

# ADDED VALUE WELLBEING SUPPORT SERVICES

Wellbeing for business,  
for employees & their families

# HELPING MULTINATIONAL COMPANIES TURN BUSINESS STRATEGY INTO RESULTS THROUGH THEIR PEOPLE.



“Sustainability is a foundation of our strategy. It feeds into how we design our products manage our policies and care for your employees”

Tracey Ward, Head of Business Development & Marketing Generali UK Employee Benefits



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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.

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

**“Company wellbeing proves to be a significant predictor of firm performance”**

**“Higher levels of wellbeing generally predict higher firm valuations, higher return on assets, higher gross profits, and better stock market performance”**

Source: University of Oxford Wellbeing Research Centre, Workplace Wellbeing & Firm Performance (May 2023)

# 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 Network (GEB) 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 over 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.



## 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.

**“We’re seeing the highest rate of sickness absence in a decade”**

Source: CIPD, Health and wellbeing at work (Sept 2023)

# All employees of our client companies & their families

GENERALI'S GIP POLICY OFFERS COMPLIMENTARY 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 mental ill-health are ever rising.

Generali's Employee Assistance Programme (EAP), delivered by Telus Health is a confidential resource offering information, advice and support, 24/7, 365 days a year to employees and their families<sup>1</sup> – from partners to children and also dependant parents and parents-in law.

Employers can enhance their Generali EAP by upgrading to the Telus Health One platform, for all-in-one wellbeing at no additional cost. Accessible via mobile app or browser, Telus Health One allows employees to receive the support they need when, where and how they prefer. Alongside access to the EAP, features and benefits include peer-to-peer recognition, perks and rewards, customisable newsfeed and wellbeing content, reports and insights.

Click below to download the TELUS Health One app on your mobile device.



Services and support include:

- **Counselling & coaching services:** in person, telephonic or video (up to 6 sessions per issue, as deemed clinically appropriate). Online chat is also available. Work life support: legal, financial, childcare, eldercare, special needs, education.
- **Newsfeed:** wellbeing content and a company posts newsfeed.
- **Content:** online library of articles, podcasts, infographics and toolkits tailored to interests.
- **CareNow:** choose your own path when it comes to care - from participating in exercises and taking assessments, to listening to podcasts and watching videos - all focused on positive behavioural change.
- **Total Wellbeing Index:** motivate positive lifestyle changes with data-driven, personalised recommendations, tips and resources, based on an easy-to-use behavioural assessment to help understand health risks.
- **Perks & Savings:** savings via digital gift cards and online cashback.

“EAPs support your employees’ health and wellbeing so they can focus on work, which, in turn, can improve employee engagement and job satisfaction and thus boost your employee retention rates”

Source: Business.com, Benefits of an Employee Assistance Programme (EAP) (April 2024)

<sup>1</sup> Eligible dependants can, with written confirmation, include the employee's spouse/partner, any parent, brother or sister living in the same household; any legal dependant over age 16 and under the age of 21 and in full time education; any other legal dependant who is dependent on the member because of disability; plus - **where utilising the Eldercare Support service** - any non-household-resident dependant parent of the employee.

## 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 Teladoc Health, Telus Health and MorganAsh, offers the following support to an employee's parent:

- Help with arranging a Power of Attorney
- Home-based assessment after an unplanned overnight stay in hospital. Report written by an occupational therapist or nurse with appropriate experience in eldercare, including care package recommendations should assisted living be required.
- Confidential 24/7 support service, 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).

- Access to expert mental health support following an unplanned overnight stay in hospital, to help with various psychological impacts, such as lacking in confidence and loss of dignity. The service combines an initial consultation with 50-minutes of therapy that can include recommendations as to the best next steps.
- Support locating care homes and care services. 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 medical expertise for answers to general health questions or help finding a specialist consultant.



**“1 in 7 of your workforce will be caring for someone who is older, disabled or seriously ill and many will give up work or reduce their hours”**

Source: Employers for carers [Accessed April 2024]



**“83% of [NHS GP] appointments were booked to take place within 2 weeks”**

**If you need faster access, consider the benefits of your vGP service**

Source: BMA, Pressures in general practice data analysis, April 2024

## Virtual GP

Pressure on primary healthcare services has never been higher. Whilst the GP workforce is declining, the number of patients is increasing. Plus, timely access to good quality psychological and musculoskeletal therapy continues to represent a big challenge; one with the potential to exacerbate existing problems.

Generali's Virtual GP service, delivered by Teladoc Health, provides 24/7 access to a UK-based GP, at a time and place to suit the individual, via video call or phone call.

The service comes at no additional cost (except where indicated, for example private prescriptions) to all UK-based employees. It can also be made available to the employee's immediate family – spouse/partner, children up the age of 21, if in Full Time Education (FTE), also parents living with the employee and dependent on them for any reason.

So, whether an employee, (or their immediate family), is seeking help with a physical or psychological problem, or both, they know where to turn. What's more, this service is directly available from the employee's desktop computer, smartphone or tablet.

- Independent and confidential, 24/7 access to a UK registered GP
- Easy access via phone, web portal and the Generali Lifetime Assist App
- Securely share medical documents, before or after consultation
- Referral letters: available directly from the portal, useful with the employee's private medical insurance or for sharing with their own GP. Consultation notes securely stored in the portal for easy access
- Onward referrals to second medical opinion and mental health consultation services (see page 10) if appropriate
- Sick notes available where appropriate
- Private prescriptions, with free same or next day delivery. Prescription costs are chargeable to the member
- 30 mins consultation time with a GP (if appropriate) where more than one condition can be discussed



“A change in treatment is seen in around 59% of cases each year”

Source: Generali/Teladoc SMO user data for the 3 years ending Oct'24

## Second Medical Opinion

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. Teladoc Health’s service provides the following:

- Independent and confidential written report assessing the treating doctor’s diagnosis and treatment plan (reports are not shared with the individual’s GP or employer)
- Support from a case manager every step of the way
- Eligibility is not linked or dependent on any insurance claim
- Peace of mind for employees and their household family

## Mental Health Navigator Consultations

24/7 access to a team of qualified health clinicians – from counsellors to psychotherapists – to assess the individual’s mental wellbeing and identify the best way forward. This might be followed by an additional consultation with a psychologist, if appropriate.

## Parent and Child Assessments

This service is designed for parents looking for guidance and reassurance and, where appropriate, it will also provide an in-depth assessment of a child’s (up to 18 years) mental health. Expertise is provided by a practitioner psychologist or clinical lead. If deemed appropriate, a session of up to 90 minutes with the child and parents (and in some cases, the child alone, from 16 – 18 years old) may also be conducted. A report is delivered with recommendations, self-help tools, and helpful advice on local resources.

## Who can access?

Second Medical Opinions and Mental Health Navigator consultations are available, at no additional cost, to employees and their immediate family – spouse/partner, children up to the age of 21, if in Full Time Education (FTE), and also parents living with the employee and dependent on them for any reason.

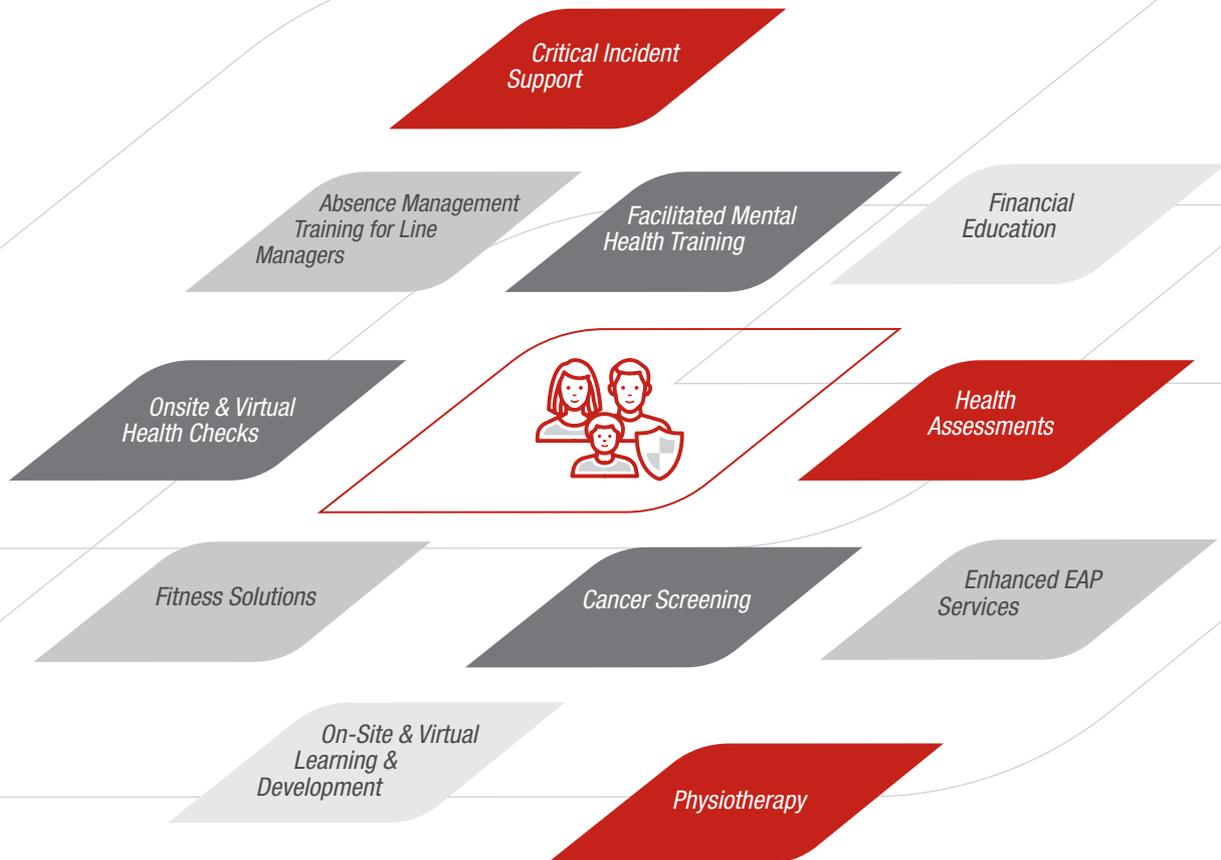
In addition, Parent and Child Assessments are available to employees, their spouse/partner and their children under age 18.

## Wellbeing Investment Matching

- Generali will consider contributing financially to wellbeing initiatives where a specific need is identified. This could be anything from cancer screening services to mental health training solutions. A wide variety of services are offered by our approved selection of wellbeing investment matching partners or you may select an alternative provider.

## POTENTIAL WELLBEING INITIATIVES

Supported by Generali and our trusted partners



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

GENERALI'S GLA POLICY OFFERS COMPLIMENTARY ACCESS FOR ALL INSURED AND UNINSURED EMPLOYEES AND THEIR FAMILIES TO:

## Bereavement & Probate Support Service

The Bereavement & Probate Support Service is available to employees and their immediate families, if they suffer a bereavement.

The service includes:

- Unlimited 24/7 access to a bereavement helpline, staffed by fully qualified counsellors
- Personalised counselling where appropriate<sup>1</sup>
- Practical advice and details of self-help groups and charities where appropriate
- Confidential advice accredited by the British Association for Counselling and Psychotherapy ([BACP](#))
- Find helpful articles, podcasts and support on grief and loss

**NEW!**

## Grief & Bereavement Support for Children and Young Adults

Bereavement support provided in partnership with Winston's Wish (the UK's first childhood bereavement charity founded in 1992) can help employees or their dependent children, up to the age of 25, find their feet after their world has been turned upside down by grief; following a terminal illness diagnosis; or death of a parent, sibling or important person.

Key Benefits:

- Access to a bereavement support worker to answer any immediate concerns and assess the need for further support or a referral
- If more support is required, this will be provided through digital & remote services (telephone, video or text).
- Multiple ways to contact the service including a dedicated Generali customers' helpline or via website live chat, email or text

See [this leaflet](#) for more detail.

**NEW!**

## Cancer Support Service

The Cancer Support Service - in partnership with Working To Wellbeing - can be accessed if an employee's cancer treatment has finished within the last 6 months, and where the employee is already working, or is looking to return to work and may benefit from any of the following:

- A biopsychosocial assessment - exploring medical history including any underlying conditions or injuries, emotional experience; and social circumstances
- Specialist support from a vocational rehabilitation coach
- 4 x 30-minute coaching sessions tailored to meet the specific needs of the Individual
- A return-to-work plan and assistance with implementation where appropriate
- Employer liaison where applicable

See [this leaflet](#) for more detail.

<sup>1</sup> A series of counselling sessions (up to 6) will only be offered where short-term assistance is appropriate. This service is not suitable where long-term support is more appropriate.

## Group Income Protection insured employees

Creating a culture of wellbeing involves a focus on prevention: on helping employees ensure that emerging issues 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 dysfunctional 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 struggling at work (day zero interventions) or before halfway through the claim deferred period (early intervention)
- Early intervention referrals are usually made at HR level and after consultation with the designated claims handler
- Referral is usually by completion of Absence Information Template (NOA) followed by phone call where appropriate (eg complex cases)
- 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 counselling and trauma focused therapies (eg EMDR)
- **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
- **Menopause support** - telephonic support with an expert health coach around cognitive and physical impact, lifestyle, behaviours, and emotional support

In addition, vocational rehabilitation can work alongside treatment to help prepare set return to work goals and prepare for successful reintegration into the workplace.

More detailed information on day-zero and early interventions - including GIP Claims FAQ's - can be found [here](#).

“When vocational rehabilitation are notified about an absence within 4 weeks, a return to work is achieved in 88% of cases”

Source: Association of British Insurers (ABI) report, Closing the evidence gap: How insurance supports good health and productivity (June 2023)

# 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 majority (70%) [of HR] see their health and wellbeing activity as an opportunity to boost employee engagement”**

Source: CIPD, Health and wellbeing at work (Sept 2023)



## Guidance, information & promotion

- Free access to Generali's regular Employment Law for HR newsletter;
- Telus Health's 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.
- Build brand engagement and loyalty with bespoke communications, for better wellbeing and return-to-work.  
See page 18 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/Refresher Meeting for all clients - whatever their size

- Ensures employers are aware of the Generali Employee Benefits Network and their global products & services; free added value services available with Generali's UK policies; the way in which the UK services can be rolled-out within an organisation (for example benefit fairs); 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 as appropriate, including a useful support flow chart for line managers, please contact [eb.enquiries@generali.co.uk](mailto:eb.enquiries@generali.co.uk) for more information.

### 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
- Experienced claims contacts 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
- Discussions can take place by phone or during regular teleconference calls.

### Face to Face Counselling Referrals

- HR can refer any struggling employees to the Telus Health 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.





## 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 for leaders and line managers** delivered by practising professionals on a range of topics from absence management training to managing neurodiverse individuals.
- **Learning programmes for employees and leaders** – from e-learning to specialised seminars, programmes and small group workshops, all learning programmes are available in English and French (local languages may be available for an additional fee). Designed to develop the skills needed to help drive behavioural change, categories include ‘Creating mentally healthy workplaces’ and ‘Promoting Diversity, Equity and Inclusion in your workplace’.
- **On-site Critical Incident and Post-Trauma Support** – emergency support by professional counsellors for employers and employees who require help when they experience a sudden change in circumstances.
- **Expand your employee experience and support**, with 8 and 10 session counselling models, plus access to:
  - Telus Health Wellbeing & Community,
  - Telus Health Learning and
  - Telus Health Global EAP Service.

To find out more about EAP cost options and upgrades, please contact your Generali Business Development Manager via: [eb.enquiries@generalico.uk](mailto:eb.enquiries@generalico.uk)



## Generali UK Wellbeing Communications Support

### BESPOKE COMMUNICATIONS FOR BETTER WELLBEING AND RETURN-TO-WORK

We provide a range of support to assist HR and Compensation & Benefits professionals build brand engagement and loyalty by ensuring their UK employees are aware of the valuable complimentary wellbeing services available with Generali UK Group Life and Group Income Protection plans; including Employee Assistance Programmes, VirtualGP and Eldercare Support.

This includes improving HR and Line Manager awareness and understanding of prevention, early intervention and rehabilitation, with a view to knowing: when, how and where to signpost employees; what good conversations look like; and the benefits, to people and business, of early referrals when it looks like an absence has the potential to be long-term (more than 4 weeks).

Our Support for Generali UK clients and their intermediaries includes:

- **Bespoke employee-facing collateral.** We provide in-house support to produce various forms of collateral – either digital or printed – according to needs; from full employer-branded wellbeing packs to individual items. This includes employee wallet cards, information leaflets, posters and flyers.
- **Support for your employee benefit fayres.** Don't forget to invite us to join your employee benefit fayres. As well as sharing relevant member leaflets and being on hand to help answer any questions, we can follow-up with a prize draw to help keep the buzz of the benefit fayre going.
- **Wellbeing Investment Matching.** Also consider using some of your [Wellbeing Investment Matching](#) fund to assist with employee awareness of your valuable prevention and support services.
- **Mental Health or Absence Management 'taster' training sessions.** These complimentary training sessions are available to all our Group Income Protection clients. They're designed for HR, Line Managers or Employees. And they're facilitated by one of our trusted wellbeing partners; Form Health, Telus Health, or Working To Wellbeing. Sessions are scalable, depending on choice of delivery partner, from around 10 to 100+ individuals.
- **Employment Law [monthly update](#).** The lowdown on the latest Employment Tribunal outcomes and Case Law that are directly relevant to HR; everything supplied in incredibly useful and simple bitesize format.
- **Articles, webinars and podcasts.** Everything neatly housed in our downloadable [Wellbeing Communication Calendar](#) and designed with the interests and needs of HR, Line Managers and Employees in mind. We work with our Early Intervention and Rehabilitation partners to explore the latest hot topics, with a view to helping clients improve wellbeing and absence management, providing simple 'how to' guides and examples of what good looks like. We also include up-to-date employee-facing material that may be uploaded to clients' benefit communication portals.

To learn more, contact your Generali Business Development Manager, or email [eb.enquiries@generali.co.uk](mailto:eb.enquiries@generali.co.uk).

# 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 with the GEB Network** with its in-depth knowledge of local markets, data-led expertise 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](mailto:eb.enquiries@generali.co.uk)

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