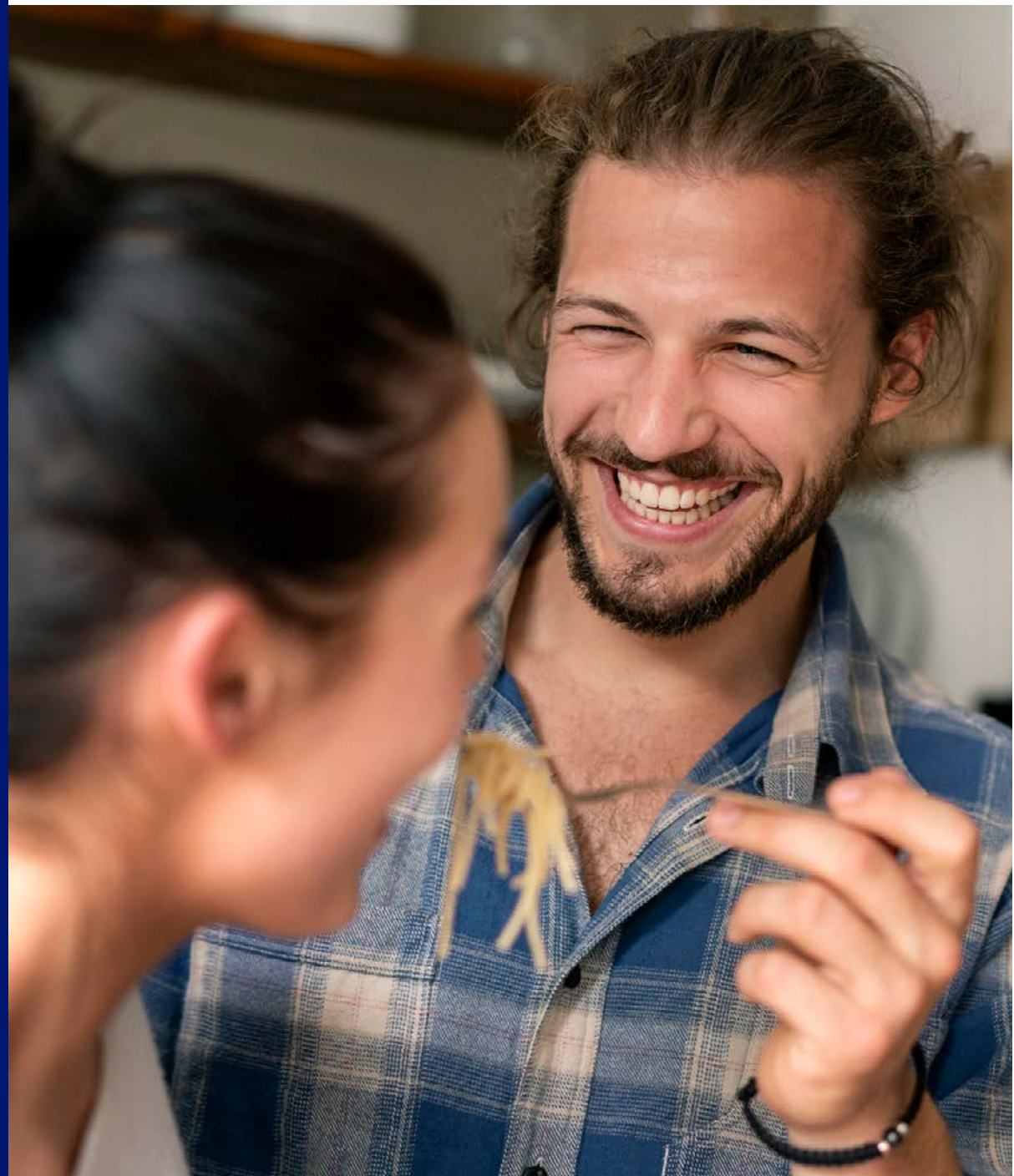


**Be supportive.
Be effective.
Be your best.**

Group Income Protection that
supports from day one.





Be proactive with our Group Income Protection.

Group Income Protection (GIP) from AIG. It's designed to suit businesses of any size, so you can help more clients to help their employees if they need to take time off. Not only does it provide income to employees when they're too ill to work – it also encourages employees to stay well with a range of practical, preventative apps, tools and tips. After all, happy and healthy people are more productive.

Be positive and empower people to be their best.

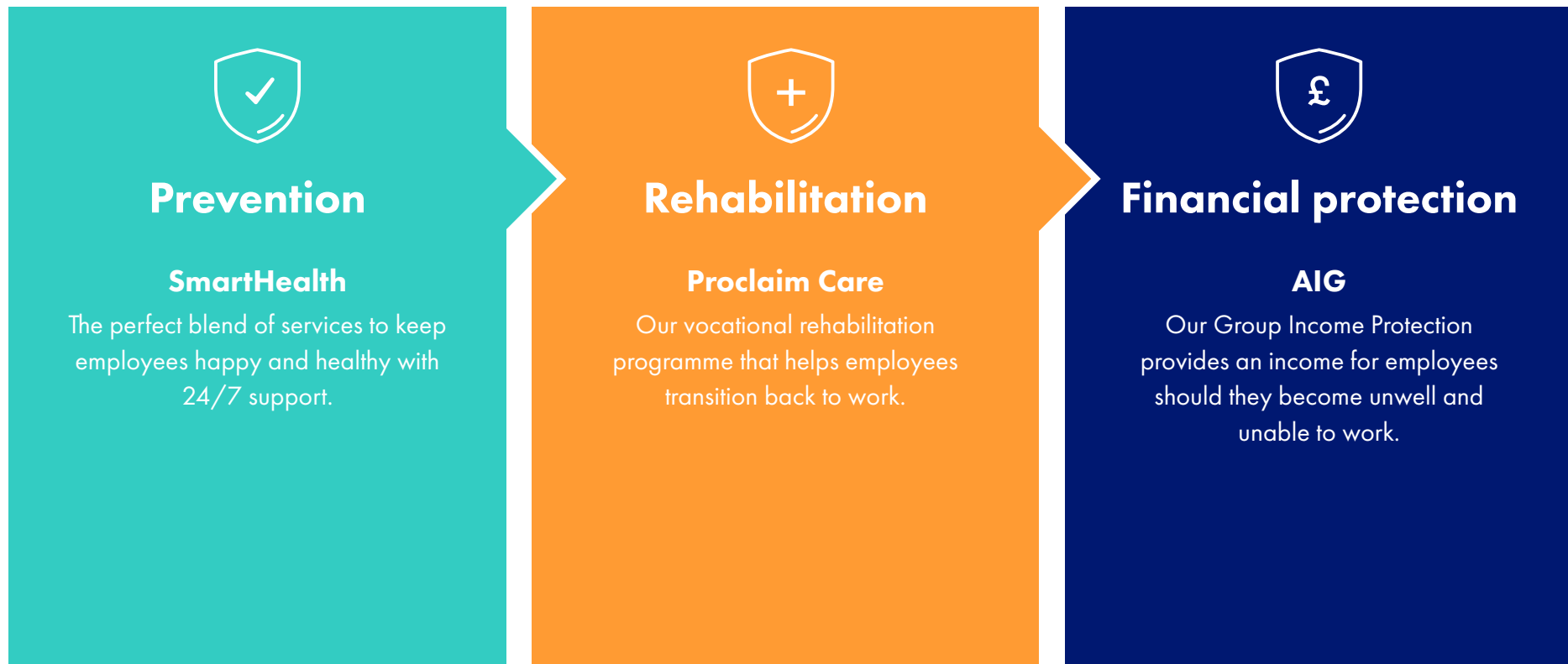
AIG offers a range of options that can be tailored to suit your clients' businesses, not to mention competitive pricing. Combined with our value added services, our GIP helps clients and their employees be ready for anything life throws at them because it focuses on more than simply paying out money – it also helps people focus on their health earlier.

Be informed about how we can help.

This product is essential to have in your portfolio : offering employees a broad range of services. And this guide will take you through just how our Group Income Protection, along with our prevention and rehabilitation services, help employees with their physical, mental and financial wellbeing.

Our Group Income Protection

Our Group Income Protection is combined with value added services that protect employees from the get-go. It is made up of three important stages.

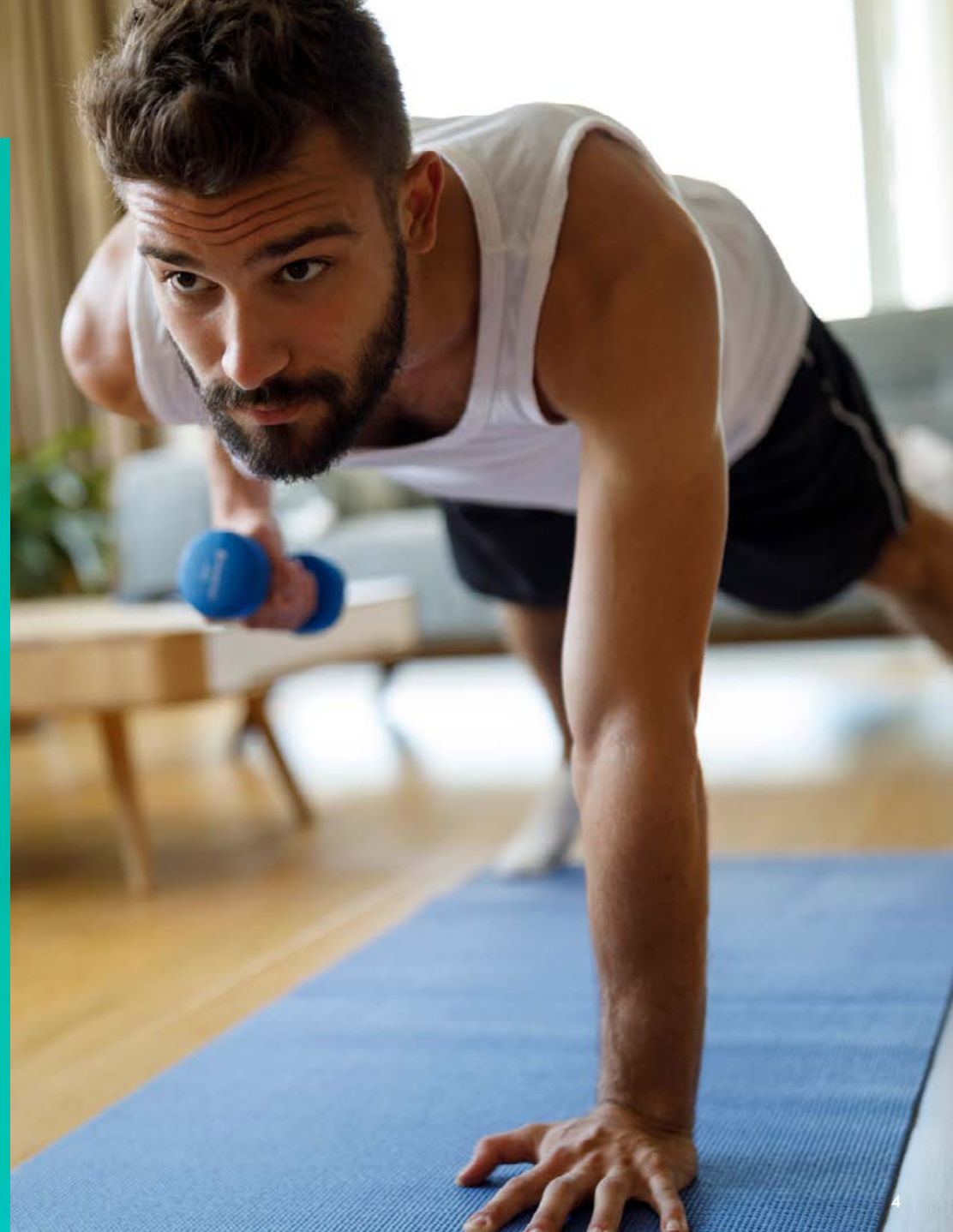


*These services are non-contractual, which means they don't form part of your insurance contract. If AIG's partnership with Teladoc Health ends, the service can be withdrawn at any time without notice.

For healthier people, there's Smart Health

An innovative hub that offers practical, preventative measures to help your clients' employees be well and stay well for longer.

SmartHealth



SmartHealth

Work commitments can prevent people prioritising their health, and that's where Smart Health can help.

Accessed via the app, web or on the phone, this service focuses on proactive ways employees can look after their health, so they can be their best selves.

SmartHealth is the ultimate proactive, preventative step employees can take to help them take control of their health.

The perfect blend of health and wellbeing services. And at no extra cost.



24/7 virtual GP

Available anywhere in the world, employees can speak to a doctor by video call or on the phone in 30-minute blocks and receive medical advice, prescriptions and referrals if needed.



Second medical opinion service

Expert help for those looking for a second medical opinion or those struggling to get a diagnosis. This service offers access to a global network of over 50,000 medical specialists.



Health check

An online questionnaire that gives employees an instant, personalised health check. The report then provides tips around improving medical conditions, nutrition and how to form healthy habits for the future.



Mental health support

Access to mental health professionals who help employees and their families cope with stress, anxiety, trauma, depression or bereavement. This includes access to the myStrength app, a 24/7 helpline and sessions with a qualified psychologist.



Fitness plans

Tailored 4 or 8-week programmes designed by sports coaches and nutrition experts, which help support health and fitness goals through a combination of diet and exercise.



Nutrition advice

A consultation team of experienced and highly qualified nutritionists who will help employees create meal plans, personalised for weight loss, pregnancy, food intolerances and any other special dietary needs.



24/7 mental health helpline

Expert support from qualified specialists, whether it's help in the moment with anxiety or onward referral to other services.



MyStrength app

Interactive wellbeing content available to help people be at their best – from tailored on-demand activities to a personal guide.



Financial and legal advice

Ask any personal and legal and financial questions you may have to the professionals. Available from 9:00am - 5:30pm, Monday to Friday.

For recovering people, our rehabilitation programme is there

Vocational rehabilitation that helps people get back to their best.



Vocational Rehabilitation

Our rehabilitation programme, provided by our partners Proclaim Care, helps employees to return to work **as soon as the time is right**. Experienced, medically qualified Rehabilitation Specialists work directly with the employee, to create a tailored back-to-work plan that includes support, guidance and funded treatments if needed.

For employees

Vocational rehabilitation is available to insured employees who have taken time off due to illness. This service:

- > Is completely impartial and clinically led
- > Aims to help employees return to health and come back to the workplace when the time is right
- > Assigns employees with a Rehabilitation Specialist who helps them form a plan
- > Offers support from qualified medical professionals including nurses, physiotherapists and occupational therapists, and funded treatments where necessary
- > Provides both clients and their employees with realistic return-to-work plans that work for everyone.

For clients

When it comes to your clients, it's important they understand the Proclaim Care service:

- > Comes as part of AIG's Group Income Protection, with no extra cost
- > Works with employees to help them recover so they can get back to work
- > Can help identify barriers that may prevent employees returning to work
- > Will keep your clients fully informed along the way.



The Proclaim Care service is not AIG Life branded, however care is taken to explain roles and responsibilities to the employee and to manage the handover of the relationship when vocational rehabilitation is no longer appropriate or needed.

How Proclaim Care works



Find out more about vocational rehabilitation

A story of a successful return to work through vocational rehabilitation.



Background

Susie* is a full time office administrator who was injured in a road traffic accident. After the accident, she found herself struggling to cope. She had trouble sleeping which affected her mood and concentration. This in turn also created anxiety, which led to nausea, disturbed sleep and loss of appetite.

Treatment and support

Susie needed to take some time off work. She visited her GP who prescribed antidepressants and sleeping tablets. She was also referred for a counselling course, which she completed.

Her employer wanted to provide additional support. Through their group income protection, they were able to access vocational rehabilitation from Proclaim Care. A rehabilitation specialist was assigned to Susie who suggested she look into local mindfulness classes. The specialist also gave her the name of a website, which provides free online courses covering low mood, stress and resiliency. Susie was open to trying both suggestions and her symptoms improved.

Susie had weekly meetings with her rehabilitation specialist for two months. This regular contact helped and supported Susie in accessing the classes and online courses. The rehabilitation specialist also offered guidance to help her restore routine and structure to her daily life, and improve her sleep.

Outcome

Together with her employer, Susie and her rehabilitation specialist created a five-week gradual return to work plan. With the support of her GP and her rehabilitation specialist, Susie went back to work initially for three half days.

She gradually increased her hours, changing her working pattern to work more flexibly and improve her work-life balance – a solution that worked for everyone.

[Read more case studies >](#)

For **protected people**, explore our Group Income Protection offer

Financial protection that covers companies of any size.



Group Income Protection

If an employee is unwell and has to take an extended period of time off work, Group Income Protection is there to **protect the employee** by providing an income while they are unable to work.

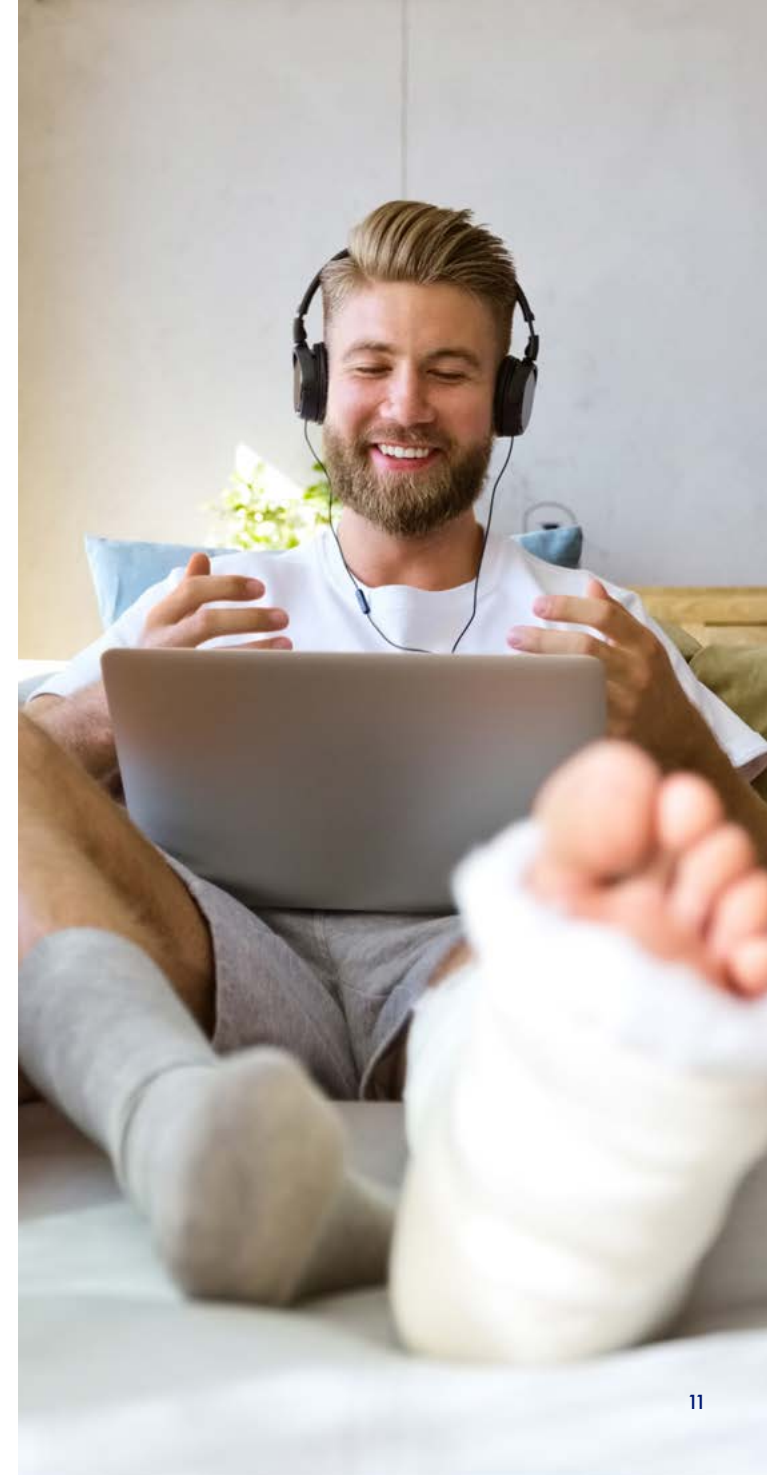
With a wide range of options, our product in the market is for **businesses of every size**. Whether they already have a scheme in place, or if they're setting up Group Income Protection for the first time, these options make it easy to find a price point that works for every employer.

What can employees expect?

- > Up to 80% of their salary covered (depending on individual factors)
- > Payments made for a limited period, or until cover cease age
- > The option of a lump sum payment (if chosen by your client)
- > Automatic acceptance limits, so medical underwriting is not usually required
- > Cover up to age 70.

What can your clients expect?

- > Premium rates guaranteed for two years
- > 8, 13, 26, 28, 41, or 52-week deferred periods
- > The choice of payments until the cover cease age, or limited payment periods of 2, 3, 4 or 5 years
- > Premiums calculated accurately with no averaging
- > Flexible benefit schemes available
- > Variable pension scheme contributions and NICs can be covered



Our quick and simple claims process



Find out more about how we're
helping everyone be their best at
aig.co.uk/GIP

Smart Health is provided to AIG Life Limited customers by Teladoc Health. 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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