

Added value wellbeing support services



Wellbeing for business, for employees & their families

generalico.uk

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.

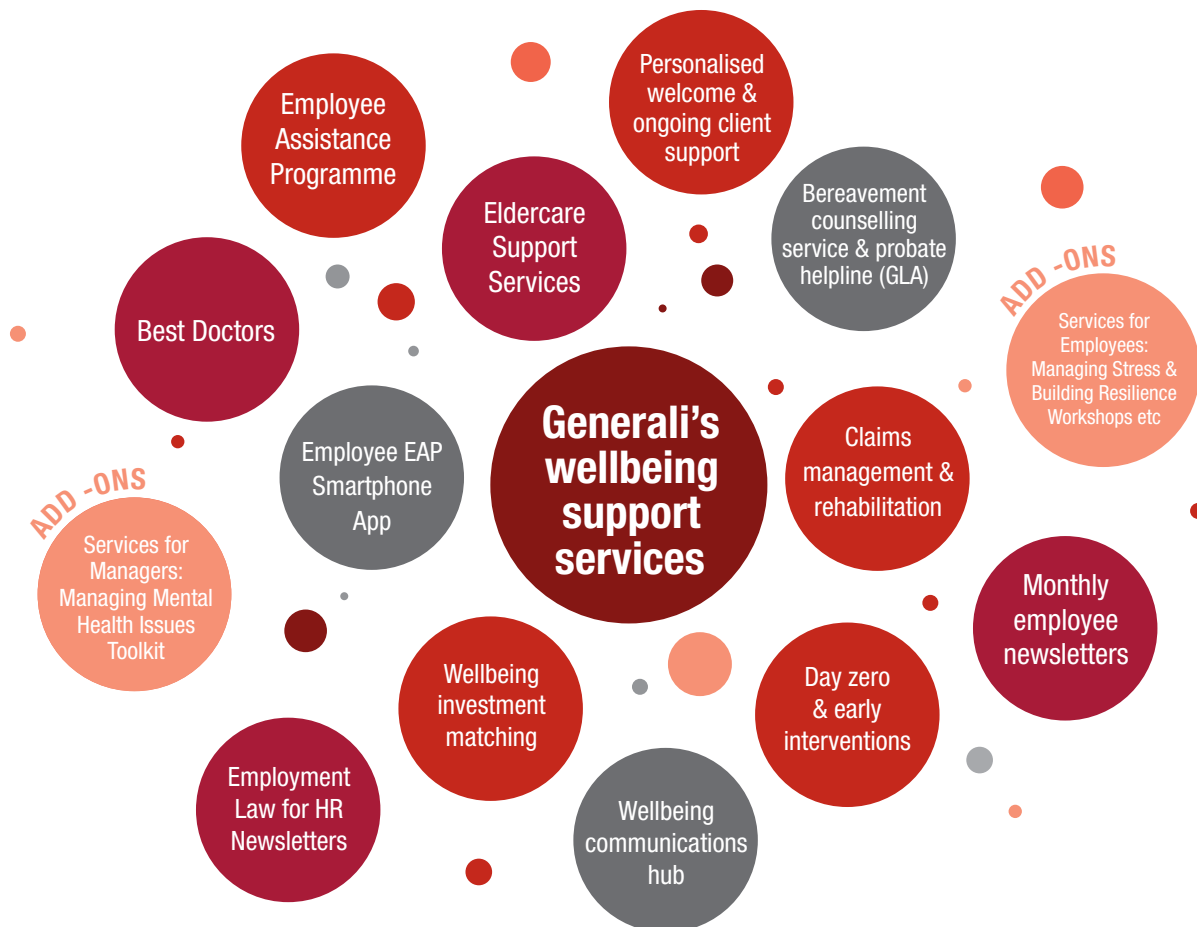
In fact, a happy, healthy workforce not only brings productivity benefits but also corporate reputational benefits in terms of improved recruitment, retention and customer loyalty.

“ 71% of CEOs say human capital is a key source of competitive advantage.

Source: Harvard Business Review - HR must make people analytics more user-friendly, June 2017

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



“ 84% of employers acknowledge that they have a responsibility towards their employee’s mental wellbeing.

Source: Mental health at work report 2017, Business in the Community

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 families – from partners to children and also dependant parents and parents-in-law.

Online access, via the **employee app**



or by telephone, is provided to experts in their fields such as lawyers, independent financial advisers and accredited counsellors. It also includes some valuable resources for the client company. Users benefit from fast access to the following:

- Bereavement counselling;
- Personalised counselling, including support and cognitive behavioural therapy where appropriate;
- Face to face counselling assessment given over the phone as necessary (via referral to HR for non GIP insured employees.)
- Wellbeing and health advice;
- Financial advice including personal debt management;
- Crisis management advice;
- Management support and consultation
- General information, on relationships, retirement, caring responsibilities, legal advice, student life, family and much more;
- Signposting to an occupational therapist for an eldercare report where appropriate.

“ 62% of employers now offer an EAP to all employees, up by 10 percentage points in comparison to 2016 (52%).

Source: Health and well-being at work, CIPD, May 2018

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 third-party providers, including EAP provider LifeWorks and also Best Doctors, 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.
- Access to the Generali telephonic EAP service, for assistance on topics such as bereavement, accommodation and mobility aids;
- Support in locating care services and care homes;
- 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 access to the Best Doctors member care centre telephone line for guidance on the support available.



“ 1 in 9 employees will be caring for someone who is older, disabled or seriously ill.

Source: Employers for Carers website, accessed June 2018

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.





Wellbeing investment matching

- Generali will consider contributing financially to wellbeing initiatives – for example line manager stress awareness training - upon request.

POTENTIAL WELLBEING INITIATIVES

Supported by Generali and our trusted partners



To download our Investment Match Partners leaflet 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 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.



“ 2,989 people - one third of all group income protection claims submitted - were helped back to work in 2017 because of an early intervention (such as fast track access to counselling or physiotherapy).

Source: Group Risk Development (GRD) annual claims report, April 2018

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.



Additional employer funded services for employees

Generali can also introduce companies – and their employees - to a range of additional paid-for services, available at preferential rates via its Wellbeing Investment Matching partners, including:

- On-site workshops – courses are delivered by practising professionals covering a range of topics such as how to improve work / life balance, setting and achieving goals, managing stress and building resilience, plus health and wellness topics such as how to ensure a healthy heart, mindfulness and sleeping well.
- Lifeworks Perks & Savings enables employees and their loved ones to save money on daily essentials and treats. The LifeWorks app offers discounts from over 4,000 brands and retailers worldwide including travel, food, entertainment and personal care.

Please refer to our Added Value Wellbeing Support Services (AVSS) [menu](#) for further information:



WELLBEING FOR HR 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.

“ 91% of managers agree they are responsible for the wellbeing of their staff. But less than a quarter (24%) of managers have received any training in mental health.

Source: Mental health at work report, Business in the Community, Oct 2017



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.

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.

*Employees not covered by a Generali GIP policy have free access to telephonic counselling if required. If you would like to offer an EAP with telephonic or face-to-face counselling to your GIP-uninsured population, please **contact us**

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.

Ongoing advice, information & promotion

- Free access to Generali's regular Employment Law for HR newsletter;
- Manager consultations as part of the EAP service;
- As part of the EAP service, Lifeworks also provides a free employee Smartphone app, to promote and boost engagement with the EAP.
- Employer branded communications via the Generali UK wellbeing communications hub. See page 17 for more information.



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 one platform from our partner LifeWorks.

Please refer to our Added Value Wellbeing Support Services (AVSS) [menu](#) 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

An **overview** of all our **services** is provided in our Added Value Wellbeing Support Services (**AVSS**) [menu](#).