



# Group income protection that supports from day one.

Group income protection from AIG





**When people are happier, healthier and at their best, businesses are too.**

That's why group income protection from AIG is designed to support employees from the day the policy starts.

We break our product down into three key areas: **prevention, rehabilitation** and **financial protection**. By combining practical support with financial peace of mind, we help employees and their families to live their healthiest lives.

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## Reasons to choose AIG

- ✓ A wide range of insurance options from one of the UK's leading **protection specialists**
- ✓ Our award-winning **Smart Health**<sup>1</sup> service
- ✓ We partner with expert vocational rehabilitation providers, **Proclaim Care**

## Prevention

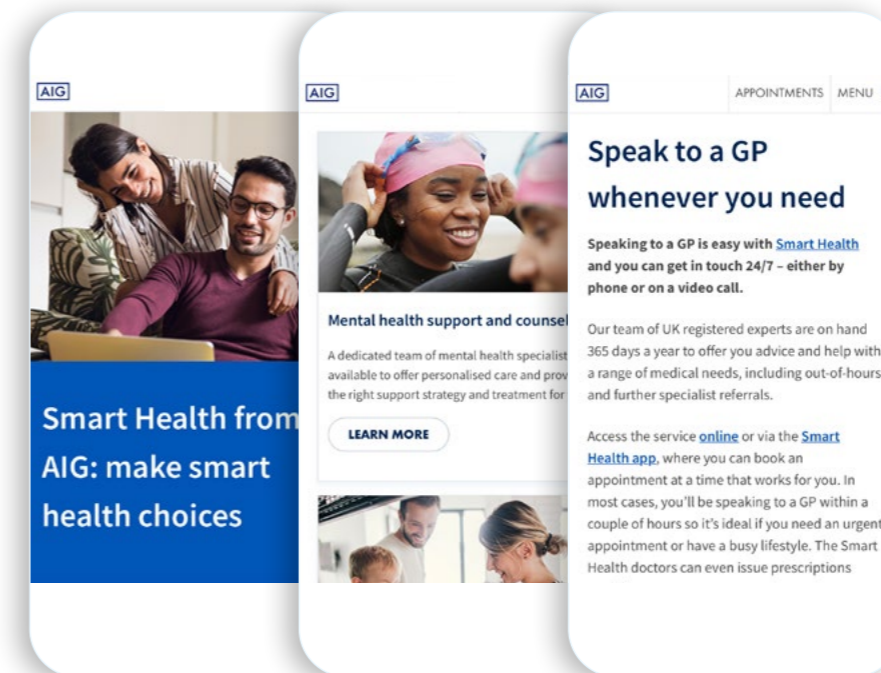
As the saying goes,  
prevention is better than cure.  
So we provide employees  
with the tools they need to  
proactively manage their  
health and wellbeing.



## SmartHealth

Access to Smart Health is unlimited and comes at no extra cost to all employees. It's available to their partner and children up to age 21 too. It includes<sup>1</sup>:

- ✓ **24/7 access to GP** consultations over the phone or on video call
- ✓ **Mental health support**, including the myStrength app, a 24/7 helpline and sessions with qualified experts
- ✓ A **second medical opinion service**, with access to global medical specialists
- ✓ **Fitness** plans
- ✓ **Nutrition** advice
- ✓ Online **health checks**



## Rehabilitation

**We believe the earlier we're able to provide support, the better the final outcome for your client's employees.**

Rather than waiting for the deferred period to expire, we look to start helping an employee as early as we can in their absence through tailored vocational rehabilitation.



Independent and impartial, our rehabilitation programme is provided by our expert partners, Proclaim Care.

They work directly with insured employees to create a tailored back-to-work plan that includes support, guidance and funded treatments if needed. Here's why we're proud to work with Proclaim Care:



They're one of the UK's largest independent rehabilitation providers, with **over 20 years** of experience



They're **specialists** in early intervention services



All their vocational rehabilitation specialists are **dual trained** in physical and mental health



They provide **employer training** on absence management

## Financial protection

When an employee is recuperating, the last thing they need to distract them is money worries.



That is where our financial protection can make a huge difference.

Whether your client already has a scheme in place, or if they're setting up group income protection for the first time, we have a range of options allowing you to tailor the product to meet your clients' needs and budget:



Up to **80% of salary** available, with the option to cover variable pension scheme contributions and NICs



8, 13, 26, 28, 41 or 52-week deferred periods



Limited payment periods of two, three, four or five years



Accurate premium rates guaranteed for two years, with **no averaging**



**Automatic** acceptance limit for schemes with three employees or more



**Flexible benefit schemes** available

**Get in touch**

**So that's our group  
income protection  
offering – focused on  
practical prevention  
and protection when  
it's needed.**

If you'd like more information get in touch today, call us on  
**0330 303 9978** or email us at [\*\*groupquotes@aiglife.co.uk\*\*](mailto:groupquotes@aiglife.co.uk).

<sup>1</sup>Smart Health is provided to AIG Life Limited customers by Teladoc Health. We want to let you know that these services are non-contractual, which means they don't form part of the insurance contract with us. If our partnership with Teladoc Health ends, these services could be changed or withdrawn in the future.

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