their immediate family a second opinion and advice on their diagnosis and treatment.

### Medical Concierge

This service helps employees and their immediate family to arrange private medical treatment to suit individual needs and budget.

### Nurse Support Service

If an employee (or one of their immediate family) receive a referral from a GP to a clinical specialist, our Nurse Support Service provides a virtual service offering emotional and practical from a fully qualified nurse.

### Clinical support if a claim is accepted

Legal & General has a dedicated in-house team from a range of backgrounds and who are all clinically qualified. The team, together with our expert partners, will look to provide an extensive range of treatments to help an employee back to work if they're off work long term due to sickness or injury. All treatment is funded by us without the need for a GP referral or having to join NHS waiting lists.

## Be Supported.

**Financial and practical support when it's needed the most.**

### Financial Support

Once a claim is assessed and accepted, we'll pay a regular monthly amount to you to pay the employee through payroll.

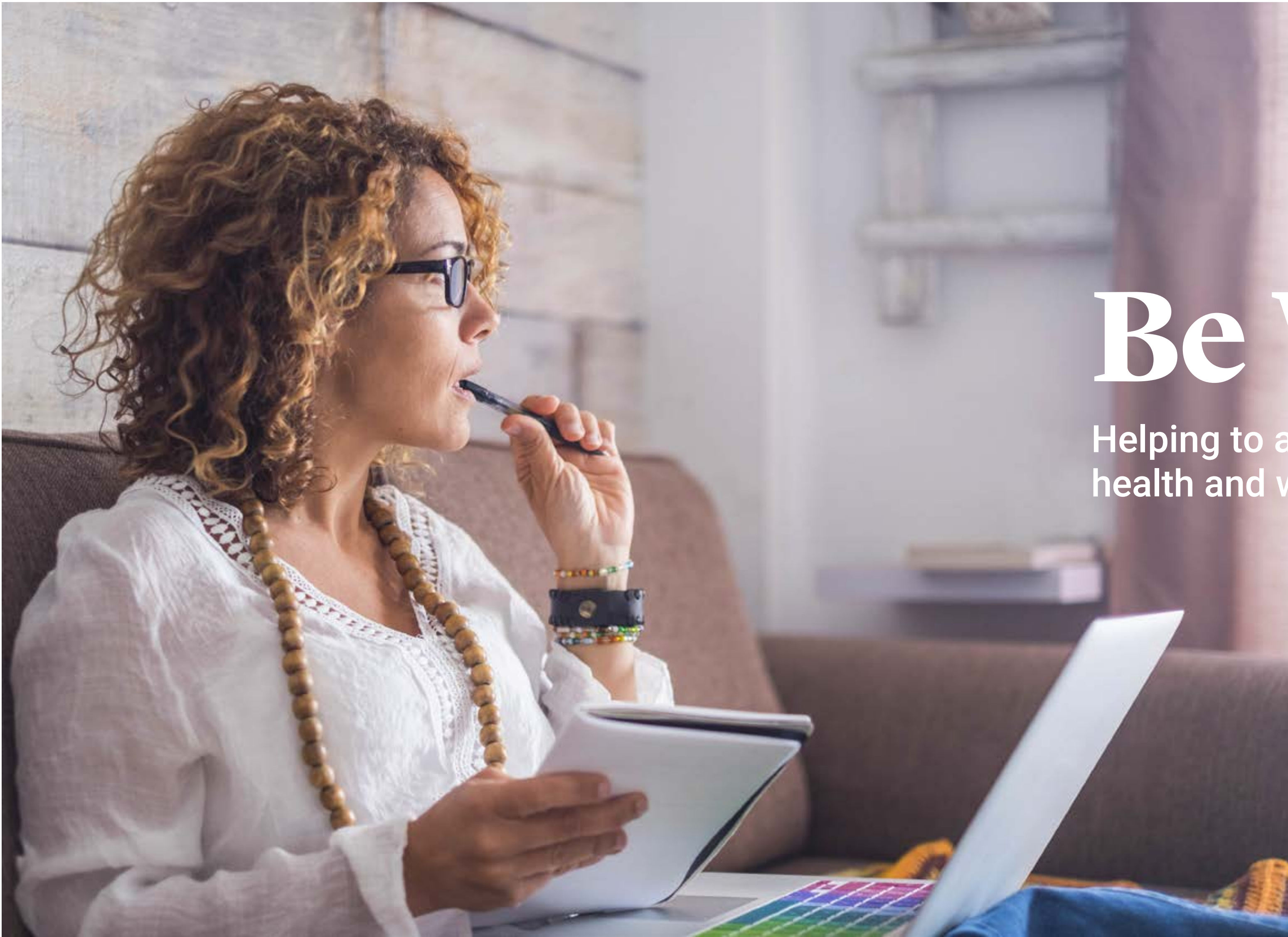
### Return to work help

If needed, our in-house clinical team can work with you and your employee to create a return-to-work plan to ease them back to work.

### Long term condition support

Support for a number of long term conditions, such as; cancer stroke or long covid, through an easy to use app. There are also resources to help manage general health and wellbeing, for your employee and their immediate family.





# Be Well.

Helping to actively manage  
health and wellbeing



# Employee Assistance Programme

Your employees and their immediate family\* have access to our Employee Assistance Programme (EAP) provided by our partner Spectrum.Life. Our EAP is a day to day wellbeing and counselling service that can provide in the moment support whenever needed.

## In the moment support

**Confidential helpline available 24/7** – Employees can speak in confidence to experienced counsellors and advisers for friendly, non-judgemental support and information, 24 hours a day, 365 days a year. It’s accessible worldwide by phone, WhatsApp and SMS.

**Structured Counselling** – Following a mental health consultation, and if deemed clinically appropriate, the counsellor will make a referral for structured counselling. The employee could receive to up to eight sessions of counselling, either face-to-face, over video, or over the telephone. These counselling sessions could be from a range of appropriate therapies, depending on their needs once assessed by the counsellor.

**Legal and financial Support** – Legal and financial issues can be worrying, so it makes sense to get free, initial information from a trained professional. This facility is only available to the employee and not their immediate family.

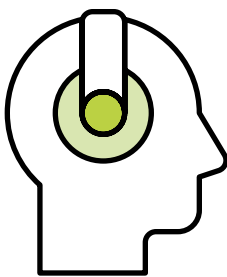
**Medical helpline** – Whether employees are looking for a sympathetic ear or practical guidance, they can speak to a qualified nurse about a range of medical or health-related issues.

**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.

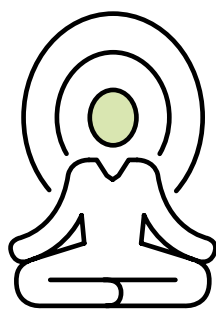
## Enhanced wellbeing services



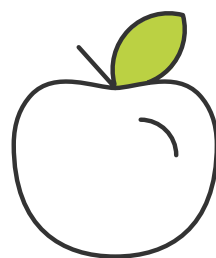
**Digital Gym** – An extensive range of classes including HIT, pilates, yoga, combat etc tailored for all levels. Watch live or on-demand. Plus a growing collection of fitness programmes with hundreds of different exercises for all levels.



**Sound space podcasts and webinars** – on health and wellbeing.



**BeCalm programmes** – to help reduce anxiety, improve sleep and increase happiness with self-guided mindfulness and meditation exercises.

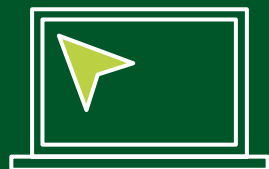


**Nutrition** – access hundreds of healthy recipes, from easy to make snacks to air fryer recipes and meals for the whole family.

## How to access support



**Telephone**  
**UK Freephone: 0800 316 9337**  
to speak to a counsellor. Available 24/7, 365 days a year  
**WhatsApp and SMS: Text ‘hi’ to 07418 360 046**  
to arrange an appointment



**Online**  
**Go to [MMBelect.spectrum.life](https://mmbelect.spectrum.life)**  
Access code: **MMBelect**



**Spectrum.Life app:**  
search **Spectrum.Life** in the App Store or Google Play. Use the access code **MMBelect** when accessing the app for the first time. Or scan this QR Code:



\*Immediate family includes spouse, partner, registered civil partner and children aged 16 to 24 in full-time education and who are living in the same household.





# Be Well helpline

Our Be Well helpline is available to help HR and line managers with managing employees and providing support to prevent absence. It provides early intervention advice and support to assist in proactively managing a condition, at no extra cost. When using the service, HR and line managers can speak to our in-house team of vocational clinical specialists including clinical nursing, occupational health, physiotherapists and occupational therapists.

## How our Be Well helpline can help

Our Be Well helpline is here to help HR and line managers support their employees so they can remain in work and for any guidance where an employee is:

- showing signs of stress
- struggling to carry out their full range of duties

The key areas we can assist with are recommendations or suggestions for workplace adjustments, mental health and wellbeing support, cancer support and advice on Covid-19.

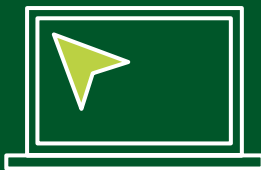


### How to access support



**Telephone**

Monday-Friday 9am-5pm  
**Call: 0370 333 0011**



**Email**

**[BeWellHelpline@landg.com](mailto:BeWellHelpline@landg.com)**



# Later life care

Later life care is designed to help employees understand, find and fund later life care for their loved ones and is available at no extra cost. The support of knowledgeable care experts and key partners helps to make this the go to resource for any queries or questions about sourcing later life care.

### Confidential, expert support

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

### Tailored resources

Our care experts will 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're eligible for government support. They'll also receive access to financial advice for funding care.

### Help with home care

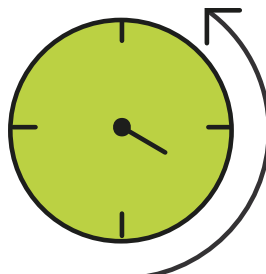
The care experts can discuss home adaptation and home help options.



## 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

## How to access this support



**Telephone**  
**Freephone: 0800 0608 823**

Open Monday to Friday, 9am – 5pm  
Telephone calls may be monitored and recorded.





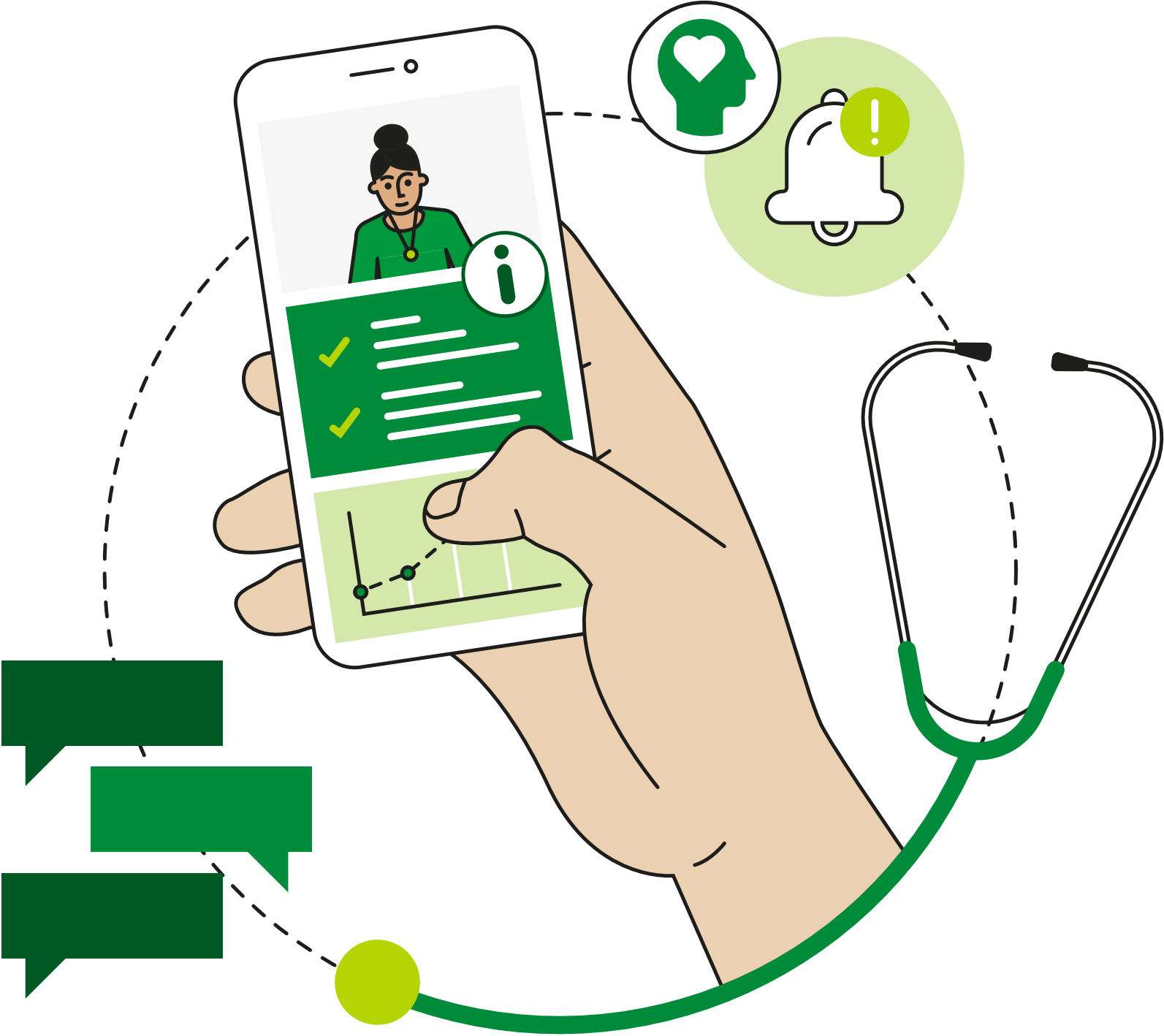
# Get better.

Support when illness  
or injury strikes

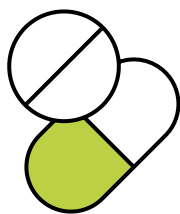


# Virtual GP

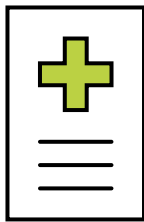
Available to your employees and their immediate family.\* This service allows the individual to book a 30 minute video or phone appointment for fast peace of mind for any non-emergency issue. They can also benefit from a same or next day private prescription service\*\*, get a sick note and even a referral to a private specialist. GPs also have direct access to consultants who specialise in dermatology, ENT, diabetes, endocrinology and neurology for immediate advice and guidance . All these services are provided at no extra cost.



## Key benefits



It can provide a free same day/next day delivery for private prescriptions\*\*, available 7 days a week



Sick-notes can be issued by GPs at no extra cost

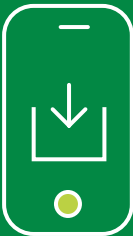


Receive fast referrals to private specialists at no extra cost



GPs have direct access to consultants in several specialties for rapid advice and guidance.

## How to access this service



Virtual GP is provided by our partner Teladoc Health and can be accessed through their Health365 app. Employees can simply search Health365 in the App Store or Google Play. Alternatively scan the QR code or go to [www.Health-365.co.uk](http://www.Health-365.co.uk).



Employees will need your company's Group Protection membership number. It should be a letter followed by a series of numbers. For example, G0070596. Please contact your MMB Consultant if you are unable to locate this information, as employees will need this, when accessing the app for the first time.

\*Immediate family includes partner or spouse or registered civil partner and children up to the age of 18 years old or up to the age of 21 years old if in full-time education where the employee is the parent or legal guardian.

Children aged under 18 will need to be added to a parent's account to register them.

\*\*These are private prescriptions issued at no cost. However pharmacies will charge for the medication and dispensation, even if the employee qualifies for NHS exemptions or discounts.



# Mental health services

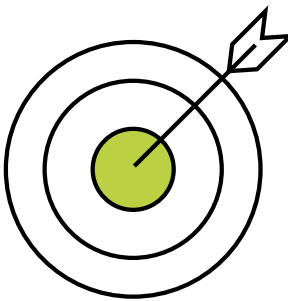
Available to your employees and their immediate family.\* This service provides mental health support through targeted single session therapy – an evidence based, goal focused approach with self-help material to help individuals achieve their goals. Tailored child mental health consultations are also available through this service.



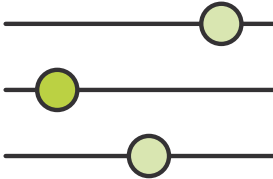
## Key benefits



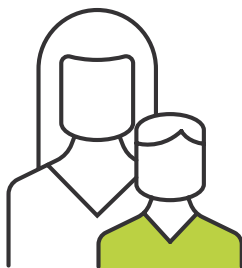
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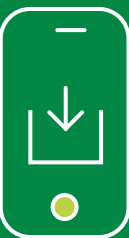


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## How to access this service



Mental Health Services are provided by our partner Teladoc Health and can be accessed through their Health365 app. Employees can simply search Health365 in the App Store or Google Play. Alternatively scan the QR code or go to [www.Health-365.co.uk](http://www.Health-365.co.uk).



Employees will need your company's Group Protection membership number. It should be a letter followed by a series of numbers. For example, G0070596. Please contact your MMB Consultant if you are unable to locate this information, as employees will need this, when accessing the app for the first time.

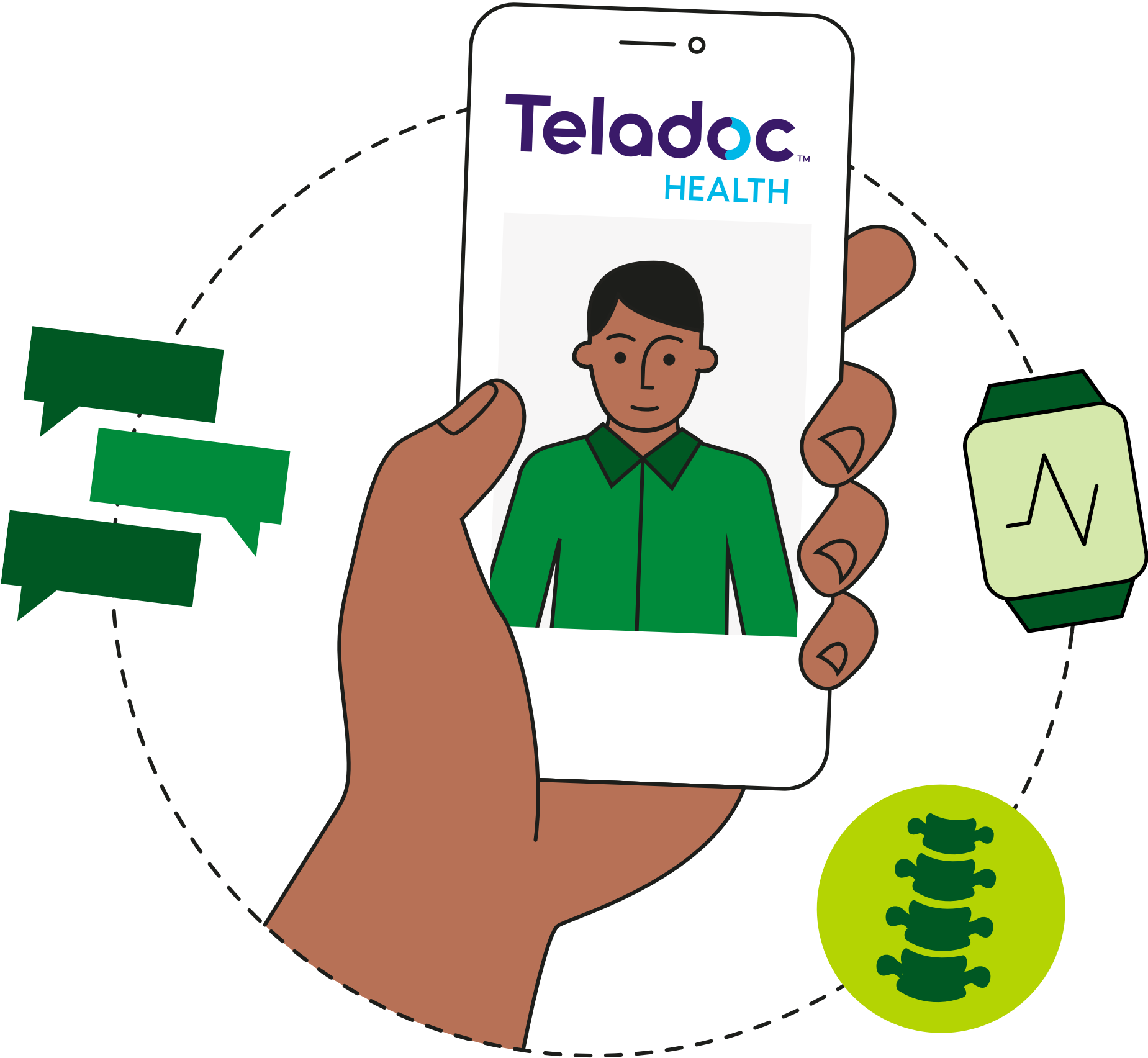
\*Immediate family includes partner or spouse or registered civil partner and children up to the age of 18 years old or up to the age of 21 years old if in full-time education where the employee is the parent or legal guardian. Children aged under 18 will need to be added to a parent's account to register them.



# Online Physiotherapy Service

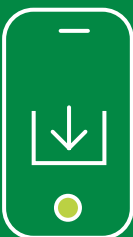
The online Physiotherapy offers quick and easy access to a highly qualified Physiotherapist through a video link or over the phone if preferred, without the need for a referral from a GP. Employees and their immediate family\* can request an appointment through the app or the portal. They'll receive an email or SMS to complete a brief pre-screening questionnaire about their symptoms. They can then book an appointment with a Physiotherapist of their choice through the email or SMS sent, choosing between a phone or a video consultation, at a time that's convenient for them.

The first appointment which could last up to 45 minutes is a detailed assessment of their condition to formulate a diagnosis and their goals for recovery. A treatment plan is then put in place including advice, a link to the appropriate exercise videos, and further follow-up sessions depending on the clinical need.



\*Immediate family includes partner or spouse or registered civil partner and children up to the age of 18 years old or up to the age of 21 years old if in full-time education where the employee is the parent or legal guardian. This service is not available to dependants under 18.

## How to access this service

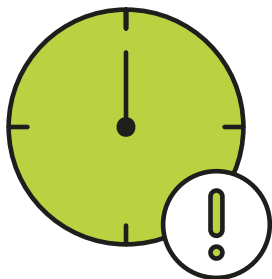


Online Physiotherapy is provided by our partner Teladoc Health and can be accessed through their Health365 app. Employees can simply search Health365 in the App Store or Google Play. Alternatively scan the QR code or go to [www.Health-365.co.uk](http://www.Health-365.co.uk).

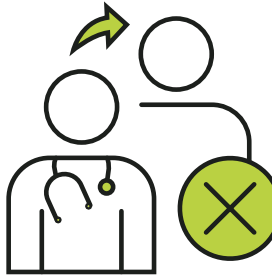


Employees will need your company's Group Protection membership number. It should be a letter followed by a series of numbers. For example, G0070596. Please contact your MMB Consultant if you are unable to locate this information, as employees will need this, when accessing the app for the first time.

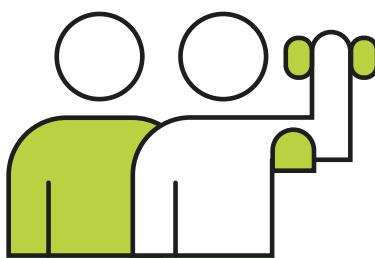
## Key benefits



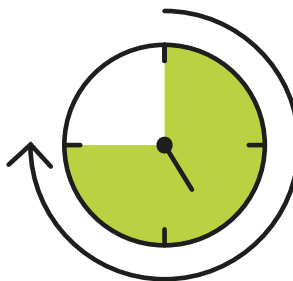
No delay in starting treatment



No GP referral is required



Experienced physiotherapists



45 minute treatment session

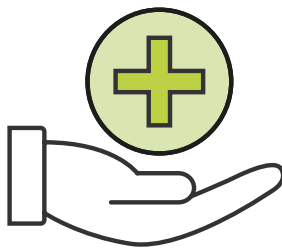


# Second Medical Opinion

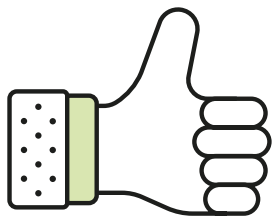
Through our partner Medigo, the Second Medical Opinion service provides employee's we're covering, and their immediate family\*, access to a global network of medical specialists. The specialist will offer second opinions on diagnoses and treatments for almost any condition, allowing them to understand the potential impact of their condition and evaluate the most appropriate clinical pathway for their needs.



## Key benefits



Improve  
treatment  
outcomes



Gives employees  
reassurance  
they're receiving  
the best care



Receive the most  
suitable  
treatments



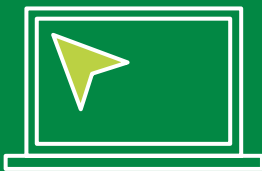
Empowers  
employees to  
make informed  
decisions

## How to access this service



**Telephone:**  
**Call: 020 3871 8760**

Calls may be monitored  
and recorded.



**Online:**  
Request support through  
[medigo.com/MMBElect-support-services](https://medigo.com/MMBElect-support-services)

\*Immediate family includes spouse,  
partner, registered civil partner and  
children from birth to age 24 in full time  
education and who are living in the same  
household.

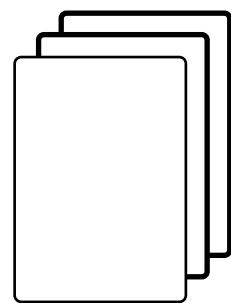
Second Medical Opinion covers a wide range of specialities including Oncology, Cardiology, Nephrology, Neurosurgery, Orthopaedics, Gynaecology, and others. A claim on our Group Income Protection does not have to be made, to use it. The service can be used at any time. This service is not available for existing chronic conditions, mental health problems, or General Practitioner-related services. A maximum of two second medical opinions per household, per calendar year.



# Medical Concierge

Through our partner Medigo, your employee's and their immediate family\* will be able to source private medical treatment in the UK or overseas. A case manager will co-ordinate everything from providing quotes to suit budgets, arranging treatment with the chosen provider plus organising travel and accommodation. The case manager will also provide telephone support throughout the treatment.

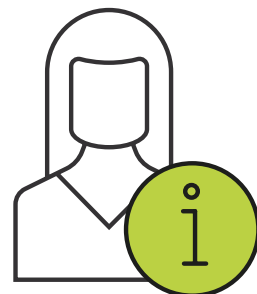
## Key benefits



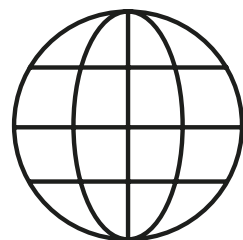
Employees can receive up to three treatment plans and quotes to choose from



Treatment, travel, accommodation and aftercare is coordinated by Medigo



Employees will receive dedicated personal assistance



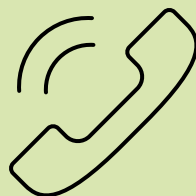
Gives employees access to the latest treatments from around the world



The service is available for most conditions. Exclusions may apply for certain high risk and cosmetic procedures.

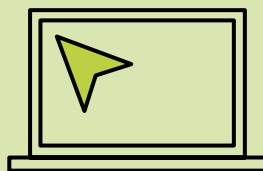
Employee will be liable for all payments for treatment and associated travel and logistics costs.

## How to access this service



**Telephone:**  
**Call: 020 3871 8760**

Calls may be monitored and recorded.



**Online:**  
Request support through  
[medigo.com/MMBElect-support-services](https://medigo.com/MMBElect-support-services)

\*Immediate family includes spouse, partner, registered civil partner and children from birth to age 24 in full time education and who are living in the same household.



# Nurse Support Service

This service provides your employee's and their immediate family\* with confidential, emotional and practical support if they've been referred to a clinical specialist by their GP. This telephone based service is staffed by fully qualified and registered nurses. No question is too big or too small. For example, the nurse can talk about the diagnosis and help them to prepare for consultant appointments as well as provide guidance on general health and wellbeing.



## Key benefits



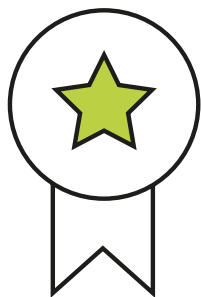
**Confidential, independent support and advice for as long as it's needed**



**Emotional and practical support**



**No question too big or too small, such as diagnosis, results, or how to cope**



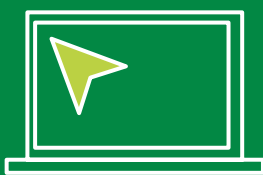
**Fully qualified Nursing team, registered and regulated with the Nursing and Midwifery Council (NMC)**

## How to access this service



**Telephone:**  
**Call: 020 3871 8760**

Calls may be monitored and recorded.



**Online:**  
Request support through  
[medigo.com/MMBElect-support-services](https://medigo.com/MMBElect-support-services)

\*Immediate family includes spouse, partner, registered civil partner and children from birth to age 24 in full time education and who are living in the same household.



# Fully funded Clinical Support

Employees can be supported by an extensive range of vocational and early intervention rehabilitation services when they're unable to work long-term due to illness or injury. The fully funded treatments from our in-house clinicians gives employees a tailored care pathway to support their needs and circumstances. Where appropriate, we'll fund support without the need to wait for a GP referral or NHS waiting lists.

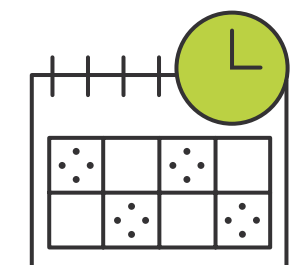
## Key benefits



**A dedicated in-house clinical team**  
Our in-house clinical team that includes occupational health, occupational therapists, registered nurses and physiotherapists, provide expert support.



**Fully funded treatment**  
We can, without the need to wait for a GP referral, arrange and fund treatment where suitable, to help employees return to work as quickly and effectively as possible.



**An end-to-end service**  
The clinician works with the employee at the beginning of their absence and the claims team stays in touch throughout treatment to facilitate a smooth transition back to work.



## Meet Sarah

Sarah is one of our Group Income Protection claimants. She'd held her high-level, high-pressure job for many years. But Sarah's life changed after her mum passed away, her mother-in-law had a heart attack, and Sarah herself was diagnosed with breast cancer.

As well as receiving an income through her employer's Group Income Protection policy with us, Sarah also had access to one-to-one counselling support to discuss her anxiety, depression, and her loss of confidence.

**"It [the support] made me want to get better. It made me feel like everybody's behind me and you've got faith in me. It was incredibly positive. Now if I feel like I need to talk to somebody, I've got my counsellor I can ring up and talk to. I can talk to somebody who's not going to judge me. I don't want to think about what would have happened if I didn't have that support."**

## How to access this service



Once we receive a claim, our dedicated claims assessors will evaluate which support may be suitable.





# Be Supported.

Financial protection  
when it's need the most



# Financial and practical support

## Financial Support

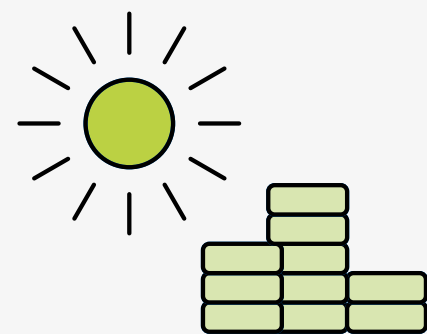
Our Group Income Protection aims to provide employees with a regular income if they can't work because of a long-term illness or injury.

## Return to Work

Where appropriate, we can create a plan with you and your employee to help them to return to work.

## Relapse Prevention

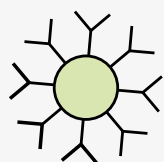
If they have a mental health condition they could benefit from our relapse prevention programme which can help them to stay healthy and well.



Group Income Protection  
Total claims paid in 2023

£73.7m

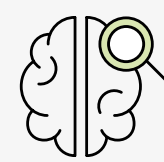
### Top 4 causes of claims paid:



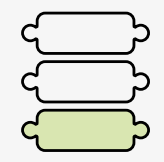
1. Cancer



2. Neurological disease



3. Mental Health



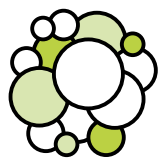
4. Musculoskeletal conditions





# Long-term chronic condition support

The CONNECTPlus app, from HCI Digital is designed to help your employee and their immediate family\* self-manage one or more specific long-term health conditions, empowering them to take control of their own health. CONNECTPlus also provides tools and resources to help them manage their general health, not just the listed specified long-term conditions. This service has been created with the help of NHS clinicians and patients to help people manage the following conditions and illnesses:



Cancer



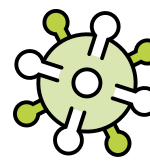
Stroke



Multiple Sclerosis



Type-2 diabetes



Long Covid



Rheumatoid arthritis



General wellbeing



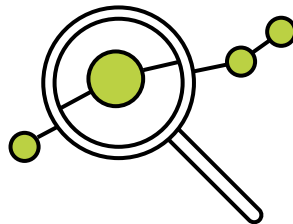
## Key benefits



Easy access to clinically approved information to help employees keep informed about their condition

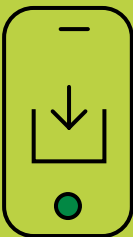


Empowers employees to find answers about their condition, reducing the need for unnecessary appointments or phone calls to health departments



Helps employees monitor their own health progression and track symptoms

## How to access this service



### Through the CONNECTPlus app from HCI Digital

1. Search 'CONNECTPlus' and download the app from the App store or Google Play
2. Follow this link using a phone or tablet  
<https://hciconnectplus.page.link/fromyouremployer> to get started

\*Immediate family includes spouse, partner, registered civil partner and children aged 16 to 24 in full-time education and who are living in the same household.



