



Care Concierge

A personal service to help you better understand, find and fund later life care.

**Brought to you by Legal & General
and your employer**

because providing you comprehensive wellbeing support is a priority. Included as part of their Group Protection policy.





Knowing what care you, or a family member, needs isn't easy, but our Care Concierge service helps people understand, find and fund the care options most suitable to meet their needs. As well as a range of digital tools, it provides a personal telephone service, so depending on the level of support available, you can speak to the same person throughout your journey, whether it be at a point of crisis or just looking to plan ahead."

James Walker,
Head of Product & Proposition,
Group Protection

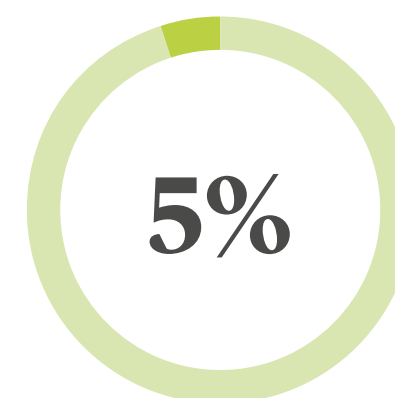
How Care Concierge can make a difference to you

Our motivation is to help you minimise the impact on your health and wellbeing, when you're faced with navigating later life care for loved ones.

With an ageing population, the need for later life care is growing. Therefore, the potential impact upon your life and work also faces considerable increase. **Research shows us that:**



of employees take time off work due to an elderly care need for a loved one



will leave employment due to a caring role



of employees do not feel supported by their employer when it comes to the later life care space*

Staff members affected are usually in the 45-65 age bracket, and at the peak of their working careers. Recognising there could be a big impact upon your wellbeing and your work, your employer has put this support in place. If you found yourself in

this situation without it, this could lead to lowered morale and high stress levels. And ultimately if you needed to leave your job altogether, it could result in loss of income, workplace benefits, security, and the expertise you have worked hard to build.

Our Care Concierge service could support you in the following ways:

- > To fully understand the care options open to you
- > To fully understand the funding options available
- > By greatly reducing time taken to find the right care solutions for your loved ones
- > Empowering you to feel informed
- > Increasing your capacity to deal with the situation at hand
- > Heightening your morale and wellbeing
- > Supporting you to continue building your career

*Source: Care Sourcer

What service does Care Concierge provide?

Putting care provision in place for a loved one can be a daunting and confusing experience, that could cause significant disruption in your life. Our service can help.

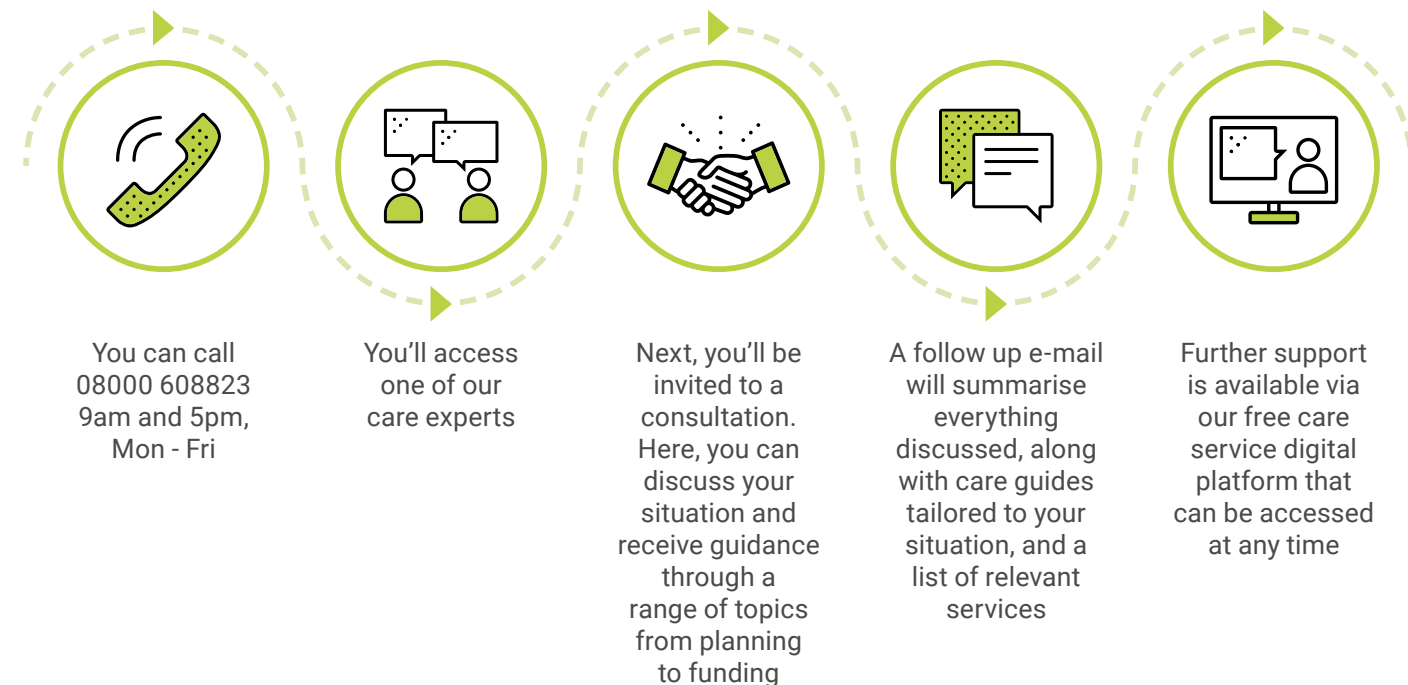
Care Concierge is a confidential telephone guidance service which allows you to speak directly to an expert about finding later life care for a loved one. You can access as much help as you need and be supported to find the right care, regardless of what type – in as little as 24 hours if necessary.

There can be big questions to answer when going through the process of finding care. Knowing how to, can be very difficult. **They could include:**

- > Is power of attorney in place?
- > What type of care is available for my loved one, and how do I find it?
- > When and how do I request a care needs assessment from my local authority?
- > How much will it cost and who pays for it?
- > Are benefits available to me?
- > What questions should I be asking care providers?

Care Concierge can provide you with immediate access to support that will help you tackle these challenging questions - and guide you through your individual situation.

How it works



When Susannah needed care for her Uncle Robert

Legal & General's Care Concierge service was "an absolute lifesaver" when Susannah needed help for her Uncle Robert, in his 70s.

- 1.** Susannah's Uncle Robert had shut himself off from his family and friends after losing his wife, Dianne. Upon hearing he'd had a stay in hospital, Susannah and other family members tried to make contact. But still fiercely independent, Uncle Robert didn't respond.
- 2.** When Susannah returned later that week things had taken a turn for the worse, and she called the local GP for help, who advised an ambulance. Robert had been overwhelmed by his medication and stopped taking it. Adding to his confusion, he had both kidney and urinary tract infections.
- 3.** The Covid restrictions in place meant Susannah couldn't go into the hospital with Robert, and she drove home feeling desperately sad about not knowing what to do. But then a work colleague suggested she call Legal & General's Care Concierge service, which changed the situation a great deal.
- 4.** "I can't impress enough – the expert I spoke to was an absolute lifesaver. She let me get everything off my chest then gave me options to think about, including other people I could talk to and where we could access emergency funding if needed. We talked a few times and she was absolutely amazing and stopped me panicking."
- 5.** Some weeks after being discharged from hospital, Robert fell outside his flat, cracking his collar bone. Susannah said, "At that point, we thought about some kind of emergency care home, but Robert is a very private person and I don't think he would have liked that. I was able to get social services involved and they arranged care visits within his home, initially twice a day to make sure he was eating properly and able to take his medication. He is still having a carer visit, just in the morning, but he is doing much better now."
- 6.** To conclude, Susannah said: "I can't speak highly enough of the Care Concierge service. They were there when we needed them, and I don't know what we would have done without them."

Who can use it and when?

With your employer arranging a group protection with us, our Care Concierge Guidance Level service, is available as standard.

For further support that's built-in, the care service digital platform is also available to you. It's an instant source of easy to understand content about finding care and calculating cost. Visit: legalandgeneral.com/care

If you want extended support beyond these resources, you could take up one of the further Care Concierge services, based on your needs. The Research Level costs £240, while Liaison is £480, and both are one-off costs for extensive access to an expert for the whole of the care journey, for which full terms will be provided.

		GUIDANCE Free	RESEARCH £240	LIAISON £480
Telephone support from an expert	30-minute telephone consultation	✓	✓	✓
	Extensive further telephone consultations with you and your family		✓	✓
	Telephone liaison with Local Authority, hospital discharge, social workers and care providers on your behalf			✓
Care planning	An understanding of what kind of care is needed and how to arrange this care	✓	✓	✓
	Care plan of suitable care options and providers tailored to your needs		✓	✓
	Scheduling of care provider meetings or organising care home tours			✓
Care funding	Guidance on typical care costs and the ways of paying for care	✓	✓	✓
	Review of all aspects of funding and relevant benefits for your situation, including local authority and NHS support		✓	✓
	Negotiation of care costs on your behalf			✓
Care follow-up	Email summarising everything discussed, care guides tailored to your situation, and list of relevant services	✓	✓	✓
	Detailed written personalised care plan tailored to your personal needs		✓	✓
	12-week review and monitoring of the care undertaken			✓



Q&A

What if I upgrade to a higher level, but still have further questions?

The Research and Liaison levels give you extensive access to the care team. You will be able to call them whenever you need to, between the hours of 9am and 5pm Monday to Friday. If you aren't sure about something or need to ring again - that's fine. This service is all about helping you through your care journey and we fully appreciate their questions may not be covered in a single phone call.

What if I pay £240 for the Research level, then decide I require the Liaison level at £480?

Don't worry, you will not be charged an additional £480 for the Liaison level. The Research level of £240 is topped up with another £240 to reach the Liaison level - meaning you pay £480 in total.

Call Care Concierge to speak with one of the team

Freephone - 08000 608823
Monday - Friday 9am to 5pm

All calls to this number are free. Please note, calls may be recorded and monitored. Your personal data will be treated in line with Data Protection legislation and our Privacy Policy which can be found at:

www.legalandgeneral.com/privacy-policy/

It's your responsibility to choose a suitable care provider. Care Concierge is not responsible for providing any care or assessing clinical needs. Care Concierge does not guarantee any specific care provider's information or service. You should not engage any care provider if you have any doubts or concerns about them. Care Concierge is not part of any contract between you and your care provider.

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