

Group protection briefing, Q1 2025

Complimentary wellbeing services

This briefing provides an overview of complimentary wellbeing services included with group protection policies such as life assurance, income protection and critical illness cover.

As UK employers compete to recruit and retain the best people, employee benefits that deliver wellbeing services are rapidly becoming an expectation.

A comprehensive and well-managed employee benefits package can help reduce staff turnover and increase productivity.

Employees are not only the biggest cost for most companies, they're also their most valuable assets.

A meaningful benefits package will impress the talent out there while building loyalty across the existing workforce. Benefits are a great way for employers to fulfil their duty of care to employees, and many of the value-added services also cover close family members.

Group protection insurance products increasingly sit at the centre of employers' health and wellbeing strategies.

Group life assurance

Group life assurance provides a tax-free lump sum payment when an employee dies. This gives employees peace of mind, with much-needed financial support for surviving loved ones.

Group income protection

Group income protection pays a proportion of an employee's income during recovery from a long-term illness or serious injury. This means that employees can focus on recovery, rehabilitation, and ultimately their return to work.

Group critical illness

Group critical illness cover will give your employees financial support when they need it most. The tax-free lump sum your employee receives is designed to ease any financial anxieties so they can focus on treatment and recovery.

Value-added wellbeing services

Today's group protection policies go beyond traditional insurance cover to include wellbeing services. These are designed to deliver additional support to employees and their families in times of need.

These additional services, which will vary according to the insurer and policy type, can include:

Employee assistance programmes and mental health support

Early intervention and effective management of mental health conditions can help improve recovery rates.

Many insurers offer counselling, CBT (cognitive behavioural therapy), and support in managing stress both inside and outside of work. Employees can speak in confidence to experienced counsellors for friendly, non-judgmental guidance and information.

Digital GP

This service gives employees access to online GP appointments – usually within 48 hours, compared to the UK's average two-week waiting time.

This is a real boon for employees who fall ill. It means they won't have to take time out from work to attend an appointment as they can join the call from anywhere.

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Second medical opinion service

This service provides an expert second medical opinion on an employee's initial diagnosis and treatment plan, to make sure it aligns with best practice and clinical evidence available.

A second opinion can give patients peace of mind about a diagnosis, and provide an opportunity to ask questions about any proposed treatment and discuss potential alternative treatment options available.

Bereavement support

Most common in group life assurance policies, this service gives grieving employees practical and emotional support.

Bereavement counsellors will provide a valuable listening ear when an employee loses someone close to them.

The service can also take a practical form – providing help with funeral arrangements and information on dealing with probate – and may include referrals to specialist organisations.

Nutrition

Employees can make appointments with a trained nutritionist and who will offer guidance on optimal eating plans and how to change their relationship with food and break bad habits.

Finance

Expert guidance on a wide range of financial issues including reducing outgoings, budgeting advice, debt, credit card consolidation, tax information and retirement.

Some policies also offer employee discount schemes for shops and services.

Legal

Employees are also entitled to expert legal guidance from experts who can help with areas such as divorce, property and consumer disputes. Please note that this guidance should not be seen as a substitute for taking professional advice. The experts will refer employees to a solicitor when required.

Find out more on our group protection webinar

We're running a one-hour webinar on how to improve employee recruitment and wellbeing with group protection.

It's open to everyone and takes place on Thursday 20 February at 10.00am.

[Find out more and register for the webinar.](#)

first actuarial WEBINAR
THURSDAY 20TH FEB 10AM

How to improve employee recruitment and wellbeing with group protection

Lee French, Suzie Nedza, Tarquin Taylor

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Do you know what complimentary wellbeing services come with group protection benefits?

[Get in touch with our specialist team](#) to discuss how group protection and complimentary services can help your organisation.

Or [find out more about our group protection services.](#)