

Funded mental health treatment from a multi award winning provider

Our Group Income Protection includes proactive and funded treatments, where appropriate, from CBT Clinics for employees who are off work due to mental health conditions.



cbtclinics
TRANSFORMING PSYCHOLOGICAL HEALTHCARE



A costly issue that's getting bigger

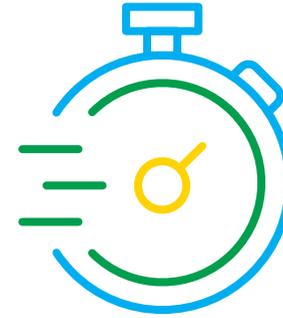
Mental health conditions are now the most common cause of a long term absence (four weeks or more) and the second most common cause of short term absence, according to the CIPD (Chartered Institute of Personnel Development). They report that stress and other mental health issues such as depression and anxiety account for over 40% of long term absences.

And it's an issue affecting more people; **1 in 4 people** will experience a mental health problem in any given year.

Without effective support, short term conditions can develop into long term sickness and the absence extends from weeks into months. After six months of absence, the probability of an employee being able to return to work can reduce by 50%.



Early intervention and funded treatments

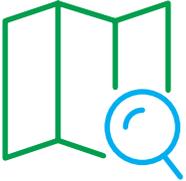


Recognising the significant impact psychological absence has on a business, we work exclusively with CBT Clinics to deliver comprehensive support for all insured employees who need it.

We work with employers to help them notify us of absence as early as possible. We can then arrange a referral to CBT Clinics, with contact made within 48 hours and treatment starting within 10 working days.

Accessing our funded treatment means employees avoid lengthy NHS waiting lists and are able to return to work sooner. What's more, there's no additional cost for them or their employer.

CBT Clinics - providing evidence based treatment pathways

 <p>Network of 2,300 therapists and psychologists throughout the United Kingdom</p>	 <p>Providing a range of of talking therapies</p>	<p>In 2018, 85% of the mental health absences reported to Legal & General were able to return to work</p> 	<p>An online programme which is underpinned by clinical research</p>
<p>Easy for employees: average distance travelled to appointments is 8 miles</p> 	<p>Multi-award winning provider of effective and innovative solutions</p> 	<p>A company founded and led by clinicians</p>	 <p>Treatment can be delivered face to face, or by secure video call, telephone and online channels</p>
<p>Client satisfaction ratings over 97.5%</p> 			

Our seamless treatment pathway



Helping people thrive



Our Group Income Protection includes comprehensive, bespoke Return to Work programmes and a unique Relapse Prevention Programme.



Treatments are paid for and arranged by Legal & General without the need for a GP referral.



We arranged and paid for over 3,164 psychological and physiotherapy treatments in 2018.



Our team of Benefit Managers and Assessors own each case through to return to work or claim.



Our in-house Rehabilitation team are all medically trained, including Occupational Health, Occupational Therapists, Registered nurses and physiotherapists.



The claims team is led by Vanessa Sallows who is also a member of the Expert Advisory Groups on mental health run by Departments of Health, and Work and Pensions.



All the employees we help are treated as individuals as we seek to understand all issues, not just those presenting initially.



www.legalandgeneral.com/group-protection

Visit our website for more information about our Group Income Protection proposition and the support available. Learn about what we can and can't cover and how we assess claims in our Technical Guides.