

L&G Group Protection reports 79% year on year increase in digital health service usage

New Chief Medical Officer report reveals how added-value digital health services are fundamental to their GIP proposition; helping people and business grow

L&G Retail today launches the first instalment of its third Chief Medical Officer (CMO) report, which reveals a 79% year on year increase in employees using the provider's digital health services.

L&G's third CMO report comprises a series of four instalments being published this year, focusing on different aspects of digital health as part of Group Income Protection (GIP).

The first instalment, out today, centres on the role of digital health in prevention, early intervention, and inclusion. It reports new data from L&G's expert partners Spectrum.Life and Teladoc Health. This data is based on the actual usage of L&G's prevention and early intervention services in 2024, by employees of its GIP clients. It also helps evidence how these services are helping employees thrive and businesses grow. For example:

- 62% of employees who used L&G's Virtual GP (vGP) said it helped them avoid time off work.
- 57% of employees who used Online Physiotherapy during an absence enjoyed a swifter return to work.
- Employees benefitting from Structured Counselling, as part of the Employee Assistance Programme (EAP), experienced a 29% decrease in presenteeism and a 21% decrease in absenteeism.
- vGP is bringing essential frontline services to employees' loved ones – 14% of vGP cases are for under 18s, of which 7% are with respect to under 5s – which could help towards minimising parental stress levels and potentially needing to take time off work.

The instalment also includes an interview, between L&G's Chief Medical Officer Dr Tarun Gupta, and Teladoc Health's Dr Farshad Mimeh, Clinical Director, and Dave Marcus, Director – European Client Management. Together, they examine the current and future role of vGP and Online Physiotherapy services.

New post-sale client support to strengthen ongoing employee engagement

L&G outlines how intermediaries can work with insurers to grow their own expertise in this evolving area of the GIP proposition. In particular, we explore how they can take advantage of L&G's post-sale help and support, tailored to client needs, to ensure ongoing service engagement, identify benefit gaps and overlaps, and enhance cultural foundations of wellbeing.

Dr Tarun Gupta, Chief Medical Officer, UK Protection, Retail, L&G: "Improving health and wellbeing is at the heart of thriving businesses. Digital health solutions can transform the lives of employees and their loved ones while simultaneously empowering businesses to grow sustainably and productively.

"I'm proud to introduce the third CMO report, which explores the clear, demonstrable value digital health brings to organisations. However, realising this value requires collaboration.

"Insurers should use their expertise to evaluate the most effective, evidence-based digital tools. Intermediaries also play a vital role in helping their employer clients understand the impact of these services, ensuring they are embedded in both new business proposals and renewals.

“With the insights from this instalment of the CMO report and bespoke client data, employers can better integrate these services into their well-being strategies. L&G’s post-sales support then helps drive ongoing employee engagement with the services we provide, ensuring that businesses not only implement these services effectively but also monitor and measure their long-term impact, beyond simply individual service usage.”

Future instalments of the third edition of the CMO report will focus on the role of technology in designing employee benefit programmes, as well as its impact on rehabilitation and chronic condition management. Finally, we will consider what Artificial Intelligence (AI) will bring to digital health services.

To download a copy of this first instalment of L&G Retail’s new CMO report, [click here](#).

-ENDS-

Notes to editors

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We have a highly synergistic business model, which continues to drive strong returns. We are a leading international player in Institutional Retirement, in Retail Savings and Protection, and in both public and private markets through our Asset Management division. Across the Group, we are committed to responsible investing and dedicated to serving the long-term savings and investment needs of customers and society.

About our Retail division

L&G Retail helps create brighter financial futures for all our customers. The division covers the savings, protection and retirement needs of our c.14 million retail policyholders and workplace members.

In 2023, we had total individual annuity sales of £1,431 million, and issued £299 million of Lifetime Mortgages and Retirement Interest Only Mortgages. Our Workplace pension platform served 5.2 million members, while our Protection businesses gave peace of mind to several million direct, group and US customers, taking in £1,991 million of UK and \$1,584 million of US gross written premiums.

Further information

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