

# Group Income Protection

Wellbeing services and financial protection for businesses insuring 10+ employees



## What's included in Group Income Protection?

As well as providing a whole host of wellbeing services, Group Income Protection pays an income if your employee is ill or injured long-term and can't work. It helps them Be Well, Get Better and Be Supported.



**£324**  
average  
yearly cost per  
employee<sup>1</sup>

● Available from day one of the policy

### Be Well

#### Helping your people actively manage their health

- **Day-to-day wellbeing support:** Includes access to a confidential helpline, online Cognitive Behavioural Therapy, counselling and a consultation and coaching service for managers.
- **Be Well helpline:** Line managers or HR can call us for guidance on employees who need support with anything from stress to Covid-19.
- **Later life care support:** Care Concierge gives employees guidance on the care options available for their elderly relatives.

### Get Better

#### Supporting employees to get better and back to work

- **Virtual GP:** A 30-minute video consultation with a GP for prescriptions, sick notes, and private referrals.
  - **Mental health support:** Targeted single session therapy for employees and their immediate family.
- Mental health interventions:** where appropriate, longer-term treatment plans are available.
- Physiotherapy:** Where relevant, funded treatments without the need for a GP referral.

### Be Supported

#### Financial protection when they need it the most

- Financial protection:** Once confirmed, we'll pay the claim promptly for you to pass on through payroll.
- Return to work help:** We'll create a plan, where suitable, to get your employee back to work.
- Relapse prevention programme:** We can look to support employees who return to work following a claim, but need help later down the line.
- **Long-term condition support:** Our CONNECTPlus app helps employees manage six long-term health conditions including cancer, type-2 diabetes and Long Covid.

Health and wellbeing  
in numbers

**37%**

Employee health and wellbeing is the top stressor for 37% of 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 to businesses who are open about supporting employee health and wellbeing

## How Group Income Protection helps your business



### Supports your duty of care

From day one, your employees have access to wellbeing services designed to keep them engaged and productive.



### Helps manage the impact of absence

We can pay an income when an employee is long term ill or injured, for your chosen period. We will also fund treatments, where appropriate.

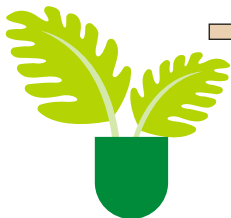


### Helps manage long-term absence

We'll manage the absence from start to finish, with a view, where suitable, to reduce its length and impact on your business.

## How your employees could benefit

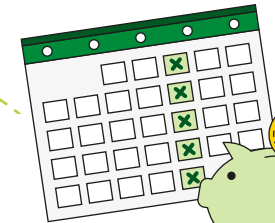
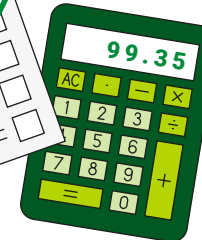
**33%** of employees believe their employer would pay them if they couldn't work for more than a month<sup>5</sup>. But, many employees could be far less financially resilient than they think...



With the average household spending **£587.90** a week on running costs...



...employees could struggle to budget on just **£99.35** of Statutory Sick Pay\* a week...



... or the weekly **£77** Employment and Support Allowance\*, when SSP ends at 28 weeks

\* Subject to eligibility criteria

Includes benefit comms tools

## Find out more

**Advisers** - [Visit our website](#) or [get an online quote](#)

**Employers** - Visit our [Group Income Protection web page](#)<sup>2</sup>

<sup>1</sup> The average premium for Group Income Protection is based on the total premium and number of employees covered across providers in the 2022 Swiss Re Group Watch. Premiums could vary and are based on requirements and options chosen.

<sup>2</sup> Visit our website for more information on what we can cover, the options available and how claims are assessed.