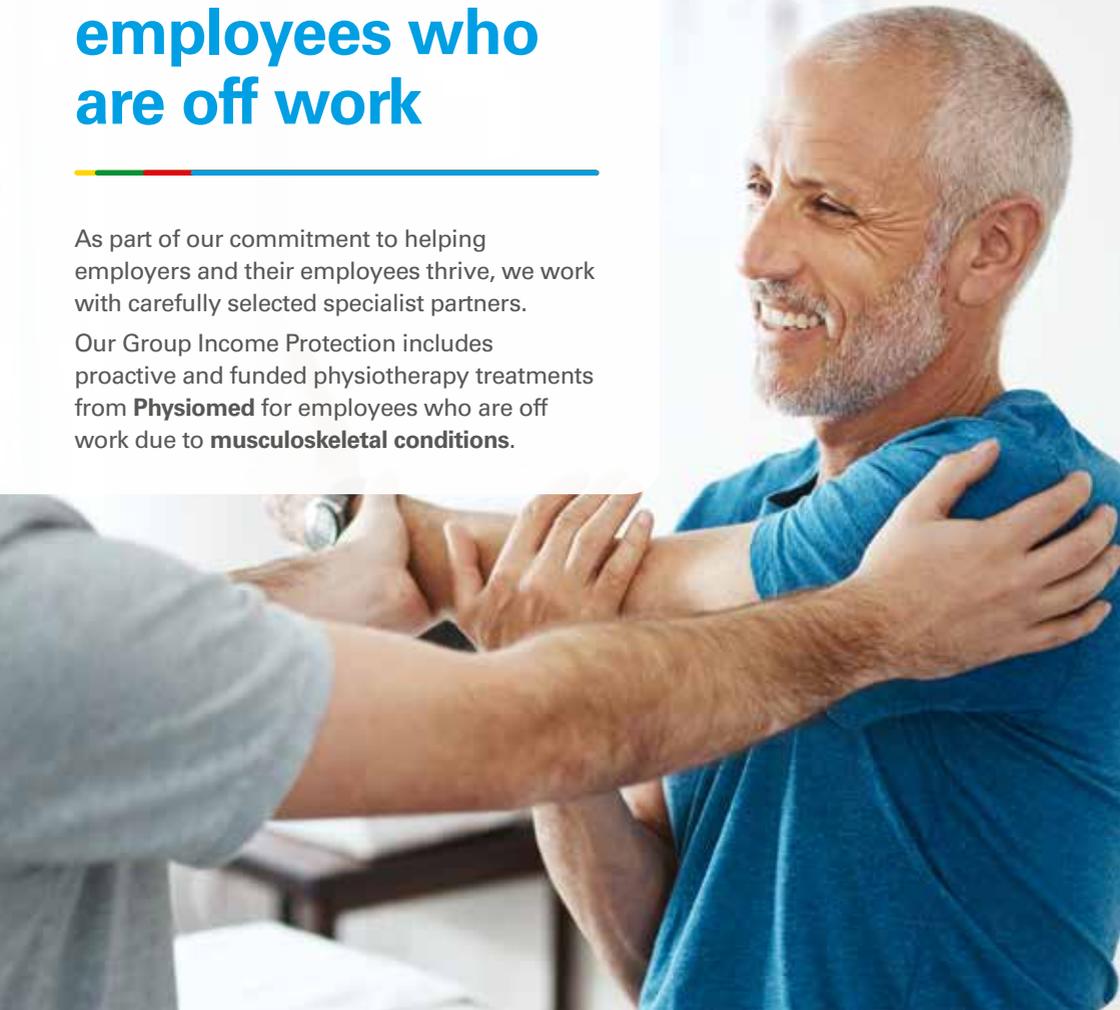


Funded Physiotherapy Treatment for employees who are off work

As part of our commitment to helping employers and their employees thrive, we work with carefully selected specialist partners.

Our Group Income Protection includes proactive and funded physiotherapy treatments from **PhysioMed** for employees who are off work due to **musculoskeletal conditions**.

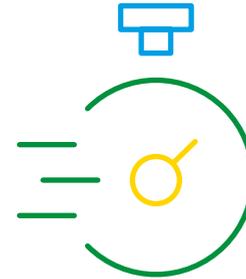


Musculoskeletal conditions cost employers time and money

According to a 2017/18 report from the Health and Safety Executive (HSE) an estimated 6.6 million working days were lost to musculoskeletal conditions. They account for 24% of all new and long-standing absence due to work-related ill health.



Early intervention and funded treatments



We believe that earlier treatment usually means a shorter absence. The sooner an employer notifies us of an absence the sooner we can act.

For musculoskeletal absences, where appropriate, we arrange a referral to Physiomed, who will make contact within four working hours and treatment can start within five days. The Physiomed treatments are provided at no extra cost to the employer or employee. It also means employees can avoid NHS waiting lists or the cost of funding treatment themselves or claiming on a private medical insurance.

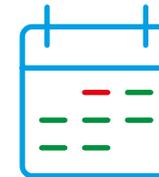
Physiomed - Award-winning physiotherapy services

Every physiotherapist is hand-picked by Physio Med. All physiotherapists need to have a minimum of four years' post-graduate experience in orthopaedics.

Through their dedicated network, they process approximately 13,500 referrals each year.



Guaranteed initial assessment within **five working days**



National network of physiotherapists across **780 clinics**, with **98%** of clinics within 30 minutes of work or home.



Guaranteed call within **four working hours**



In In 2018, **70% of the musculoskeletal absences** reported to Legal & General were able to return to work before becoming a claim



Assessment outcome reports returned **within five working days**.

Helping people thrive

Our **Group Income Protection Policy** includes comprehensive, bespoke **Return to Work** programmes



These 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 dedicated claims team manages each case through to completion, helping the employee to return to work or acceptance of the claim.

Our in-house Rehabilitation team includes qualified health professionals from occupational health and occupational therapy and general nursing.



All the employees we help are treated as individuals as we seek to understand all conditions, 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.