

Added value wellbeing support services



Wellbeing for business, for employees & their families

generalico.uk

A photograph of two people climbing a rock wall. The man on the left is wearing a white t-shirt and grey shorts, and the woman on the right is wearing a black tank top and grey leggings. They are both wearing climbing shoes and are positioned on a red and grey rock face with various colored climbing holds.

Generali UK Employee Benefits



**Helping
multinational
companies
turn business
strategy into
results through
their people**

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WELLBEING FOR BUSINESS

It's no longer enough to view wellness programmes as simply a measure to contain rising healthcare costs or even a tick in the employer duty of care box. Wellbeing initiatives are essential tools for those companies wanting to ensure a competitive edge. They help to create a corporate culture that prioritises its employees and customers, reduces costs and aligns with overall business strategy.

In fact, a happy, healthy workforce not only brings productivity benefits but also corporate reputational benefits in terms of improved recruitment, retention and customer loyalty.



59% of CEOs say the declining wellbeing of their workforce is a threat

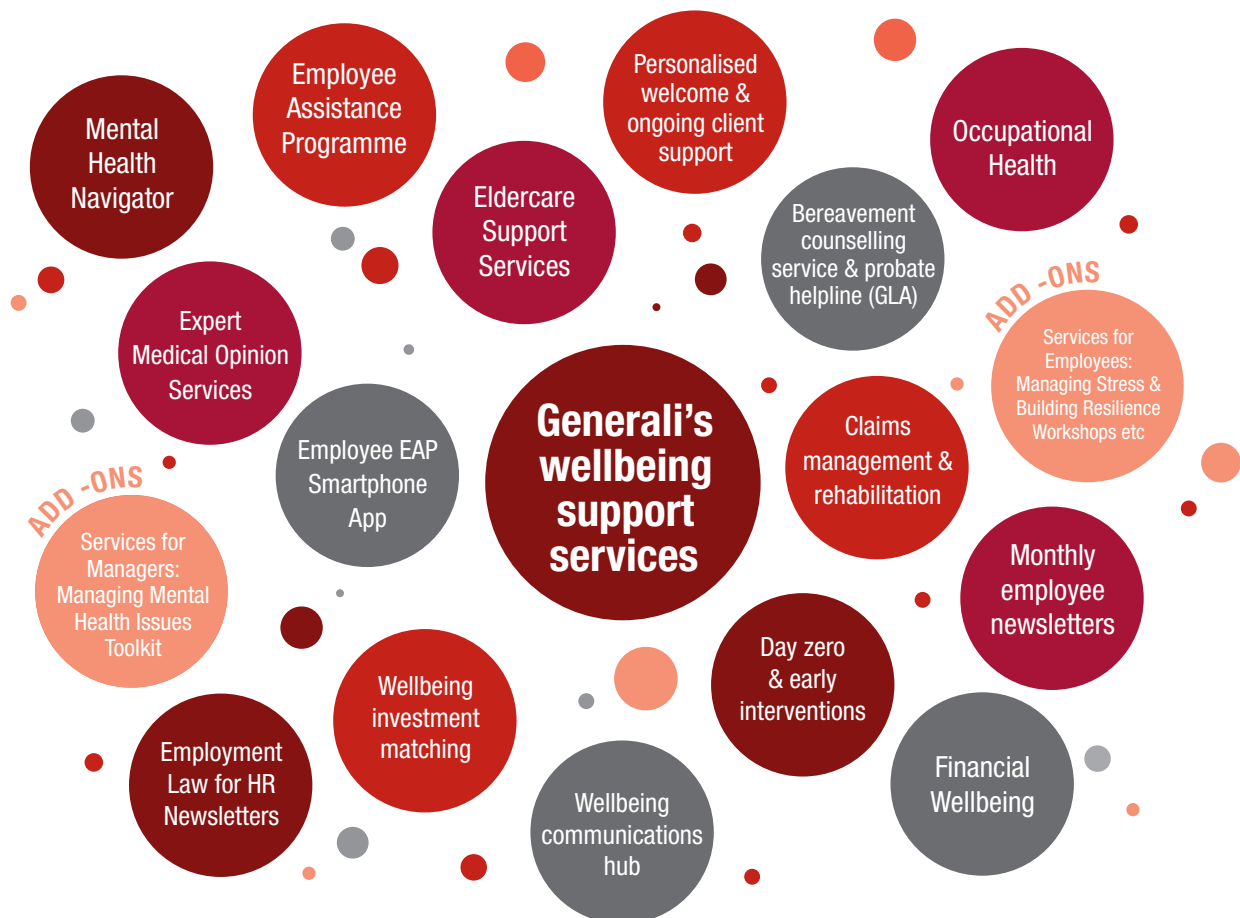
68% of UK CEOs have made moderate to significant progress on a diversity and inclusion strategy but...

21% are only just starting.

Source: PwC – 23rd CEO Survey: UK Findings, Jan 2020

Overview of Generali UK wellbeing support services

Generali's added-value wellbeing services are available to all UK employees of its Group Income Protection (GIP) and Group Life Assurance (GLA) policyholders – whether currently insured under the policy or not – along with their eligible dependants*: Service eligibility may depend on product type.




One partner, global reach

The Generali Employee Benefits (GEB) Network has the tools, resources and years of experience to help multinational companies design and implement comprehensive people risk solutions, with a concerted focus on wellbeing.

Using its global team of 120 professionals and 100 insurance companies, GEB offers a range of cost and tax efficient solutions – from life, international medical, disability and sickness to pension plans.

*Eligible dependants include the employee's spouse/partner, parent, brother or sister living in the same household; any legal dependant under the age of 21 and in full-time education; or any other legal dependant who is dependent on the member because of disability. Specific services such as the member call centre, referral service and 24hr medical information and video portal, are available to non-household resident dependant parents and parents-in-law as part of the Eldercare Support Service.

Added-Value services are available free, unless otherwise stated, as part of either Generali UK's Group Income Protection or Group Life Assurance policies.

A woman with blonde hair tied back, wearing a black tank top and grey leggings, is climbing a rock wall. She is seen from the back, reaching up to a red handhold. The wall is grey with various colored handholds (red, blue, yellow, grey). A red vertical stripe runs down the wall. In the background, another person is visible climbing a similar wall.

“ 2 in 5 employees (39%) have experienced poor mental health where work was a contributing factor in the last year.

Source: Business in the Community – Mental health at work 2019 report, October 2019

WELLBEING FOR EMPLOYEES

Today's society is characterised by work overload, state benefit & health service cutbacks, an ageing society, disillusionment with elderly care services and a high cost of childcare. In turn, this is leading to increased levels of employee disengagement, stress, absenteeism and presenteeism.

Employers have a role to play in providing essential wellbeing support to employees.

ALL EMPLOYEES OF OUR CLIENT COMPANIES & THEIR FAMILIES

Generali's GIP policy offers free access for all insured and uninsured employees and their families to:

Employee assistance programme

Despite clear evidence that good workplaces have higher productivity, greater employee retention and improved customer satisfaction, levels of stress and mental ill-health are ever rising.

Generali's employee assistance programme (EAP), delivered by LifeWorks is a confidential resource offering information, advice and support, 24/7, 365 days a year to employees and their families¹ – from partners to children and also dependant parents and parents-in-law.



Participants can benefit from a variety of support from direct access to accredited counsellors and legal professionals² to signposting to various other professional services and experts such as independent financial advisers and long-term mental health professionals; Access LifeWorks via the employee app or by telephone. LifeWorks also includes some valuable resources for the client company (please refer to page 15 for more information.)

Employees benefit from fast access to the following:

- **Counselling & coaching services:** in person, telephonic or video (up to 6 sessions per issue, as deemed clinically appropriate) for employees. Online chat and in the moment support is also available for employees and their families.
- **Work-Life support:** legal; financial (including personal debt management); childcare; eldercare; special needs; education and much more.
- **Personalised wellbeing newsfeed.** Employees simply select the areas of their life that they want to improve: body, mind, personal finances, relationships, work. Every day, they are delivered short, 'snack-able' pieces of content from leading experts, in their LifeWorks newsfeed.
- **Perks & Savings:** digital gift cards, online cashback, in-store and online coupons, plus exclusive lifestyle offers, e.g. discounted cinema tickets and bundles at major chains.
- **Community** (for employers with 500 employees or fewer): gamification tool to encourage community recognition – on a team level and/or company-wide.
- **Signposting to an Occupational Therapist or nurse specialising in eldercare,** for an eldercare report where appropriate.

“ More than two-thirds (70.7%) of employers plan to increase investment in employee mental health over the next 12 months, as a result of Covid-19.

Source: REBA – Covid-19 and employee mental health research, May 2020

¹ Eligible family members include the Employee's Spouse/Partner, children aged 16-25 if in full-time education, dependant parents & parents-in-law. Services to family members are limited to helpline support and signposting services only due to potential HMRC tax implications. To extend full service to family members, please contact your tax specialists to understand the tax implications and connect with your Generali representative in order to activate full family support at no additional fee.

² Limited to employees only.



Eldercare support services

An increasing number of employees are juggling the demands of work with caring responsibilities – for elderly relatives, children and sometimes both - and as the first of the baby boomer generation reaches retirement age this situation is only going to get worse.

Generali's eldercare support service (ESS), which is provided in partnership with carefully selected wellbeing partners, provides the following support to an employee's parent:

- Home-based assessment after an unplanned overnight stay in hospital;
- Report written by an occupational therapist or nurse if appropriate experienced in eldercare, including care package recommendations should assisted living be required.
- Confidential 24/7 support service, provided by LifeWorks, including: access online or over the phone to lawyers, independent financial advisers and accredited counsellors; bereavement counselling; personal debt management; wellbeing and health information (including mobility aids).
- Support locating care homes and care services, from LifeWorks or Morgan Ash. Unbiased support and guidance from experienced nurses in matching care – whether to be provided at home or in a care home – to an individual's specific needs. Plus, signposting to local self-help groups. And navigation through the complexity of NHS and Social Services.
- Access to various valuable Best Doctors services, including a vast online resource of health and medical information, help in finding a specialist for a specific medical case or condition, plus guidance over the phone from health and care experts on support available.

“ 1 in 7 in your workforce will be caring for someone who is older, disabled or seriously ill, up from 1 in 9 (2018)

Source: Employers for Carers website – accessed June 2020

Best Doctors

An expert second medical opinion can prove invaluable, eg. where a close family member has been diagnosed with cancer, or a UK contracted staff member is on secondment overseas. The Best Doctors' service provides the following:

- Valuable medical information and support for people who have been diagnosed with a serious illness or injury;
- Access to the most appropriate specialist who will consult on the case, from a database of over 53,000 medical experts around the world;
- A review and written report of the treating doctor's diagnosis and advice as to the most appropriate treatment plan;
- Access to information on the latest medical technologies and developments to help ensure individuals receive the right care.

Introducing Mental Health Navigator

Leveraging a cross-functional team of leading psychologists, psychiatrists and clinicians, this innovative service is designed to identify the correct diagnosis and provide an action plan for those struggling with a range of mental health conditions from anxiety, stress or depression and post-traumatic stress disorder (PTSD) to many other mental health problems.

Best Doctors' Mental Health Navigator from Teladoc Health provides the following:

- Expert assessment and signposting to appropriate services by mental health clinicians, reducing pressure on Line Managers and Mental Health First Aiders, while improving outcomes for individuals and for business.
- Mental health condition and treatment reviews for anyone who wants a better understanding of an existing condition or prescribed programme.
- Improved integration of an employers' existing benefits, services and mental health policies and procedures into a more structured and meaningful pathway.

Best Doctors Mental Health Navigator

How it works



Intake call

Navigator establishes how we can best help member.



Initial Assessment

Navigator performs DASS21 assessment and collects any relevant medical records. Clinical summary Medical Director triage



Expert Assessment

Patient assigned to most appropriate expert. Detailed assessment via video call. Expert report and recommendations.



Action Plan Delivered

Expert report reviewed by Medical Director. Navigator delivers report to patient (and if consented, to treating GP) and discusses next steps, public and private options, signposting to EAP, BD etc.



Ongoing Support

Navigator repeats DASS21 at 1 week, 1 month and 3 months to ensure patient tracking well. If required can arrange therapy through our network via Telehealth, (funded by patient, employer or insurer).



Wellbeing investment matching

- Generali will consider contributing financially to wellbeing initiatives where a specific need is identified. This could be anything from virtual GP services to mental health training solutions. Everything is offered by our fully approved selection of wellbeing investment matching partners.

POTENTIAL WELLBEING INITIATIVES

Supported by Generali and our trusted partners



To learn more about our Wellbeing Investment Matching partners, please [click here](#)

Group income protection insured employees

Creating a culture of wellbeing involves a focus on prevention: on helping employees ensure that minor niggles, aches and pains don't become larger, lingering problems – this would not only be bad for employees but also bad for business.

Poor wellbeing is found to impact productivity directly – through absence - but also through staff presenteeism. This is a prevalent and growing concern for organisations and is often the greatest cause of lost output.

That's why a key focus of Generali's wellbeing support services is on helping employees and managers nip potential problems in the bud, wherever possible, either prior to an absence actually occurring or at a very early stage.

Day zero & early interventions

- Generali offers a full early intervention service for employees covered by the GIP scheme whether at work (day zero interventions) or before a claim commences (early intervention);
- Early intervention referrals are usually made at HR level and after consultation with the designated claims handler;
- Discussions can take place on-site, by phone or during regular teleconference calls;
- Access is provided to a whole host of independent experts, in order to assess the entire biopsychosocial situation. For example:
 - **Mental health support** – personalised pathways that might incorporate cognitive behavioral therapy, counselling either through the EAP service, mental health navigator or with other qualified individuals and psychiatric assessments;
 - **Musculoskeletal support** – professional physiotherapy and orthopaedic assessments and treatment;
 - **Cancer support** – personal case managers will tailor plans to help get individual employees back to normal life and work, both during and after treatment;
 - **Chronic fatigue and pain support** – personalised programmes by specialists, aimed at helping individuals gain control of their health and regain full and active lives.



“ 3,415 people – over a third of all group income protection claims submitted – were helped back to work in 2019 because of an early intervention.

Source: Group Risk Development (GRID) – annual claims report, May 2020

Group life insured employees

Generali's GLA policy offers free access for all insured members and their families to:

Bereavement counselling service

The bereavement counselling service is available to members' immediate families, members, or to the member if they suffer a bereavement. The service includes:

- Unlimited 24/7 access to a bereavement helpline, staffed by fully qualified counsellors;
- Practical advice and details of self-help groups and charities, where appropriate;
- Appointment-based counselling sessions, where appropriate, with a professionally trained counsellor;
- Access to a probate helpline, which can assist members and their families who have been appointed to administer a deceased person's estate.



WELLBEING FOR HR & LINE MANAGERS

Positive results depend upon successful launch and implementation. That's a given. And that's why Generali offers a range of services focused on ensuring the best possible outcomes for all clients, whatever their size – from initial and ongoing manager and employee communications, to claims management and rehabilitation services.

“ The top aspect now shaping HR benefit strategy is the desire to improve employee engagement.

Source: Employee Benefits – Benefits Research, May 2020



Advice, information & promotion

- Free access to Generali's regular Employment Law for HR newsletter;
- LifeWorks' EAP provides access to: manager consultations; platform utilisation and participation reporting; the ability to create bespoke perks and benefits; employee support assessments; push notifications direct to employees via their smartphone or mobile device to help boost engagement with the EAP.
- Employer branded communications via the Generali UK wellbeing communications hub. See page 17 for more information.
- Wellbeing Communications Calendar: free and immediate access to articles, case studies, webinars from our wellbeing partners, which may be uploaded to the client's usual wellbeing platform or portal. Also, bespoke training and workshops available. All included as part of a full calendar of national and international awareness days.



Inclusive support services

Welcome meeting for all new GIP clients – whatever their size

- Ensures employers are aware of the free added value services available with Generali's GIP policy; the way in which the services can be rolled-out within the organisation; key client and claims handler contact details; plus full details of claim and payment processes.
- Includes discussion around Generali's Mental Health Early Intervention and Rehabilitation pathways, including a useful support flow chart for line managers, please contact eb.enquiries@generali.co.uk for more information.

Face to face counselling referrals

- HR can refer any struggling employees to the LifeWorks EAP service for assessment and potential onward referral for face to face counselling*. In the case of GIP members, HR may wish to involve the Generali claims team to potentially facilitate Day-Zero or early intervention services.



GIP claims management & rehabilitation

- Assistance managing absence more effectively through day-zero early intervention;
- Access to a full rehabilitation service to assist claimants return to the workplace wherever possible;
- A dedicated and experienced claims contact available in case of payment queries, to notify absences, highlight potential claims, plus discuss opportunities for day zero early intervention and return to work plans;
- Visits are available by an independent Vocational Rehabilitation consultant to assess the worksite and design monitored graded return to work plans;
- Discussions can take place by phone, during regular teleconference calls or by on-site visits.



Additional employer funded services for managers

Generali can also introduce to HR managers a range of additional paid-for services, at discounted rates, via its Wellbeing Investment Matching partners, including:

- On-site workshops - delivered by practising professionals on a range of topics including: supporting leaders in managing mental health issues, which helps managers to identify the common signs of possible mental health problems and risk factors, advice on how to support an employee and guidance on how to make referrals.
- On-site critical incident and post-trauma support – emergency support by professional counsellors for those who require help when they experience a sudden change in circumstances. This service provides back-up to both the employer and the employee should the unforeseen happen.
- Unify your employee experience and support, connect, recognise, guide and reward employees with the TOTAL WELLBEING platform from our EAP partner LifeWorks. See [here](#) for further information.

Wellbeing communications hub



Client branded promotional materials: A Generali UK exclusive

In a bid to help companies build brand engagement and loyalty, Generali UK has designed and built the wellbeing communications hub with its trusted partners.

This easy-to-use, self service portal will allow clients to produce their own employer-branded wellbeing pack, comprising of information leaflets, posters, wallet cards, presentation folders and more.

The service is available to all of Generali UK's Group Income Protection and Group Life Assurance clients at no extra cost for all digital (.PDF) materials. A small charge will apply if clients wish to order professionally printed material.



Why should companies choose Generali UK?

Over **50 years** of **experience** in employee benefits, learning from our clients and helping them solve their challenges.



Our connection to the **GEB network** with its in-depth **knowledge** of **local markets** and commitment to delivering excellence in **globally** coordinated programmes.



Personalised local and global solutions that help support the **wellbeing**, **engagement** and **productivity** of employees.

For more information on Generali's added value services, please email eb.enquiries@generali.co.uk



Generali Employee Benefits

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Parent company of Generali Group and entered in the IVASS register of insurance groups under no. 026.
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