

Employee Assistance Programme

Generali UK brings you high quality EAP services in partnership with Optum

The Generali UK Group Income Protection (GIP) policy offers free access to a high quality telephone Employee Assistance Service, delivered by Optum. The service is available to all UK employees of our UK GIP policyholders. This includes access for those UK employees not currently insured under the policyholder's GIP plan along with their *eligible dependants.

What is included in the Employee Assistance Programme (EAP).

Our Employee Assistance Programme (EAP) is a confidential resource offering information, advice and support, 24/7, 365 days a year. Users get fast access to advisory and counselling services including:

- Telephonic Bereavement Counselling
- Telephonic Counselling, including support and CBT where appropriate
- Wellbeing and health advice
- Independent legal advice
- Financial advice including personal debt management
- Crisis management advice
- Manager consultation
- General information, equivalent to that offered by the Citizen's Advice Bureau
- Tools to promote and boost engagement with your EAP
- Signposting to the Generali approved Occupational Therapist for an Eldercare report where appropriate

The service is fully confidential and accessible via a freephone number, **0800 980 6559**.

Staff are experts in their specific fields, and include lawyers, Independent Financial Advisers and accredited counsellors. Common issues include bereavement of close family or friends, health concerns, relationship or family concerns, taxation enquiries, personal debt, or legal issues such as probate or inheritance.

UK Employees of our UK GIP clients and their eligible dependants* will also have free access to a dedicated website which provides advice and resources on topics such as health, personal life and professional support. The website can be accessed via www.livewell.optum.com using access code 'generaliuk'.

In addition to the telephone service, Optum also offers access to face-to-face support through a network of counsellors covering the whole of the UK. This option can be purchased at preferential rates for all Generali UK clients. For more information please contact EAP@Generali.co.uk.

What are the tax issues?

Although general welfare counselling is exempt from benefits-in-kind taxation, any legal and financial advice is regarded as a taxable employee benefit. Employers are advised to make independent arrangements to declare this to their local tax office. Where services are offered to dependants, this may also be considered a taxable benefit.

** Eligible dependants include the employee's spouse/partner, any parent, brother or sister living in the same household; any legal dependant under the age of 21 and in full time education, any non resident dependant parent or any legal dependant who is dependent on the employee because of disability.*