



‘Be Well, Get Better, Be Supported’:

Legal & General Group Income Protection announces a new framework for wellbeing at work

- **‘Be well, Get better, Be supported’; a campaign and framework that centres on outcomes first, product second, to help integrate benefit and wellbeing agendas, and is an evolution of the insurer’s nationally acclaimed Not a Red Card (NARC) campaign**
- **New ‘Be Well’ hub for employers and intermediaries, with all of the insurer’s wellbeing support services, plus new HR toolkits, education and awareness material in one place**

Legal & General today announces the launch of its new campaign *‘Be well, Get better, Be supported’*; that will also provide the framework for everything from the insurer’s care pathway support to education, awareness and training. Legal & General says it wants to place the emphasis firmly on outcomes first, product second. The insurer wants to help all companies, from SMEs to larger corporates, to better integrate the prevention, early intervention and rehabilitation services included with group protection products into wellbeing programmes; making benefits work harder and supporting wellbeing access, equality and engagement goals in the process.

Legal & General says the outcome-focused framework represents the start of a new programme for intermediaries to support and provide consultancy to businesses of all sizes including the largely untapped SME wellbeing and protection space.¹ It aims to help equip intermediaries with the tools, resources and expertise to talk confidently about how protection and embedded value services support wider wellbeing strategy and overall business goals.

This work represents an evolution of Legal & General’s Not A Red Card (NARC) campaign, which was acknowledged in the *Thriving at Work, The Stevenson / Farmer review of mental health and employers* (Oct 2017) for showing “impressive industry leadership”. The NARC campaign, which ran for five years and aimed to raise mental health awareness and remove stigma, reached 3.5 million people on social media alone. The annual forum and awards also saw hundreds of business leaders of all sizes, public and private, taking part.

Legal & General says the next phase in this important journey recognises mental health as the foundation of all aspects of wellbeing, and includes:

- **New ‘Be Well’ hub.** All of Legal & General’s education and awareness material, along with signposting to embedded value support services, are in one place and aligned with the framework: it includes tools to help employers create or update their wellbeing policies; free wellbeing resources for employees; practical ideas for quick wins and implementation, plus on-demand webinars; a risk audit tool; and signposting support.
- **Emphasis on outcomes.** *Be well, Get better, Be supported* is designed to frame Legal & General’s personalised care pathways support – getting the right treatment to the right people at the right time – across all the main causes of claims: mental health, cancer, musculoskeletal and work-related stress. This support includes everything from risk assessment – including help with the new ISO45003 psychological safety guidelines – line manager training, specialist referrals and return to work support, to immediate access services such as the provider’s Employee Assistance Programme and Care Concierge service.

¹ Just under 12% of the UK workforce is covered by group income protection (Swiss Re Group Watch 2021) and the majority of this coverage rests with the largest companies; representing just under 1% of all UK businesses (NB there were 6 million SMEs in the UK in 2020, which was over 99% of all businesses, UK Parliament Business Statistics, Jan 2021)

The launch comes at a time when despite most organisations now understanding the impact of wellbeing on business outcomes, only just over half (54%) have the strategy, framework and plans in place to elevate wellbeing from a set of discrete programmes, apps, tools and services to a structured people and performance approach. Legal & General's new *SME Wellbeing at Work Barometer* found that nearly a third (29%) of employers only have an informal wellbeing strategy and 15% don't have any strategy at all. Yet, at the same time, 8 in 10 employers overall acknowledge that a good wellbeing strategy can bring about improvements across key business parameters; recruitment, retention, productivity and culture.²

“We know that the wellbeing agenda can be overwhelming for employers, in particular for SMEs. We have therefore simplified the way we present our services and solutions, building it around an active, outcome-led approach. For example, if an employee is in the “Be well” space, it’s here that they can use what we offer to stay well and strengthen their wellbeing. If it’s about “Get better”, that’s helping them understand how we can help restore their health and wellbeing when illness or injury have struck.

“An outcomes focus brings results and it’s a philosophy we’ve followed for a long time where back to work support is concerned. For example, our latest annual claims statistics showed that 92% of employees with Group Income Protection mental health claims were able to return within the deferred period last year, an increase of 9% on 2019.

“Intermediaries have a crucial role to play in helping employers shape their wellbeing policies and the onus is on us as the provider to ensure they have access to all the tools and information they need to enable businesses to shift to an outcomes-based approach to employee wellness.”

Vanessa Sallows, Claims and Governance Director at Legal & General Group Protection said:

To access the Be Well hub, to go <https://www.legalandgeneral.com/employer/group-protection/be-well-get-better-be-supported/be-well-hub/>

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Notes to editors

About Legal & General

Established in 1836, Legal & General is one of the UK's leading financial services groups and a major global investor. With almost £1.3 trillion in total assets under management at 31 December 2020, we are the market leader in the UK for workplace pensions, pension risk transfer and individual life insurance products. Through inclusive capitalism, we aim to build a better society by investing in long-term assets that benefit everyone

About Legal & General Insurance (LGI)

Legal & General Insurance (LGI) has been offering life insurance cover since 1836 and is the UK's number one individual life insurance provider. Our group protection business in the UK offers life insurance and income protection products to individuals through their employers and we offer term-life insurance in the US. We now have over 5.5 million UK life insurance policyholders, 1.8 million people in group protection schemes and approaching 1.3 million US term-life insurance policyholders. Here in LGI, we protect our customers and their loved ones throughout life and death.

Life cover: <https://www.legalandgeneral.com/life-cover/>

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