



# Care Concierge

A personal service to help your employees understand, find and fund later life care.

## **Brought to you by Legal & General –**

to deliver additional wellbeing support for your employees. Included as part of our Group Protection offering.





Knowing what care you, or a family member, needs isn't easy, but our Care Concierge service helps employees understand, find and fund the care options most suitable to meet their needs. As well as a range of digital tools, it provides a personal telephone service, so depending on the level of support available, they can speak to the same person throughout their journey, whether it be at a point of crisis or just looking to plan ahead."

**James Walker,**  
Head of Product & Proposition,  
Group Protection

## Why Care Concierge matters to your business

Our motivation is to help you minimise impact on employee health and wellbeing, when they're faced with navigating later life care for loved ones.

With an ageing population, the need for later life care is growing. Therefore, the potential impact upon the workplace also faces considerable increase. **Research shows us that:**



of employees take time off work due to an elderly care need for a loved one



will leave employment due to a caring role



of employees do not feel supported by their employer when it comes to the later life care space\*

Staff members affected are usually in the 45-65 age bracket, and at the peak of their working careers. So, the cost to business isn't just about time out or leaving a role. If staff members have to struggle on

without support, they may do so with lowered morale and productivity. And ultimately, loss of talent can result in expensive recruitment and re-training costs, as well as a reduction of expertise and knowledge.

## Our Care Concierge service could support your employees in the following ways:

- To fully understand the care options open to them
- To fully understand the funding options available
- By greatly reducing time taken to find the right care solutions for their loved ones
- Empowering them to feel informed
- Increasing their capacity to deal with the situation at hand
- Heightening morale and workplace engagement

\*Source: Care Sourcer

# What service does Care Concierge provide?

Putting care provision in place for a loved one can be a daunting and confusing experience, that could cause significant disruption for your employees. Our service can help.

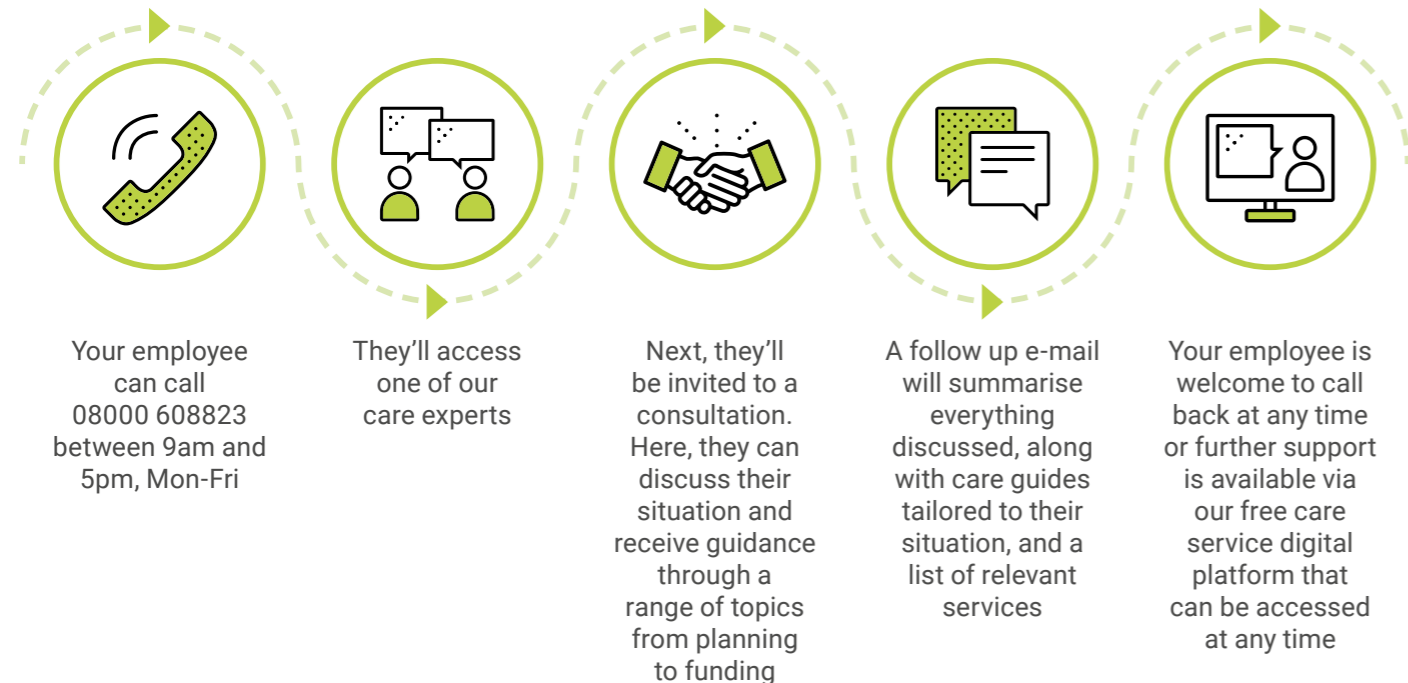
Care Concierge is a confidential telephone guidance service which allows your employees to speak directly to an expert about finding later life care for a loved one. Employees can access as much help as they need and be supported to find the right care, regardless of what type – in as little as 24 hours if necessary.

There can be big questions to answer when going through the process of finding care. Knowing how to, can be very difficult. **They could include:**

- Is power of attorney in place?
- When and how do I request a care needs assessment from my local authority?
- Are benefits available to me?
- What type of care is available for my loved one, and how do I find it?
- How much will it cost and who pays for it?
- What questions should I be asking care providers?

Care Concierge can provide employees with immediate access to support that will help them tackle these challenging questions - and guide them through their individual situations.

## How it works



## When Susannah needed care for her Uncle Robert

Legal & General's Care Concierge service was "an absolute lifesaver" when Susannah needed help for her Uncle Robert, in his 70s.

- 1.** Susannah's Uncle Robert had shut himself off from his family and friends after losing his wife, Dianne. Upon hearing he'd had a stay in hospital, Susannah and other family members tried to make contact. But still fiercely independent, Uncle Robert didn't respond.  
Susannah, who lives in West Sussex, decided to visit Robert. She said: "When I turned up at his flat, I was really shocked. He looked very gaunt. He'd been sent home from hospital a few days earlier with food, but it didn't look like he had touched any of it. In the few hours I was there he didn't talk very much. I think Dianne had been the driving force in their relationship and he had lost his way after she died."
- 2.** When Susannah returned later that week things had taken a turn for the worse, and she called the local GP for help, who arranged an ambulance. Robert had been overwhelmed by his medication and stopped taking it. Adding to his confusion, he had both kidney and urinary tract infections.
- 3.** The Covid restrictions in place at the time, meant Susannah couldn't go into the hospital with Robert, and she drove home feeling desperately sad about not knowing what to do. But then a work colleague suggested she call Legal & General's Care Concierge service, which changed the situation a great deal.
- 4.** "I can't impress enough – the expert I spoke to was an absolute lifesaver. She let me get everything off my chest then gave me options to think about, including other people I could talk to and where we could access emergency funding if needed. We talked a few times and she was absolutely amazing and stopped me panicking."
- 5.** Some weeks after being discharged from hospital, Robert fell outside his flat, cracking his collar bone. Susannah said, "At that point, we thought about some kind of emergency care home, but Robert is a very private person and I don't think he would have liked that. I was able to get social services involved and they arranged care visits within his home, initially twice a day to make sure he was eating properly and able to take his medication. He is still having a carer visit, just in the morning, but he is doing much better now."
- 6.** To conclude, Susannah said: "I can't speak highly enough of the Care Concierge service. They were there when we needed them, and I don't know what we would have done without them."

# Who can use it and when?

When you arrange group protection with us, our full Care Concierge service, is available to all of your employees at no cost.

## Later Life Care support from Legal & General

The Legal & General Care Concierge service can help your employees plan later life care for themselves and their loved ones. Our knowledgeable care experts, alongside key partners, make Care Concierge the go to hub for any questions about later life care.

Confidential 1:1 telephone care concierge service staffed by our care experts and our free digital care platform, providing calculators, information and guidance on topics such as making decisions on types of care, finding care and paying for care.



Confidential 1:1 telephone support



Evaluate if they are eligible for government support



Access to Financial Advice – care funding



Online tools and resources



Benefit entitlement check



Tailored Care Plan + relevant care guides and other services



Finding and arranging immediate or future care



Understanding Power of Attorney



Discuss home adaptations/home help options



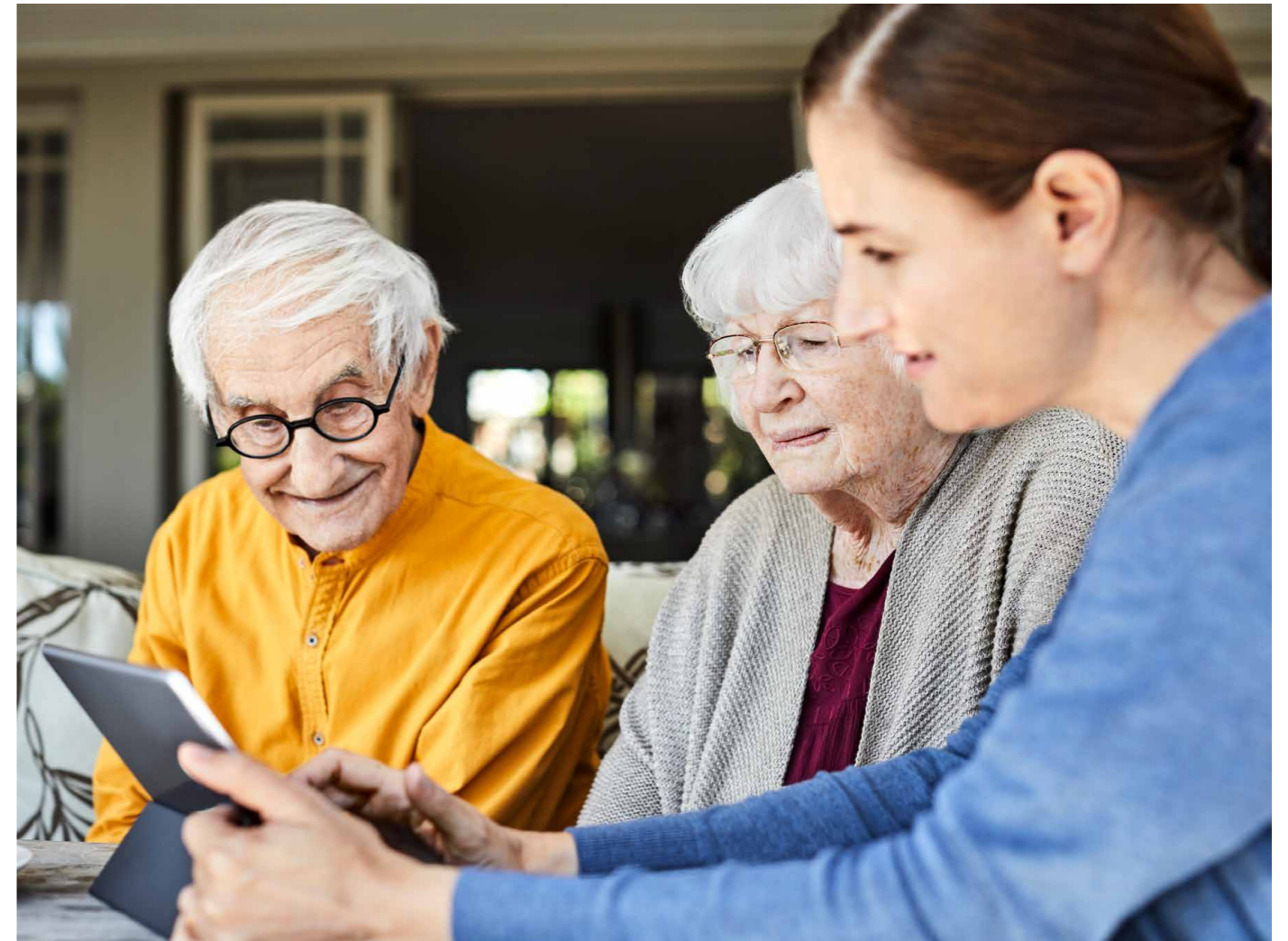
Explore entitlement to NHS funding



Explore funding options for home care and adaptations



A named care expert through the journey



# Q&A

## Are there any costs employees will have to pay?

No. Our Concierge service is available in full at no cost to the employees of group protection policy holders and there are no hidden extras. Your employees will simply need to call our friendly team and let them know who their employer is. No personal data will be shared.

## Can my employees call on behalf of other family members?

We understand that supporting older loved ones with the later life care journey can cause a strain on both professional and family life. Employees are therefore welcome to call up on behalf of any family member or loved one. We can even set up a conference call so that everybody involved can benefit from our information and guidance.

# Call Care Concierge to speak with one of the team

Freephone - 08000 608823  
Monday - Friday 9am to 5pm

All calls to this number are free. Please note, calls may be recorded and monitored. Personal data will be treated in line with Data Protection legislation and our Privacy Policy which can be found at:

[www.legalandgeneral.com/privacy-policy/](http://www.legalandgeneral.com/privacy-policy/)

It's your employee's responsibility to choose a suitable care provider. Care Concierge is not responsible for providing any care or assessing clinical needs. Care Concierge does not guarantee any specific care provider's information or service. Your employee should not engage any care provider if they have any doubts or concerns about them. Care Concierge is not part of any contract between your employee and their care provider.

**Legal & General Assurance Society Limited.**

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