

Be Well.
Get Better.
Be Supported.



Your employer guide to our **Group Life Insurance** wellbeing services

What's inside

- An Employer's Guide 2
- At a glance 4
- **Be Well.**
 - Employee assistance programme 6
 - Be Well Helpline 7
 - Later life care support 8
- **Get Better.**
 - Virtual GP 10
 - Mental Health Services 11
 - Online Physiotherapy Service 12
 - Second Medical Opinion 13
 - Medical Concierge 14
 - Nurse Support Services 15
- **Be Supported.**
 - Financial and practical support 17
 - Long-term Chronic Condition Support 18

An Employer's Guide to Group Life Insurance

More than just a financial benefit

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 Life Insurance cover with additional support across all three of our health and wellbeing pillars.

Your employees and their families will benefit from our outcome focused approach towards health and wellbeing that's designed to deliver value from day one of the policy.

And with over 90 years of experience and knowledge supporting UK SME's, we're perfectly placed to deliver extraordinary workplace benefits matched to your business ambitions.

Be Well.

Helping employees to actively manage their health

Get Better.

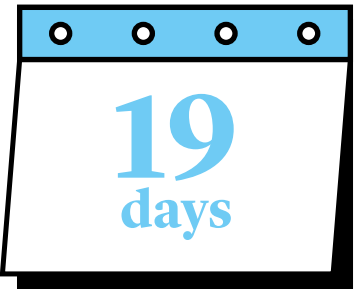
Support when illness or injury strikes

Be Supported.

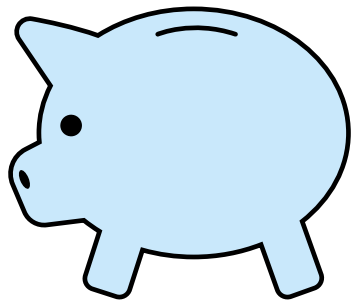
Financial protection when employees need it the most

Why is Group Life Insurance important for employees?

Group Life Insurance can help give employees' loved ones a financial safety net they may not already have or be able to afford. A payment can help towards ensuring they're financially protected, particularly when the financial resilience of working households is falling.



On average, families in the UK could be on the breadline in just **19 days** without the main breadwinner's regular employed income – that's down from 24 days in 2020.



The average working household has just over **£2,431** in savings and investments. This falls significantly short of the **£12,139** they say they would need to feel financially secure for a year.



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 employees²

32%

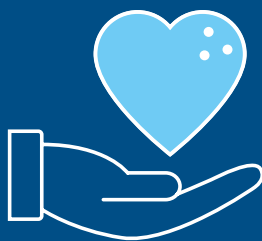
It's the second biggest stressor for businesses with 10-49 employees, just behind workload/working hours

84%

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

Legal & General Barometer Research 2021 Legal & General Deadline to the breadline 2022

Taking out Group Life **Insurance** cover gives employers and employees a range of benefits:



Shows a duty of care

Offering cover as part of an employee's benefit package helps show commitment to the workforce. It can also help make businesses more attractive to potential recruits.



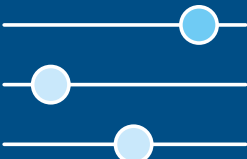
Offers value for money

Group Life cover may on average cost less overall, than what an employee could pay individually, when choosing to buy personal cover for them and their family.



Business tax benefits

Group Life premiums are currently allowable as a business expense for corporation tax purposes, while for employees the premiums are not classed as a 'benefit in kind', so are tax efficient.



Flexibility to build the right package

Group Life cover can be combined with our other products, such as Group Income Protection, to build a tailored employee benefits package.

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 to navigate the care options and funding available for elderly loved ones.

Get Better.

Support when 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 to you.

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

Access to a second opinion for employees and their immediate family on a diagnosis and/or treatment from a global network of medical specialists.

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.

Be Supported.

Financial and practical support when employees need it the most.

Financial Support

We'll look to make the payment at claim as straightforward as possible, by aiming to pay the lump sum to the trustees within five working days of us receiving all the information we need. Payments can start to be made without waiting for probate or inheritance tax, depending on individual circumstances.

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 employees and their immediate family.

Face-to-face bereavement counselling

When there's a claim we provide support for the immediate family of the deceased employee with access to up to eight counselling sessions through the Employee Assistance Programme.



Be Well.
Helping to actively manage
health and wellbeing

Employee Assistance Programme

With a Group Life Insurance policy, all 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 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.

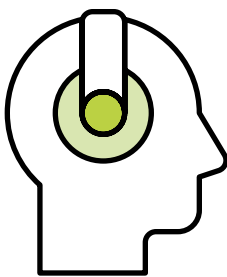
Medical helpline – Whether employees are looking for a sympathetic ear or practical guidance, they can speak to a qualified nurse about a range of medical or health-related issues.

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.

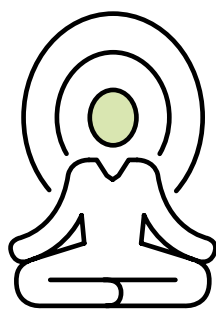
Enhanced wellbeing services



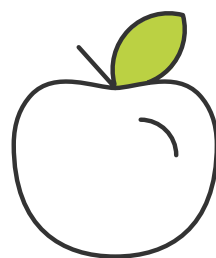
Digital Gym – An extensive range of classes including HIT, pilates, yoga, combat etc, tailored for all levels. Watch live or on-demand. Plus a growing collection of fitness programmes with hundreds of different exercises for all levels.



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.

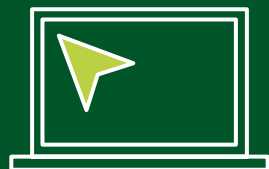
How to access support



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



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:



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



*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.

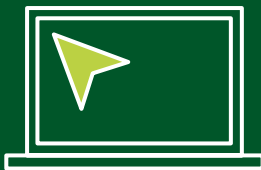


How to access support



Telephone

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



Email

BeWellHelpline@landg.com

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

Our 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.

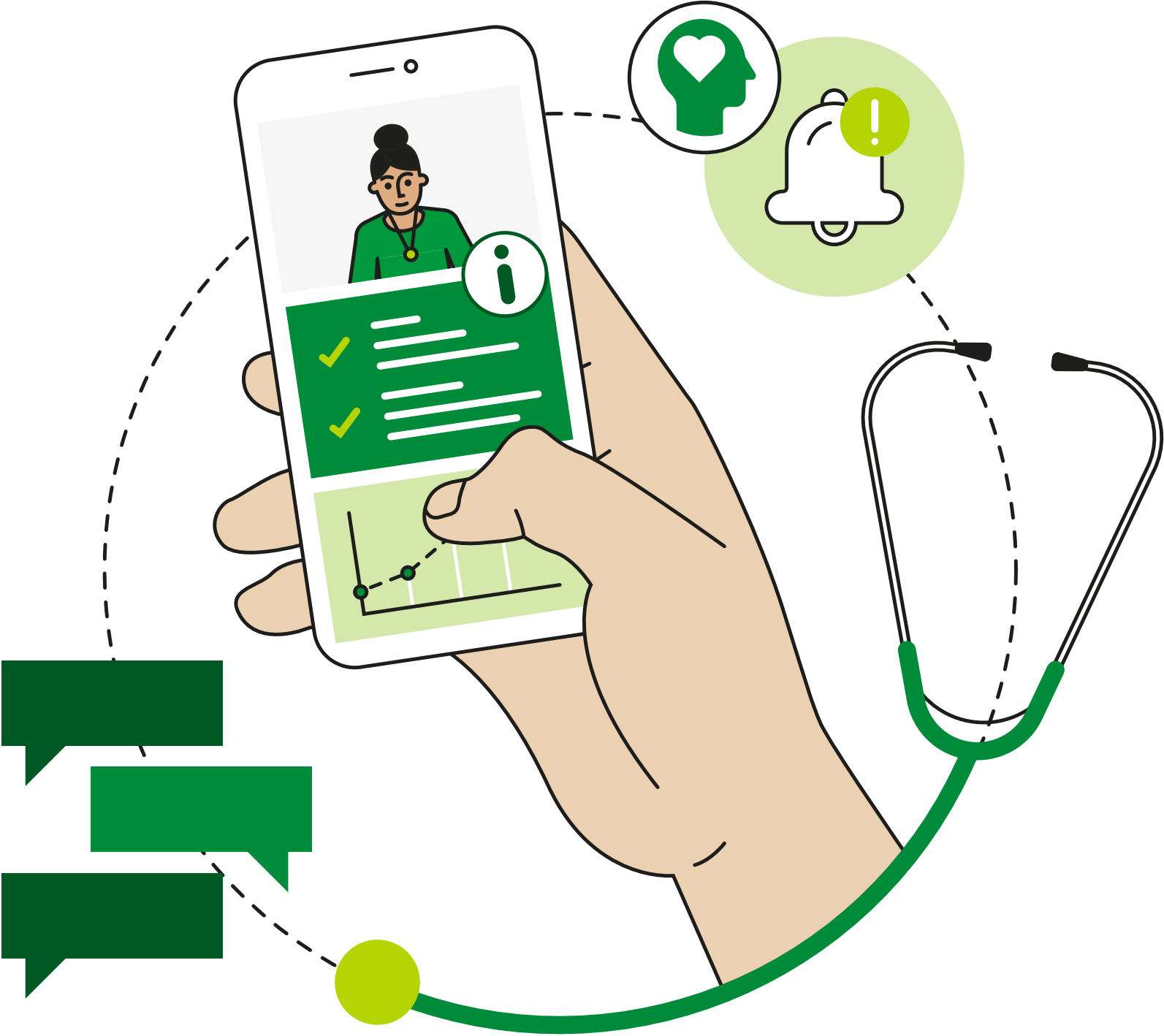


Get better.

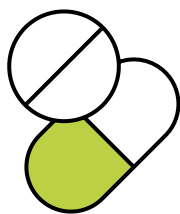
Support when illness
or injury strikes

Virtual GP

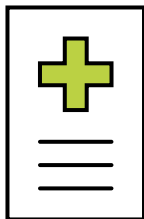
Available to your employees and their immediate family.* This service allows the individual to book a 30 minute video or phone appointment for fast peace of mind for any non-emergency issue. They can also benefit from a same or next day private prescription service**, get a sick note and even a referral 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.



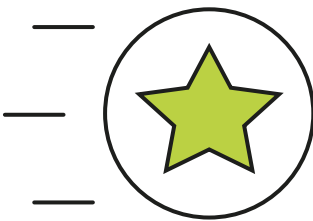
Key benefits



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

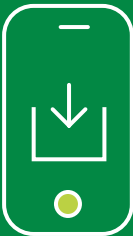


Receive fast referrals to private specialists at no extra cost



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.



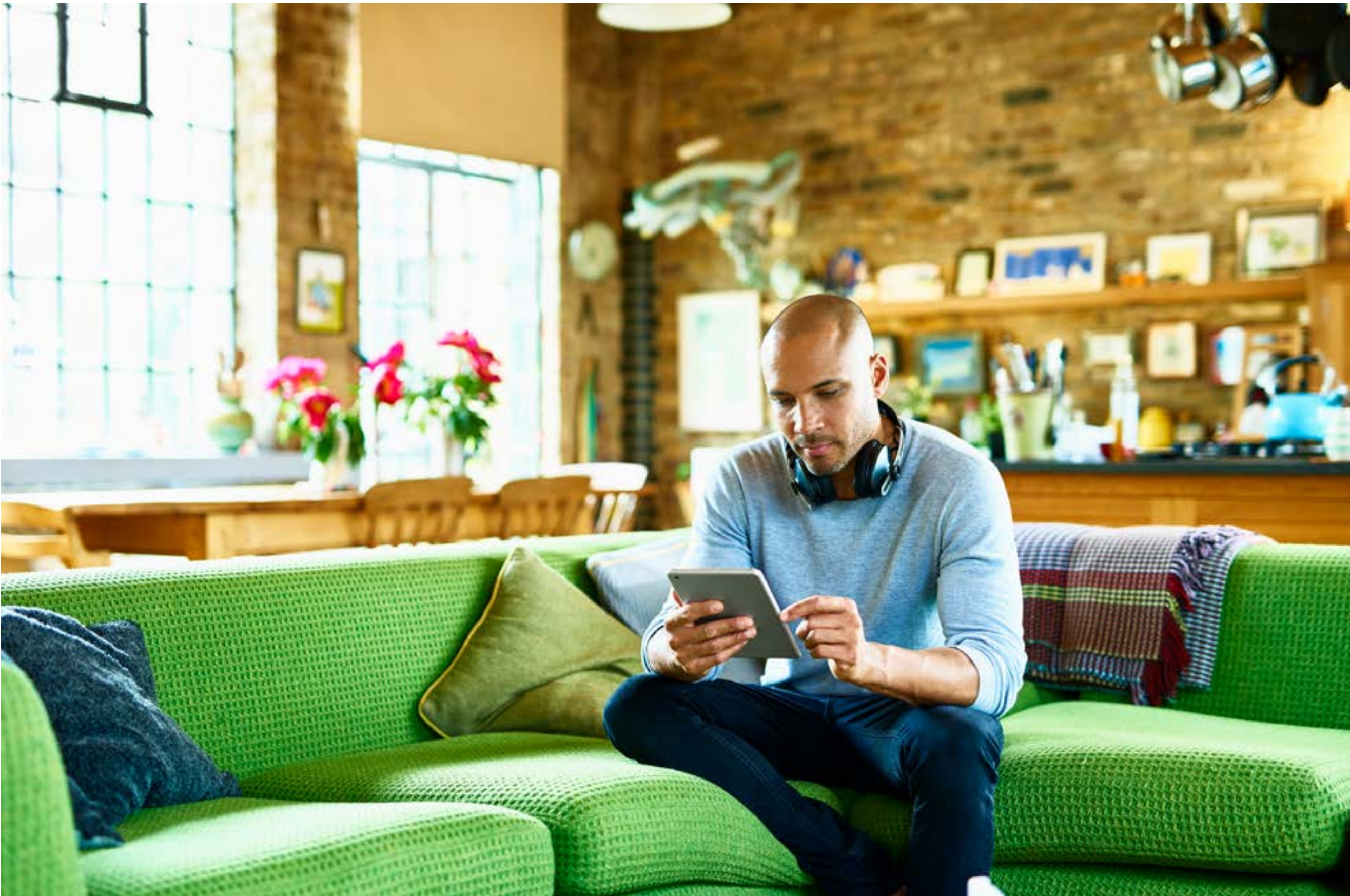
Employees will need your company's Group Protection membership number. It should be a letter followed by a series of numbers. For example, G0070596. Please contact your MMB Consultant if you are unable to locate this information, as employees will need this, when accessing the app for the first time.

*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.

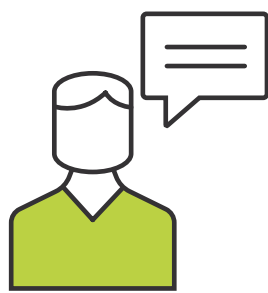
**These are private prescriptions issued at no cost. However pharmacies will charge for the medication and dispensation, even if the employee qualifies for NHS exemptions or discounts.

Mental health services

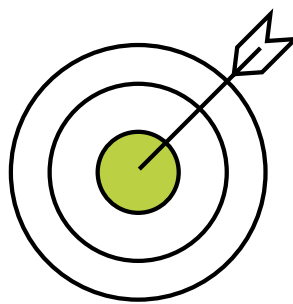
Available to your employee's and their immediate family.* This service provides mental health support through targeted single session therapy – an evidence based, goal focused approach with self-help material to help individuals achieve their goals. Tailored child mental health consultations are also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



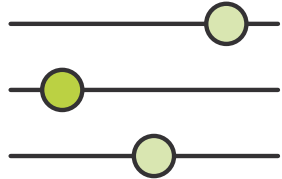
Key benefits



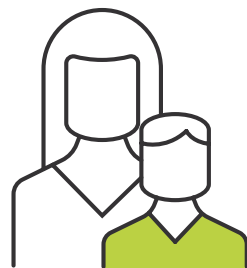
Direct access to psychologists



Evidence-based, goal focused single session approach



Receive tailored self-help material to achieve goals



Tailored child mental health consultations to help your employees' family, express difficult thoughts and emotions safely

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.



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.

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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.

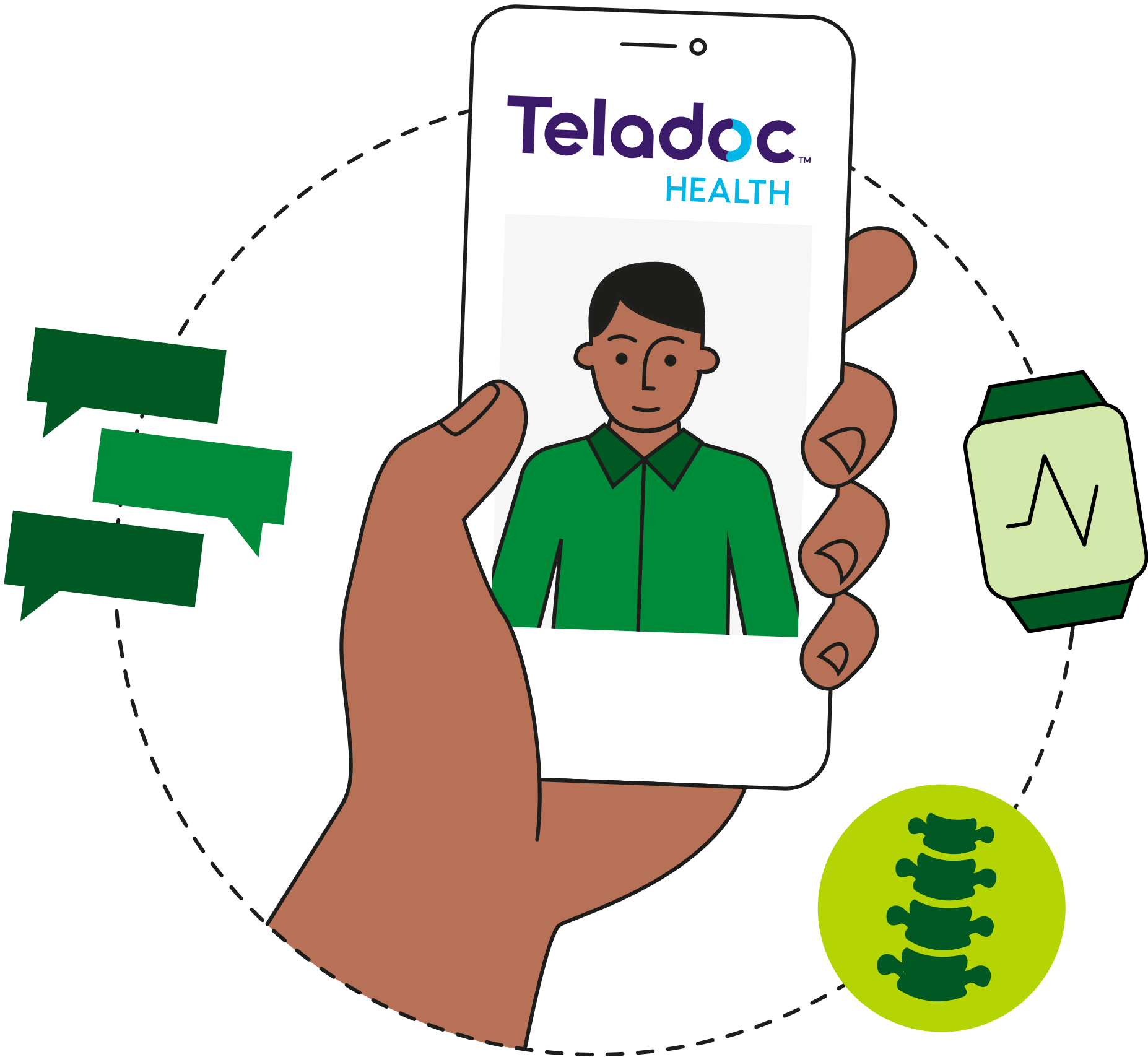
How to access this service



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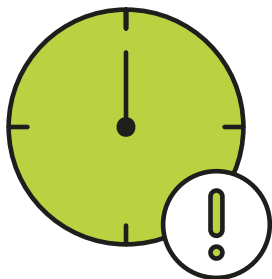


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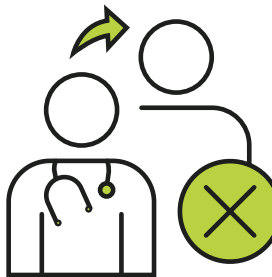


*Immediate family includes partner or spouse or registered civil partner and children up to the age of 18 years old or up to the age of 21 years old if in full-time education where the employee is the parent or legal guardian. This service is not available to dependants under 18.

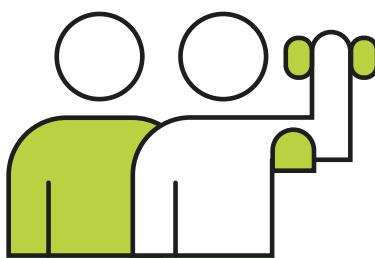
Key benefits



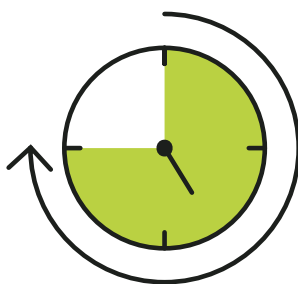
No delay in starting treatment



No GP referral is required



Experienced physiotherapists



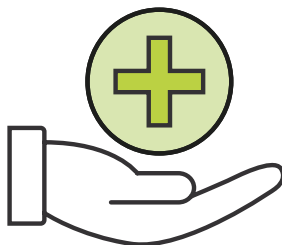
45 minute treatment session

Second Medical Opinion

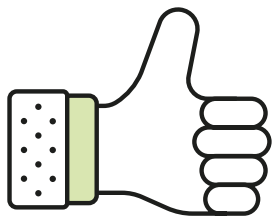
Through our partner Medigo, the Second Medical Opinion service provides employee's we're covering and their immediate family*, access to a global network of medical specialists. The specialist will offer second opinions on diagnoses and treatments for almost any condition, allowing them to understand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



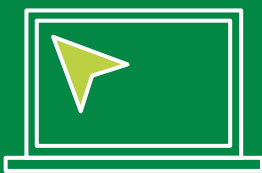
Empowers employees to make informed decisions

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

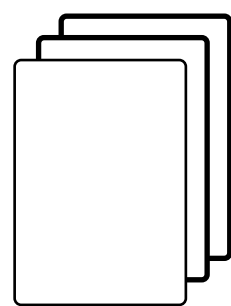
*Immediate family includes spouse, partner, registered civil partner and children from birth to age 24 in full time education and who are living in the same household.

Second Medical Opinion covers a wide range of specialities including Oncology, Cardiology, Nephrology, Neurosurgery, Orthopaedics, Gynaecology and others. 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.

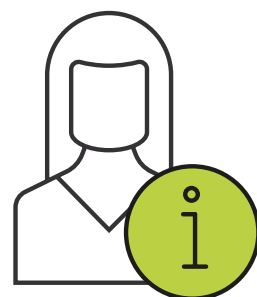
Key benefits



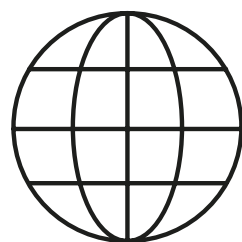
Employees can receive up to three treatment plans and quotes to choose from



Treatment, travel, accommodation and aftercare is coordinated by Medigo



Employees will receive dedicated personal assistance

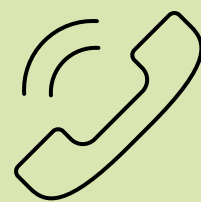


Gives employees access to the latest treatments from around the world



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.

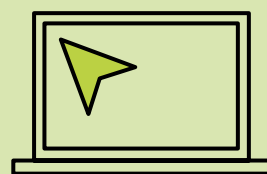
How to access this service



Telephone:
Call: 020 3871 8760

Calls may be monitored and recorded.

*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.



Online:
Request support through medigo.com/MMBElect-support-services

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 their diagnosis and help them to prepare for consultant appointments as well as provide guidance on general health and wellbeing.



Key benefits



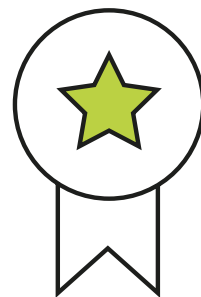
Confidential, independent support and advice for as long as it's needed



Emotional and practical support



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



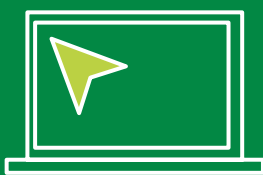
Fully qualified Nursing team, registered and regulated with the Nursing and Midwifery Council (NMC)

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

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Be Supported.

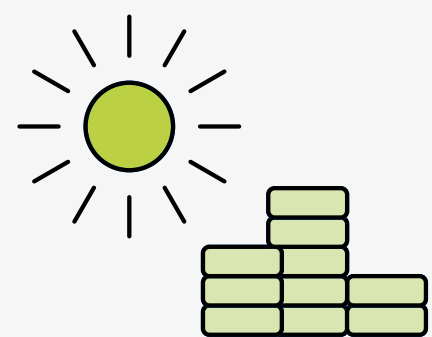
Financial protection
when it's need the most

Financial support

Group Life Insurance 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.

Bereavement Counselling

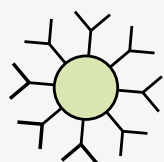
The EAP in the form of Bereavement Counselling, is also available to an employee's immediate family in the event of their death, for practical and concerns such as legal and tax issues, as well as emotional support to help families deal with grief and anxiety.



Group Life Insurance
Total claims paid in 2023

£249.4m

Top 4 causes of claims paid:



1. Cancer



2. Heart disease



3. Neurological disease



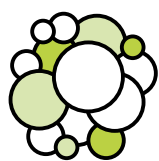
4. Respiratory disease



Long-term chronic condition support

The CONNECTPlus app, from HCI Digital is designed to help your employee's 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



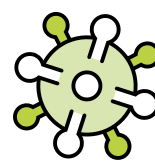
Stroke



Multiple Sclerosis



Type-2 diabetes



Long Covid



Rheumatoid arthritis



General wellbeing



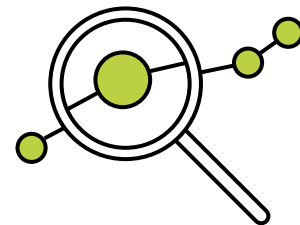
Key benefits



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

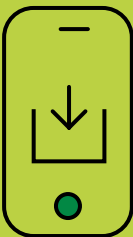


Empowers employees to find answers about their condition, reducing the need for unnecessary appointments or phone calls to health departments



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.

