Musculoskeletal pathway

The foundation of Zurich’s innovative Group Income Protection claims and rehabilitation model is proactive and robust customer pathways that support employee ill health from the earliest stage.

**Step 1:** Call Dedicated Case manager.

**Step 2:** Our Dedicated Case Managers are specially trained to work with employees experiencing ill health, so they’ll quickly identify if they could benefit from rehab support.

**Step 3:** Our claims and rehabilitation team work closely with all involved parties, to provide the best course of action.

*Click on the sections below to find out more about how we can help.*

- **Professionally Qualified Rehab Team**
- **Supporting business**
- **Supporting employees**
Professionally qualified rehabilitation team

Our Rehabilitation Team is both medically qualified and vocationally skilled. Our rehab team is resourced with physiotherapists, multi-skilled nurses, fully-qualified mental health nurses and specialists in difficult conversations, we provide a first-class service in the complex area of employee ill health.

Our team is on hand to offer practical support and advice from the first days of employee absence, through to the resolution of any case.

We can provide face-to-face or telephone support, including signposting support services, identifying reasonable workplace adaptations where appropriate and recommend or potentially in some cases with claims agreement, fund short term NICE recommended treatment through our agreed third party provision, if it will enable an employee to remain in or return to work.

Our Claims & Rehabilitation Team Net Promoter Score (NPS) is extremely high with an average of 76 (From Jan – June 2019).
Supporting business

Online support
Range of webinars and online support materials

Training
Online resources and access to MSK related workshops

Presenteeism
Rehabilitation support and advice

Early Intervention
Rehab support and input from day 1 of fit note

Returning to work
Support and planning for sustainable return to work

Musculoskeletal pathway
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**Supporting business**

**Online support**
We have a comprehensive website, providing access to a wealth of useful materials including, films, webinars, fact sheets and guides.
You can find out more [here](#)

**Training**
Online resources and access to MSK related workshops ➤

**Presenteeism**
Rehabilitation support and advice ➤

**Early Intervention**
Rehab support and input from day 1 of fit note ➤

**Returning to work**
Support and planning for sustainable return to work ➤

To find out more please call your Dedicated Zurich contact.
Musculoskeletal pathway

**Supporting business**

**Online support**
Range of webinars and online support materials »

**Training**
Online resources and access to MSK related workshops »

**Presenteeism**
Rehabilitation support and advice »

**Early Intervention**
Rehab support and input from day 1 of fit note »

**Returning to work**
Support and planning for sustainable return to work »

**Training**
We like to support our customers and ensure their members make a comfortable return to work.

Our customers have access to online resources covering prevention of MSK disorders plus we regularly run MSK focused workshops aimed at Line Managers and HR personnel.
Presenteeism

We appreciate that it can often be challenging to deal with the impact of having an employee at work whilst unwell (Presenteeism).

The impact on productivity and staff morale can be significant and that’s why our Rehabilitation team is on hand to help with a telephone based service to provide support and guidance to employers and employees, to help facilitate positive outcomes for all.

You can find out more about presenteeism [here](#).
**Early intervention**

We know that the earlier we can provide medical and vocational rehabilitation support, the better the outcome can be for employers and their employees. That’s why as soon as we’re notified of an absence, we look for ways to help (we don’t wait until the end of the deferred period).

Our dedicated case managers are specially trained to work with employers and their employees who are experiencing ill health, so they’re well-equipped to spot if an individual could benefit from rehabilitation support. And, due to the co-location of our business, they have immediate access to our in-house Rehabilitation team to agree the best course of action.
Supporting business

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Range of webinars and online support materials

Training
Online resources and access to MSK related workshops

Presenteeism
Rehabilitation support and advice

Early Intervention
Rehab support and input from day 1 of fit note

Returning to work
Support and planning for sustainable return to work

Returning to work
Our Rehabilitation Consultants create Graded Return to work plans that support employees and meet the employer’s needs. Our main objective is to prevent further related absence where possible.

We also provide advice for Line Managers who may be helping an employee return to work after surgery or physio, or even whilst they’re going through treatment. You can find out more here.

You can find our more about Returning to Work here.
Supporting employees

Support
Access to EAP and Health hub App

Presenteeism
Rehabilitation support and advice

Working together
Holistic coordination with treatment providers

Treatment
Potential for case by case short term treatment and/or signposting of crucial services

Returning to work
Support for all parties in planning and reviewing a realistic, goal-focused return to work

To find out more please call your Dedicated Zurich contact
Support from Day 1 of absence

Our customers can access our EAP services plus an online health and wellbeing portal and Health e-Hub app which features a range of tools available 24/7, including:

- Interactive health assessments
- Fitness and lifestyle advice
- Personal coaching tools
- Self help programmes
- Work life information
- Mini health checks
- Home life support
- Health calendar
- Newsletter articles
- Budgeting tools
- Webinars

You can find out more here

* Where our customer solution includes access to an EAP.
Supporting employees

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Access to EAP and Health hub App

Presenteeism
Rehabilitation support and advice

Working together
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Treatment
Potential for case by case short term treatment and/or signposting of crucial services

Returning to work
Support for all parties in planning and reviewing a realistic, goal-focussed return to work

Presenteeism
We appreciate that it can often be challenging for both employers and employees in tackling presenteeism concerns.
Our in-house Rehabilitation team, which includes physiotherapists, is well qualified and fully equipped to support employees (and their employer) in addressing presenteeism issues.
You can find out more about presenteeism here
Musculoskeletal pathway

**Supporting employees**

- **Support**
  Access to EAP and Health hub App

- **Presenteeism**
  Rehabilitation support and advice

- **Working together**
  Holistic coordination with treatment providers

- **Treatment**
  Potential for case by case short term treatment and/or signposting of crucial services

- **Returning to work**
  Support for all parties in planning and reviewing a realistic, goal-focused return to work

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**Working together**

Rehabilitation support doesn’t stop when a claim is accepted. Our Rehabilitation Consultants will continue to work, where relevant, in conjunction with an employer’s Occupational Health provision and other medical practitioner, to help identify steps that can be taken to aid an employee's recovery. We’re on hand to discuss any employee absence issues or concerns and can help to ensure that employees have access to the correct support or treatment.
Supporting employees

Support
Access to EAP and Health hub App

Presenteeism
Rehabilitation support and advice

Working together
Holistic coordination with treatment providers

Treatment
Potential for case by case short term treatment and/or signposting of crucial services

Returning to work
Support for all parties in planning and reviewing a realistic, goal-focussed return to work

Treatment
Our rehabilitation team is on hand to discuss any employee absence issues or concerns and can help to ensure that employees have access to the correct support or treatment. We can provide face to face or telephone support, including signposting support services, identifying reasonable workplace adaptations where appropriate, recommending or potentially in some cases, funding short term NICE recommended treatment through our agreed third party provision, if it will enable an employee to remain in or return to work.
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Returning to work

We will explore opportunities to support an individual back into their previous role or, in some cases, an alternative role. Where this is appropriate we will create and oversee a return to work plan.

Where our claim review identifies that there isn’t a likely prospect of a return to work, we will also consider whether it is appropriate to offer any settlement terms, if we believe this could be in the interests of all parties.