

# Working in partnership

Zurich Group Income Protection

Mercer Elect  
Zurich Corporate Risk



# Agenda



Mercer Elect Enhanced Terms



Health and Wellbeing Support Services



Operational Effectiveness



Q&A



# Mercer Elect Enhanced Terms



	Zurich's Standard terms	Special terms for Elect clients
Payment loadings	Loadings apply for non-annual payment frequency	No loading for non-annual premium payment
Rate Promise	No rate discount offered, and terms are not issued on best rate first time	Best rates first time. Rates reflect a discount to standard rates for similar product features
Automatic Acceptance Limit /Free Cover levels.	<p>If you're covering:</p> <ul style="list-style-type: none"> <li>- less than 20 members - £65,000</li> <li>- 20 members or more - £3,250 per life insured up to a maximum of £150,000</li> </ul>	<p>If you're covering:</p> <ul style="list-style-type: none"> <li>• between 16 and 100 members - £150,000 if unlimited term or £200,000 if the Income Benefit is paid for a limited term with no Lump Sum.</li> <li>• 101 members or more - £180,000 AAL if unlimited term or £250,000 if Limited Payment Term with no Lump Sum</li> </ul> <p>Temporary cover up to 120 days for members over the Automatic Acceptance Level who would need to be medically underwritten</p> <p>No additional premiums charged, and members costed in the headcount at the standard unit rate, up to and including 100% morbidity on Group Income Protection.</p> <p>One-time underwriting (Forward underwriting) Employees will usually only be underwritten once where schemes cover 16+ members</p>
Rate guarantee period	2 years	3 years
Tolerances	15% and 25% membership tolerance	Increased membership tolerance, allowing 50% variation in number of employees/their total salaries (Excluding an acquisition or divestiture) since the beginning of the rate guarantee before the rate is due to be retested. 25% at quotation and "on risk" stage
Employee Assistance Programme*	Includes 8 counselling sessions	Includes 12 counselling sessions including uninsured populations up to 250 lives.
Sustainability*	We'll plant 5sqm of Seagrass around the UK coastline	We'll plant 10 sqm of seagrass around the UK coastline

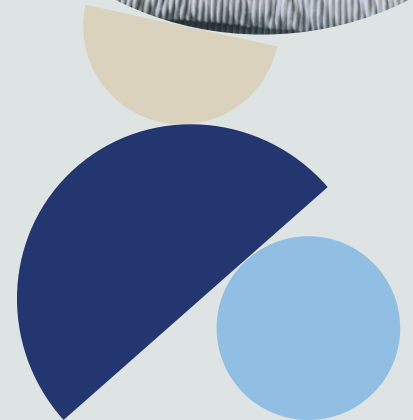
# An award-winning proposition





# Health and Wellbeing Support Services

In-house rehab and claims



# Rehabilitation Services – You're in good hands

We provide comprehensive award-winning, in-house rehabilitation services and essential stakeholder management within our team of Mental Health/General nurses/physiotherapists.

In 2023, 37% of referrals were for Mental Health conditions and 15% musculoskeletal issues and we supported over 900 cases of return to work, early intervention and presenteeism cases.



Mental Health focussed



Early Intervention service



Presenteeism support



Rehab Access Clinic



Case Management



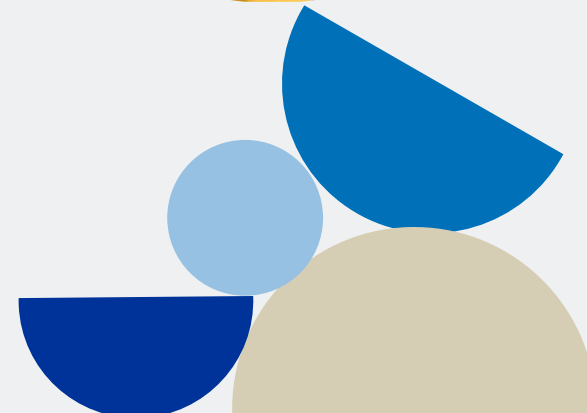
Free Customer workshops



Specialist expertise  
across the team



Free MHFA training



# Rehabilitation Services – Rehab Access Clinic

EXCLUSIVELY for HR Personnel

Our Rehab Access Clinic is a seamless wellbeing and absence toolkit of support for our customers and their employees.

- ✓ Exclusive support for **HR personnel** who have a ‘non-claim’ related rehab query.
- ✓ Direct access to a medically qualified rehab professional for tailored guidance.
- ✓ Support with presenteeism cases (i.e. working whilst ill).
- ✓ Guidance on when to engage Occupational Health and how to get the best out of this service.

Plus, our clinic has its own dedicated hotline, manned by our specialist rehabilitation consultants, meaning our customers can get immediate support when they need it.

Here are some examples of the types of queries we receive:

What support is available for an employee who's been hospitalised due to severe mental health concerns but wants to return to work?

What help can you provide a HR Manager to support a popular employee recently diagnosed with cancer, as well as support for their team due the anticipated impact this news will have?



Call us : 01793 502171

Mon, Tues, Thursday – 2pm – 5pm

Wednesday – 9am – 5pm

Friday – 9am – 1pm

# Rehabilitation services – You're in good hands

## Customer workshops



Summary Workshop Calendar Workshop Overview Contact Us

Zurich Rehabilitation Online Workshops 2024





Welcome to our 2024 Rehabilitation Online Workshops for our Group Income Protection and Group Life customers.

These workshops are designed to provide support and guidance for People Managers and HR Personnel.

All workshops will be held online via Microsoft Teams.

To view all the different workshops on offer, please click **"Workshop Calendar"** at the top right corner of this screen.

To view a summary of each of our workshops, please click **"Workshop Overview."**

To book a space on any of our workshop's please use the link at the bottom of this page.

Zurich Corporate Risk reserves the right to amend or cancel these Workshops at any time.

January

Wednesday 17th - 11:00am - 12:00pm	Supporting colleagues with Coronary Heart Disease
Thursday 18th - 10:00am - 11:00am	An introduction to 'Raise the Alarm' : Suicide Prevention Support toolkit
Wednesday 24th - 11:00am - 12:00pm	Male health: guidance for employers
Thursday 25th - 11:00am - 12:00pm	Female health: guidance for employers
Wednesday 31st - 10:00am - 11:00am	Surviving or Thriving? Mental Health Awareness
Wednesday 31st - 11:00am - 12:00pm	Preventing and managing spinal pain in the workplace: guidance for employers

February

Thursday 1st - 11:00am - 12:00pm	Equipping yourself to provide support to a colleague diagnosed with cancer to remain in, or return to work
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**Our 2024 calendar, exclusively for HR and Line Managers includes workshops covering 26 different topics, including these new for 2024:**

- Living and working with allergies
- Returning to work after/with a neurological condition or injury
- Sexual harassment in the workplace
- Living and working with heart failure
- This is Rehab! An introduction to our Rehab team and available support
- An introduction to 'Raise the Alarm' : Suicide Prevention Support toolkit

**New for 2024! We're now running a series of employee-facing workshops:**

- Preventing and managing spinal pain in the workplace
- Menopause
- Male Health
- Female Health
- Navigating your way around the NHS: making the most of your medical appointment (GP or specialist)



# Rehabilitation services – Customer workshops

Customer workshops – EXCLUSIVE for HR and Line Managers



We provide free online workshops exclusively for HR and Line Managers.

We update our workshops to reflect current trends, so our training is relevant to the key issues effecting businesses today.

- New for 2024 we're offering workshops for employees too!
- We're running more than 70 workshops, webinars and courses throughout 2024, and can add more if needed.
- We also run MHFA training and refresher courses – free for our Group Income Protection customers and **new for 2024** we've added a fourth MHFA course - Mental Health Aware.

It opened my eyes to the conversation to be had around mental health and how these could be presented to employees – *'Mental health awareness' workshop attendee*

Brilliant workshop and extremely relevant – *'Managing remote workers' workshop attendee*

This was so informative and covered issues I did not realize were part of the COVID virus, and the website information is really helpful – *'Recovery from Covid-19' workshop attendee*

Good, clear and precise information on anxiety and coping techniques was provided which I was looking for. – *'Using CBT strategies in the workplace' workshop attendee*

It was very informative and gave some extremely useful tips around how to approach conversations in the right way and certain comments to avoid. *'Talking Taboos: Suicide' workshop attendee*

**Mental Health First Aid courses 2024**  
for Group Income Protection customers

**Mental Health First Aid courses**

These courses are suitable for different audiences so please read the information detailed below carefully before choosing the right course for you. Please click on the arrows to find out more or to complete a request form for your chosen course.

Mental Health Aware	Refresher course	One-day Champion course	Two-day MHFA First Aider course
This awareness course is suitable for anybody wishing to improve their understanding of mental health and wellbeing. As an introductory course this does not qualify a participant as a MHFAider on completion. This course is held online.	The Refresher course is only for people who have previously completed the two-day Adult Mental Health First Aider course, and attendees must be able to provide MHFA certification of having completed this course. This course enables attendees to refresh their skills and knowledge and helps them to retain their accreditation of MHFA First Aider. This course is held online.	This 1-day awareness and skills course qualifies attendees as an MHFA Champion and provides the ability to guide, support and enable mental health first aiders and to develop strategies, pathways and plans for organisational development. This course is not appropriate for those who have completed the 2-day Mental Health First aid training and does not qualify attendees as a Mental Health First Aider. This course offers online and classroom-based sessions.	This 2-day awareness and skills course qualifies attendees as a Mental Health First Aider. Priority for 2-day courses will be given to individuals who have not previously completed the 1-day Champion's course. This course is classroom based at our offices in Mark Lane, London.
<a href="#">Find out more</a>	<a href="#">Find out more</a>	<a href="#">Find out more</a>	<a href="#">Find out more</a>

# Rehabilitation Services

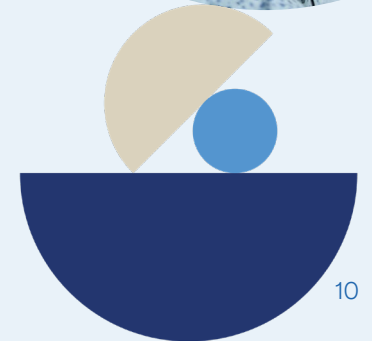
## Bespoke Cancer support service

Our team of specialist nurses are here to provide specialist support, reassurance and care for anyone managing, or who has been affected by, a cancer diagnosis.

Providing holistic support at any stage of their cancer journey - from investigation and treatment through to surgery and recovery – our team will support members every step of the way:

- We'll take time to understand member's situation to determine the support they need, taking things at their pace
- We'll discuss their treatment and ongoing support, answering any questions they have
- We'll find out if they have any other needs that have yet to be addressed
- We can advocate for them with their treatment providers
- We can offer psychological support
- We can help with signposting for financial support
- We'll discuss their health, wellbeing and recovery: looking at activity and guided exercise
- We can help support affected family members and colleagues
- We'll, keep in touch with all parties throughout and be there every step of the way

**Call us on 0800 181 4004**



# Rehabilitation Services

## Raise the Alarm – Suicide Prevention Support



Our [suicide prevention support toolkit](#) provides 'in the moment' support for those dealing with a reported threat of suicide. Our checklist prompts the right questions to ask at the right time to help protect lives. Our toolkit also provide lots of useful 'read ahead' information, best practise tips and guidance to help support our customers' own Mental Health wellbeing strategies:



Responder checklist - a prompt of the right questions to ask when dealing with the reported threat of suicide



How and when to engage emergency services



When is it ok to breach confidentiality?



Prevention support for Employers and People Managers



Taking care of yourself



Mental Health Crisis resources ad helplines



# Useful Resources

Our website hosts many useful films, webinars, case studies podcasts, guides, clinical pathways and fact sheets.

[www.zurich.co.uk/corporate-risk](http://www.zurich.co.uk/corporate-risk)



### Rehabilitation support case study – mental health issues in the workplace

**Ben's story**

Our in-house team of fully qualified rehabilitation experts are always on hand to support employees as they return to work. Here's an example story of one employee who was displaying signs of distress and anxiety at work and how we were able to help with his Presenteeism using a Cognitive Behavioural Approach.

**Meet Ben.**

**Here is Ben's story and how we helped him:**

Ben was a senior manager in the Zurich Corporate Risk Department. He was a very successful manager in his role, but he was struggling with his mental health. He was experiencing symptoms of anxiety and depression, which were affecting his work. He was struggling to get up in the morning and was often late for work. He was also experiencing difficulty concentrating and was often making mistakes at work.

Ben was referred to our Rehabilitation team by his manager. Our team conducted a thorough assessment of Ben's situation and identified that he was experiencing Presenteeism. Presenteeism is when an employee is at work but is not fully engaged or productive. It is often caused by mental health issues, physical health issues, or personal issues.

Our team developed a rehabilitation plan for Ben, which included a combination of therapy, medication, and support. We worked closely with Ben's manager to ensure that Ben's work was adjusted to his needs. We also provided Ben with access to our Employee Assistance Programme (EAP) and our Mental Health Focused Resources.

Ben's manager agreed to take a more active role in supporting Ben. He agreed to have regular check-ins with Ben and to provide him with additional support. Ben's manager also agreed to adjust Ben's workload to ensure that he was not overwhelmed.

Ben's Rehabilitation team also provided him with access to our Mental Health Focused Resources, which included a range of self-help materials, including guides, fact sheets, and videos. Ben also attended a series of workshops on mental health in the workplace.

Ben's Rehabilitation team also provided him with access to our Employee Assistance Programme (EAP), which provided him with confidential support and advice. Ben also attended a series of workshops on mental health in the workplace.

Ben's Rehabilitation team also provided him with access to our Mental Health Focused Resources, which included a range of self-help materials, including guides, fact sheets, and videos. Ben also attended a series of workshops on mental health in the workplace.

### Mental health pathway

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

Mental health qualified team

Rehab access clinic

Presenteeism support

Mental health focused resources

Employee Assistance Programme

Added value services

**Step 1** Our Dedicated Case Manager

**Step 2** Our Dedicated Case Manager will identify the appropriate support and care plan.

**Step 3** Our claims and rehab teams will work closely with all involved parties to deliver the best course of action.

Zurich Insurance Ltd  
Registered in England and Wales under company number 04468871. Registered Office: 100, The Quadrant, London, SE1 1UL, UK.  
Incorporated in the UK.

### Our rehabilitation service

### Coping over festive periods

### Managing a carer's absence

**Managing a carer's absence**

A 'working carer' is someone who has caring responsibilities but has an impact on their working hours. This can be due to a variety of reasons, including caring for a family member with a long-term health condition, caring for an elderly person, or caring for a child with special needs. Working carers often face a number of challenges, including difficulty balancing their work and caring responsibilities, difficulty getting enough sleep, and difficulty concentrating at work. Our Rehabilitation team can help working carers manage their absence and return to work. We can provide them with a range of support, including a dedicated case manager, access to our Employee Assistance Programme (EAP), and access to our Mental Health Focused Resources. We can also provide them with a range of self-help materials, including guides, fact sheets, and videos. We can also provide them with a range of workshops on mental health in the workplace.

### Wellbeing – just for the health of it!

### Rehabilitation support

**Rehabilitation support**

Our Rehabilitation team can help employees manage their absence and return to work. We can provide them with a range of support, including a dedicated case manager, access to our Employee Assistance Programme (EAP), and access to our Mental Health Focused Resources. We can also provide them with a range of self-help materials, including guides, fact sheets, and videos. We can also provide them with a range of workshops on mental health in the workplace.

### Understanding presenteeism

**Presenteeism is often referred to as the invisible absence. It's where an employee is at work but is not fully engaged or productive.**

Presenteeism can have a negative impact on the wider work population as colleagues notice the change in behaviour. This can lead to a cycle of colleague resentment and a feeling of guilt for the affected employee of burdening colleagues.

Employees who are struggling with presenteeism may have a physical illness or a mental health condition. They may also be experiencing a physical illness or a mental health condition. They may also be experiencing a physical illness or a mental health condition.

### How to get the best out of Occupational Health Services

### Supporting employees with cancer

**Supporting employees with cancer**

Experiences show us that cancer can be a devastating disease. It can have a far-reaching detrimental impact on an employee's capability to function in and out of work.

Absence from work may be due to the disease itself, or to the side effects of treatment, or to the impact of the disease on the employee's physical and mental health. However, cancer treatment has advanced immensely during the last few decades and the impact has improved. In addition, a reduction in unwanted side effects is being achieved.

Sometimes, it must be remembered, that not all employees with cancer will experience a far-reaching detrimental impact. The cancer may be in an early stage and the employee may be able to continue working. However, cancer treatment has advanced immensely during the last few decades and the impact has improved. In addition, a reduction in unwanted side effects is being achieved.

### Managing chronic pain

**Managing chronic pain**

Chronic pain is a long-term condition that can have a significant impact on an employee's life. It can be caused by a variety of factors, including injury, surgery, or a long-term health condition. Chronic pain can be difficult to manage and can have a significant impact on an employee's life. Our Rehabilitation team can help employees manage their chronic pain and return to work. We can provide them with a range of support, including a dedicated case manager, access to our Employee Assistance Programme (EAP), and access to our Mental Health Focused Resources. We can also provide them with a range of self-help materials, including guides, fact sheets, and videos. We can also provide them with a range of workshops on mental health in the workplace.



A truly dedicated service

Claims



# Claims – A truly dedicated service

Resourcing and case management



Our claims team has grown by about 30% in the last 2 years.



Our team is a mix of team leaders, technical managers, claims managers, rehab consultants and administrators.



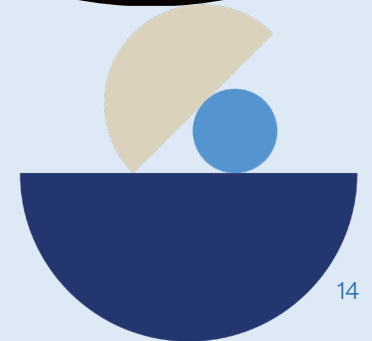
Each of our GIP claims managers looks after approx. 60 claims at any one time.



We currently manage an in-force portfolio of £123m through 1,435 schemes for GIP schemes



We already have growth roles in place for 2024/2025.



# Claims – Group Income Protection

Our customers receive a service that's unrivalled in the market



## Dedicated Case Manager

Each claim is assigned a dedicated and experienced case manager to handle the case from submission to resolution.



## eSignatures

We've introduced digital consents, removing the need for paper consents, as part of the claims assessment process, dramatically reducing the time it takes to make a claims decision.



## Paperless claim forms

Our case manager will gather all the information we need to start the claims process, over the phone.



## Serious illness claims service

We can assess and admit a claim for a serious or terminal illness with a note from a GP



## 48-hour turnaround

When it comes to claims, it's important to act quickly. That's why we aim to process all claims activity within 48 hours of receipt



## Identify opportunities for rehabilitation intervention

Our Dedicated Case Managers identify opportunities to engage our Cancer Support nurses, when applicable, or our Rehabilitation Services Team to aid a person to return to or remain in work.

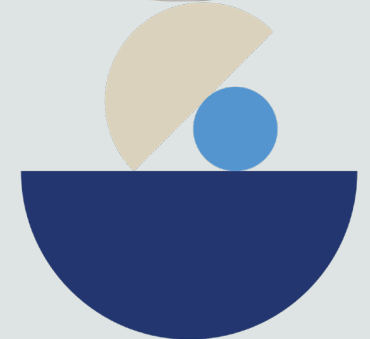


## Simple notification

To notify us of a claim, just call your dedicated case manager.

[zcr\\_claims@uk.zurich.com](mailto:zcr_claims@uk.zurich.com)

0800 181 1004



# Health and Wellbeing Support Services

Third party





# Health Assured Employee Assistance Programme

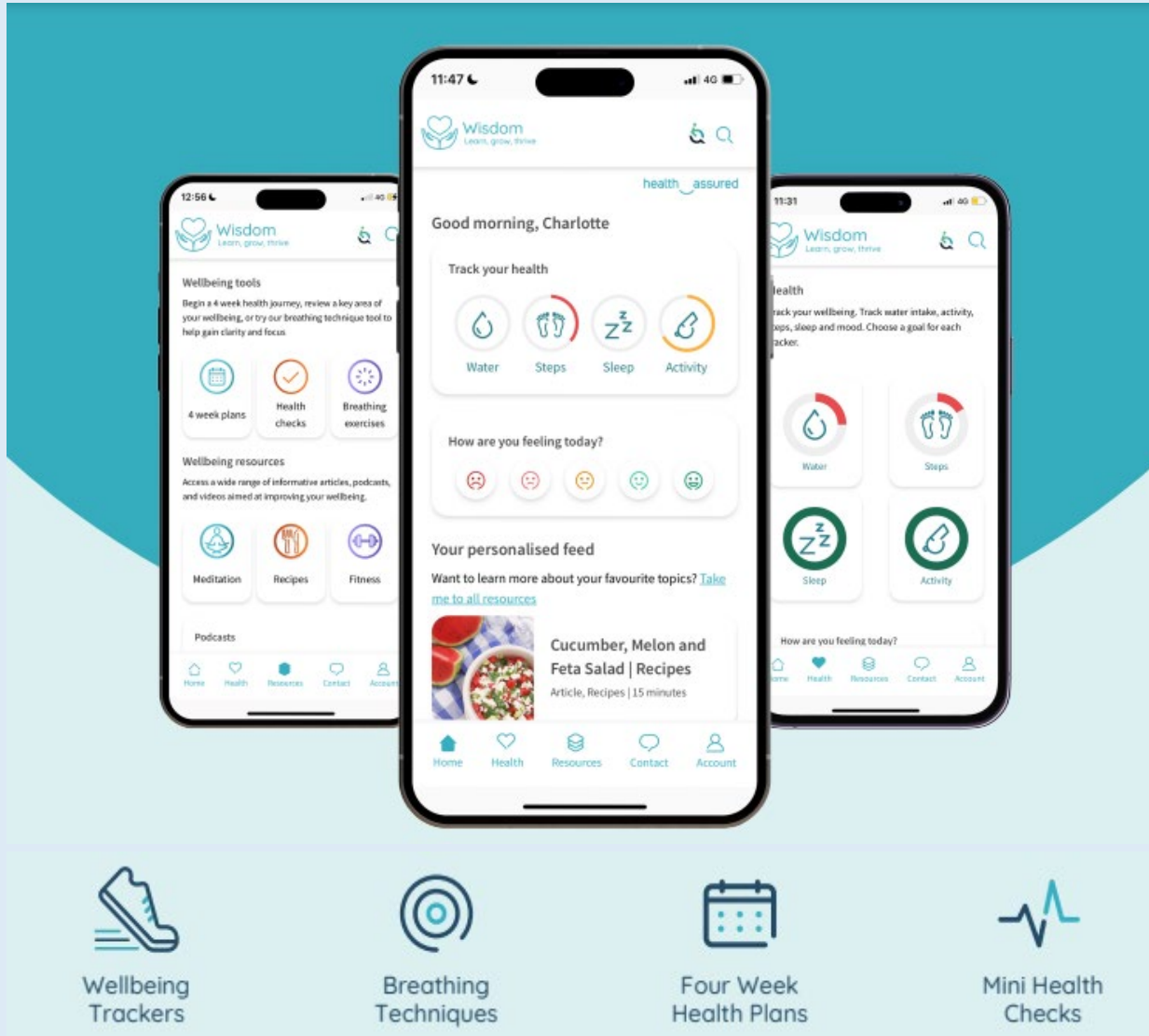
Comprehensive EAP for Group Income Protection customers



## Service Overview:

- Up to 12 sessions of in person, telephone or online counselling, per issue, per year where clinically appropriate.
- Full case management protocols for all structured counselling cases.
- Unlimited access to 24/7/365 confidential helpline.
- Up to 12 sessions of telephone or online video counselling per issue, per year for partner, spouse or dependant (16-24, living at home and in full-time education).
- Uninsured populations up to 250 lives.
- Self, manager, HR, Physiotherapy, trade union referrals.
- Legal information services including debt & financial information.
- 24/7 crisis assistance support available.
- Family advice line on topics such as childcare and eldercare.
- Manager consultancy and support.
- Access to the 'Wisdom' app including 'Wisdom AI' - an online Q & A service relating to mental and physical health, by offering access to a pool of knowledge created by professional counsellors

The screenshot displays the Health Assured website. At the top left is the 'health assured' logo, and at the top right is the phone number '0800 015 06 22'. The main banner features a woman with her arms raised in a celebratory gesture, with the text 'UK and Ireland's Largest EAP Provider' and 'Award winning health and wellbeing support for your people'. Below this, three bullet points highlight key services: '24/7, 365 confidential helpline', 'Reduce stress, absences and the risk of burnout', and 'Prices from just £0.73 per employee per month'. Two buttons, 'Get a free consultation' and 'Download brochure', are positioned below the text. Further down, there are Trustpilot and Platinum Trusted Service Award logos. A row of accreditation logos follows, including INFULLOYER, National Suicide Prevention Alliance, a member of the employers' initiative, The Prince's Responsible Business Network, bacp Accredited Service, and Platinum Service. At the bottom, a navigation bar contains links: 'Why Health Assured', 'Our EAP results', 'Testimonials', and 'About our EAP'.



- Designed to improve mental & physical health
- Track your steps, sleep, hydration & activity
- Interactive mood tracker
- Mini health checks
- 4-week health plans
- Personalisation
- Wisdom AI
- Access to Resource Library – articles, webinars, podcast series, workouts, meditation and soundscapes
- Live chat & Video Call
- Wellbeing counsellors are available 24/7/365

# Introducing Zurich Plus, powered by Onsi



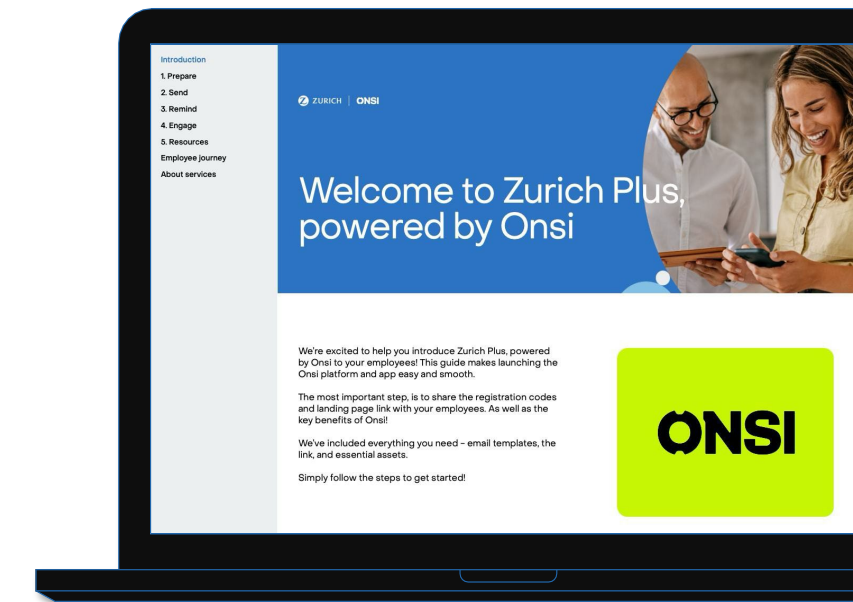
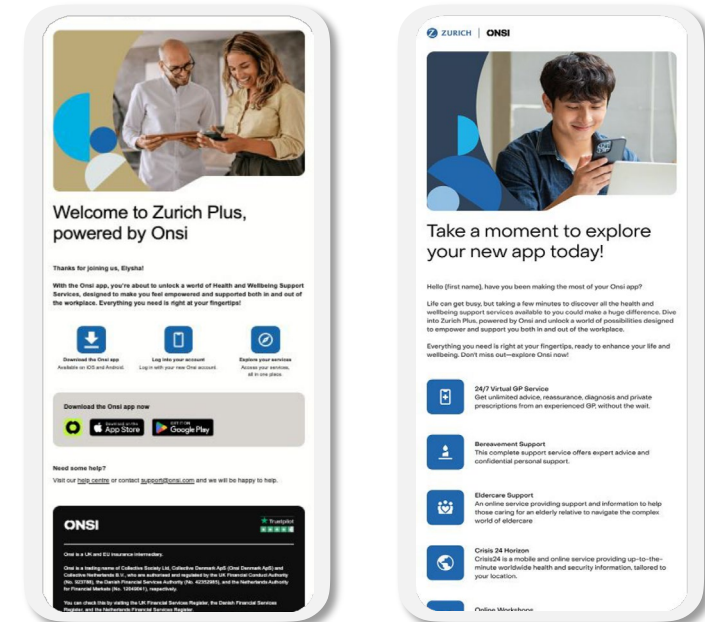
## Service Overview

### Everything all in one place.

Zurich Plus, powered by Onsi, enables our customers, and their employees, to access all their available Zurich additional services in one place.

### What are the benefits of Zurich Plus?

- Clear visibility of all available services and support
- Direct access to services from the app
- Mobile or desktop access, anywhere, 24/7
- Notifications to inform users of new services
- Zurich Plus can help to support existing health and wellbeing strategies.
- **Enhanced communication support** - Access is centralised which makes promoting the wide range of services simpler and can help to support existing health and wellbeing strategies. Better communication means employees are well-informed and more proactively engaged.
- **Employee Engagement** - The more engaged employees are, the better understanding they'll have of the support on offer. An increase in use of the available health and wellbeing support can help to create a positive workforce that proactively manages their health and wellbeing.
- **Boosts productivity** - A healthy workforce is a productive workforce. Studies have consistently shown that employees who are in good physical and mental health are more engaged, motivated, and efficient.



# Introducing Zurich Plus, powered by Onsi

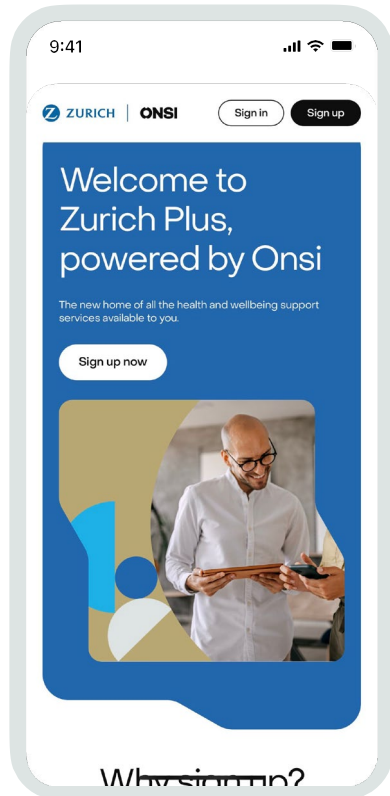
Easy access to essential support



Before downloading the app, register for Zurich Plus [here](#).

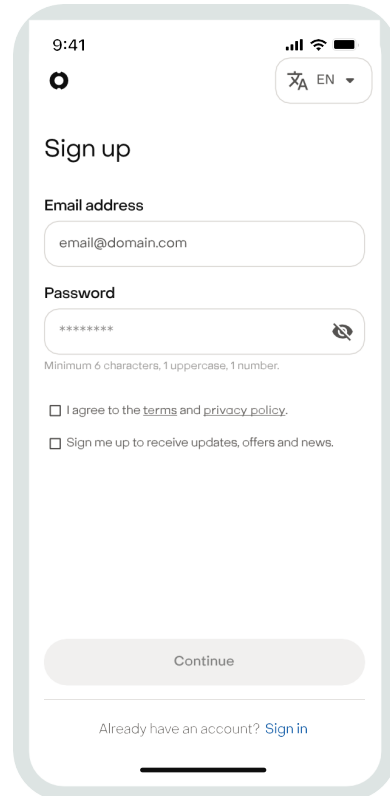
1

Download the app



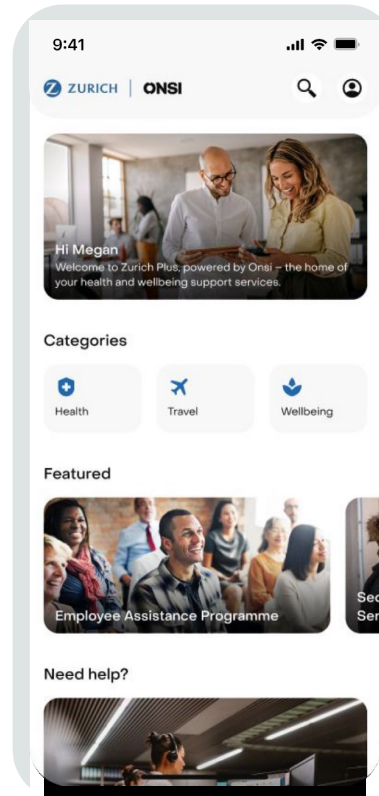
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Sign up with your unique access code



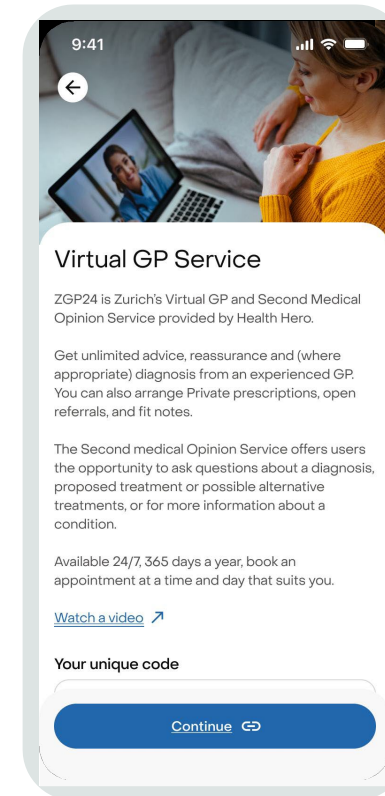
3

Browse the available services



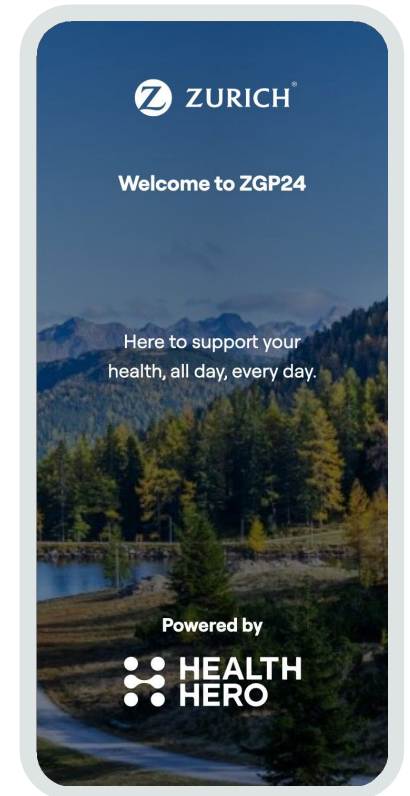
4

Click on each service to find out more



5

Direct access to chosen service





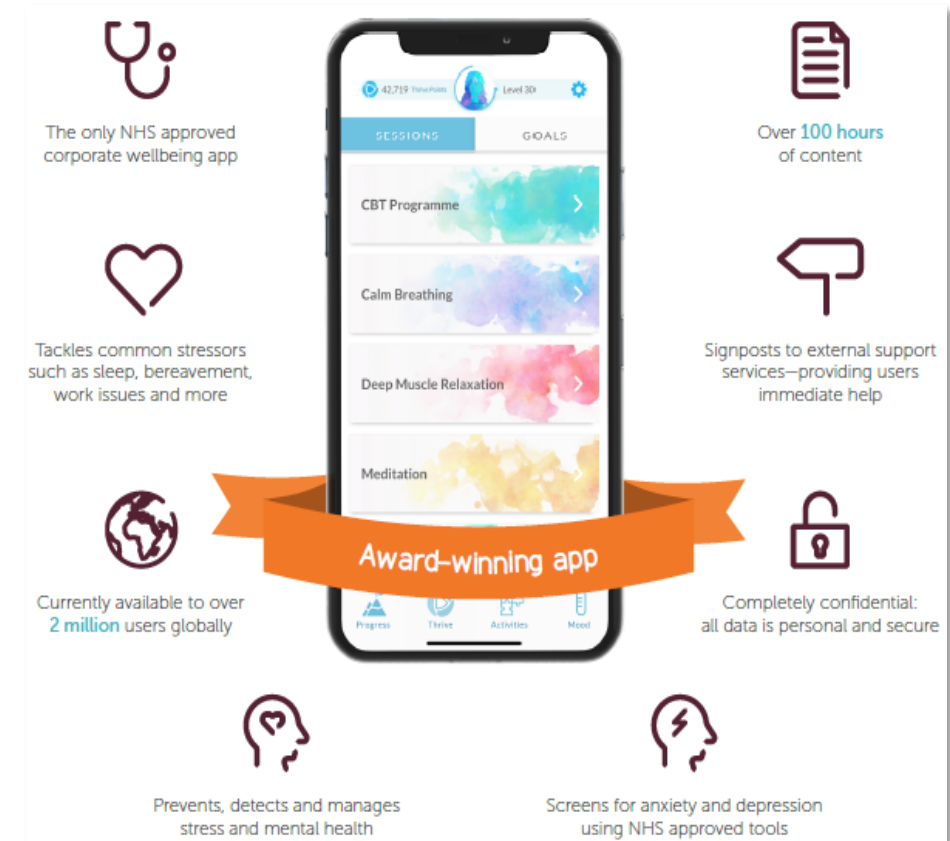
# Thrive mental wellbeing app

Support for Group Income protection customers, including integrated signposting to EAP

Thrive is a simple Cognitive Behavioural Therapy (CBT) app, which assesses the user's frame of mind, through a series of questions and detects any vulnerability.

Should the user screen positive for mental ill health, they receive a text from a psychologist encouraging them to speak to their EAP provider or medical professional. It also enables the employer to identify and manage the specific, most costly stressors affecting their staff.

- Only corporate wellbeing app recommended and approved by the NHS
- The app can detect, prevent and manage stress as well as pre-screen for mental health disorders
- Relaxation, breathing and meditation techniques
- Provides comprehensive and personalised data, enabling users to measure impact and recovery
- In September 2023, 60% of users screened positive for anxiety and/or depression with recovery rates typically 23% for mild anxiety and 64% for mild depression cases, plus 6% recovery for moderate/severe cases of depression and 13% for those with moderate/severe cases of anxiety, demonstrating the positive effects of this app.
- And 24% of users sought further help based on the results of their app screening, getting the support they need.
- We regularly co-host webinars with Thrive covering topics such as 'Managing Anxiety' and 'The importance of sleep'.



# Virtual GP and Second Medical Opinion service from Health Hero

ZGP24 from Health Hero - the largest digital-first healthcare provider in Europe - provides customers free access to Virtual GP and Second Medical Opinion services.

- 24/7 unlimited access to practising GPs.
- Available to members and their immediate family/dependants.
- Book consultations 24/7, day and night.
- Arrange prescriptions, private fit notes, and referral letters.
- GPs can arrange private prescriptions for collection from a pharmacy or delivery to any UK address.
- Translation service for up to 200 languages.

## Second Medical Opinion

- Free to access.
- Face-to-face, telephone or video consultations with a specialist consultant.
- Access to an experienced specialist with relevant experience in the appropriate specialty.
- Network of clinical specialists across the UK.
- Provide peace of mind about a diagnosis.



# Second Medical Opinion+

This service is not just a Second Medical Opinion service, it also offers access to Precision CancerCare, which provides access to advanced genetic testing, which uses the latest tumour profiling technology and expert medical panels.

## Second Medical Opinion

- Independent, in-depth review of a diagnosis and treatment by medical experts in all specialties for eligible conditions covered by the service, including major conditions such as:
  - ✓ cancer
  - ✓ heart surgery
  - ✓ neurosurgery
  - ✓ bone marrow transplant
  - ✓ live-donor organ transplant
- Peace of mind about a diagnosis or confirmation that the appropriate treatment plan is in place
- Helps to highlight alternative choices when making health decisions, including options that may not be available in the UK.
- A full clinical report of results and recommendations, providing information and options for next steps.
- Access to a pool of global experts.
- This service is available once per unique diagnosis.
- A dedicated Case Navigator to address any questions to help inform health decisions
- Support for partners and dependant children up to age 22
- Access to Further's Precision Cancer Care Service



Access the service here



# Precision CancerCare

This innovative service delivers an expert clinical report that provides personalised guidance regarding cancer treatment options.

By understanding the genetic make-up of the cancer, Further can provide a customised treatment plan specific to the molecular profile of the tumour, which can potentially improve outcomes, significantly reduce negative side effects of treatment and help to improve the individual's overall quality of life.

## Precision Cancer Care™

- Genetic testing in world-leading laboratories, reviewed by precision medicine experts.
- If a genetic or hereditary element to the cancer is found that could affect siblings and children, counselling and testing is offered to help them make decisions about their future health.
- An Expert Clinical Report with personalised treatment options
- Navigation on clinical trials
- Understanding the genetic make-up of the cancer means a more accurate prognosis.
- Co-ordination and collaboration with member's treating clinician
- This service is available once per unique cancer diagnosis.
- Access to Precision CancerCare is via the Further Second Medical Opinion Service

### In order to be eligible to access this service, the cancer must be either:

Not responding to 1st line treatment

- Diagnosed as stage 3 or 4
- From an unknown primary source, or
- A rare form of cancer – Cancers with an incidence of <6/100.000 included on the Surveillance of Rare Cancers in Europe (RARECARE) list published on their website <https://www.rarecarenet.eu/>.



Access the service here



# Podplan – eldercare support service

Our new ‘free to access’ eldercare support service is immediately available to all our corporate risk customers and their employees (both insured and uninsured).

Podplan is an online resource designed to aid users in navigating the complex world of eldercare (adult social care).


With more than 5 million of us being working carers\*, Podplan helps employees to support their parents as they grow older so they can stress less and achieve more.

Podplan uses digital technology to provide essential information in simple, easy-to-understand formats, helping employees to overcome the barriers associated with dealing with eldercare concerns.

The service provides fantastic member benefits:

- Master the care system with ease.
- Be guided through vital planning tasks.
- Enjoy an easy way to find solutions to common problems.
- Discover little-known benefits.
- Protect safety with our accident prevention tools.
- Get everyone involved by sharing access with up to 4 family members.
- Uncover a path to private help should you it been needed.

\*source: [supporting-carers-at-work-opportunity-and-imperative.pdf](#) (carersuk.org)



The image shows a screenshot of the Podplan website. At the top, it says "Let's make life better" and "Explore products, services, and information that address common concerns and make life easier for everyone." Below this is a grid of 10 tiles, each with a photo and a title: "Support services while living at home", "Housing options for retirees", "Help with technology", "Stopping nuisance calls", "Services to prevent loneliness", "Driving safely", "Care at home", "Useful products", "Monitoring devices", and "Learn more" links. Below the grid is a section titled "Money Matters" with the question "What are you interested in?". It features four icons: a person with money, a person with a cost tag, a person with a question mark, and two people. Below the icons are four buttons: "Getting free money through benefits", "Finding out how much care costs", "Understanding who pays for care services", and "Learning about local authority support".



# Added Value Services

## Crisis24Horizon – Worldwide health and Crisis Management Service







Timely and detailed location intelligence & risk ratings for 200+ countries, 800+ provinces, and 400+ cities




Emergency 24/7 contacts




Travel health information such as vaccination recommendations



Information on Cultural considerations




Information on security hotspots worldwide



Daily News service



Safe Transport



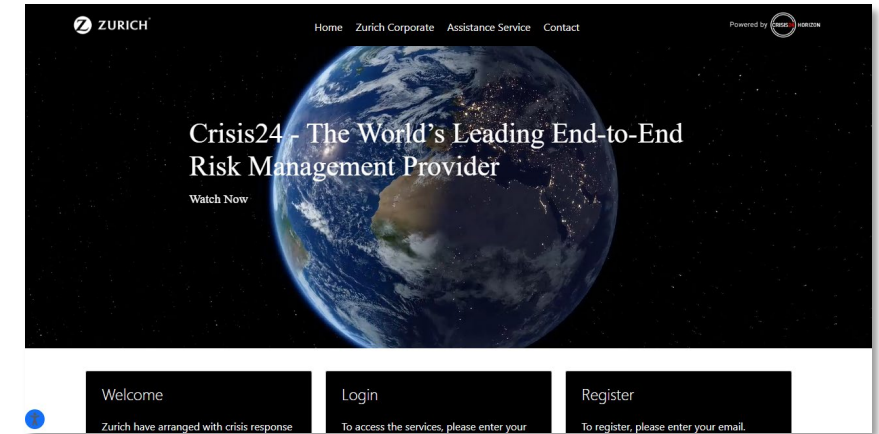
Information on medical care available in your location



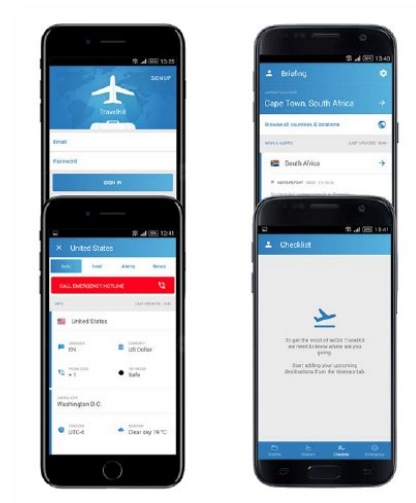
Free Crisis24Horizon mobile app



Emergency Contact Field to reach loved ones during a crisis



### Crisis24 Horizon app



# Sustainability plans exclusively tailored for MMB

- We're also working with the Marine Conservation Society and will **plant 10 square metres of seagrass around the UK coastline** for each Elect customer where their Group Income Protection cover is placed with us.
- Did you know?
  - Seaweed produces 70% more oxygen than land plants<sup>1</sup>
  - Around 25% of all CO<sub>2</sub> emissions<sup>2</sup> and 90% of excess heat from human activity<sup>3</sup> have been absorbed by the sea
  - 92% of UK seagrass has been lost or damaged in the past century<sup>4</sup>

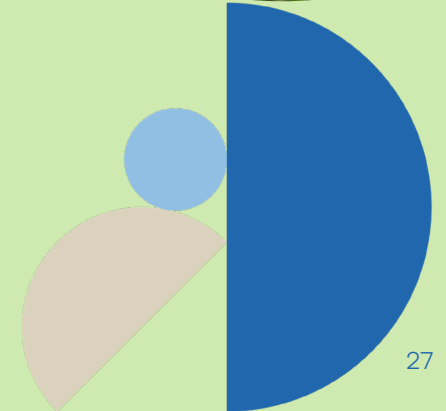


<sup>1</sup> Power and potential of seaweed | Marine Conservation Society | [Marine Conservation Society \(mcsuk.org\)](https://www.mcsuk.org/)

<sup>2</sup> How much carbon does the ocean absorb? | [World Economic Forum \(weforum.org\)](https://www.weforum.org/)

<sup>3</sup> [Climate Change: Ocean Heat Content | NOAA Climate.gov](https://www.noaa.gov/)

<sup>4</sup> [Protecting seagrass in Plymouth Sound | Latest news | Marine Conservation Society \(mcsuk.org\)](https://www.mcsuk.org/)



# Operational Effectiveness



# Account Management

You will have your own dedicated Account Manager, as well as the support of a specialist team.



Dedicated Customer Relationship Manager to support existing schemes



Dedicated operations contacts including new business processing and accounts



Dedicated Scheme Underwriter



Dedicated marketing/comms



Dedicated Claims Case Manager



Tailored MI at portfolio level



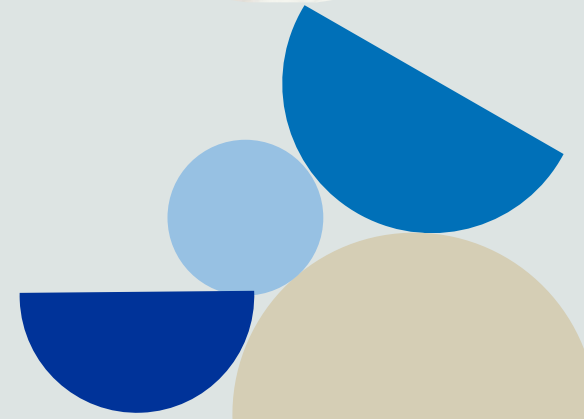
Mutually beneficial SLAs



Mercer Elect Microsite



Regular meetings to discuss service levels and feedback





# Useful information



To get a quote: email - [zcrquotes@uk.zurich.com](mailto:zcrquotes@uk.zurich.com)



For Mercer **Elect** scheme enquiries: email [zcr.mercer.elect@uk.zurich.com](mailto:zcr.mercer.elect@uk.zurich.com) or call 0800 141 2002



To notify us of a claim: **Please contact the Dedicated Case Manager for the scheme** or call 0800 181 4004 and choose 'option 1' or email [zcr\\_claims@uk.zurich.com](mailto:zcr_claims@uk.zurich.com)



For general proposition queries - <https://www.zurich.co.uk/corporate-risk/mercero> or your Account Manager

We're in the process of setting up a dedicated Elect mailbox and microsite, more info to follow shortly

“The strength of Zurich’s approach to corporate customers is simply having the right people, with the right skills in the right place when you need them”

Cindy Warden, Head of Zurich Corporate Risk

# Zurich Corporate Risk

Meet the Team





**Jenny Woods**

**Group Claims Relationship Manager**

Email: [Jenny.woods@uk.zurich.com](mailto:Jenny.woods@uk.zurich.com)

Mobile: 07814 991797

Jenny has over 16 years experience of working within Group Protection claims and relationship roles across multiple providers.

Jenny has implemented and managed some of the largest Group Income Protection and Group Life schemes within the market by both employees covered and premium income.

Jenny has a passion for building strong working partnerships with customers and intermediaries and developing bespoke processes for clients to ensure that they are able to achieve a return of value for their Group Protection premium spend.





**Darren Lee**

**Partnership Account Manager**

Email: [Darren.lee3@uk.zurich.com](mailto:Darren.lee3@uk.zurich.com)

Mobile: 07812 265522

Darren joined Zurich Corporate Risk in 2020 and spent over a decade in our retail business. Currently, Darren's role aligns him with one of Zurich's key partnerships and he acts as a point of contact for referrals from our colleagues in the retail business.

Darren started his career in our contact centre and remains passionate about customer service. He has worked in back-office and client-facing roles including sales and spent 5 years working as a Paraplanner for financial advisers.

Having worked for a global insurer and intermediaries, Darren brings an understanding of each and a balanced perspective to his current role as an Account Manager. Darren will work with you to understand what you need from Zurich and take ownership of delivering those services.



**Amanda Sanderson**

**Account Manager**

Email: [Amanda.sanderson@uk.zurich.com](mailto:Amanda.sanderson@uk.zurich.com)

Mobile: 07875 887928

Amanda joined the corporate risk area of Zurich in 2012 and prior to that has worked in many different sales and management roles within Zurich. She has been solely aligned to Mercer Marsh Benefits (MMB) for 3 years.

Amanda is passionate about building strong and lasting relationships with MMB and clients to ensure they are kept up to date on our proposition and will work proactively to ensure they are aware of all the benefits they have by partnering with Zurich.

Service is cornerstone to Zurich's proposition, which is why Amanda will work closely with everyone within Zurich Corporate Risk to ensure the smooth onboarding of schemes and that queries are dealt with timely and accurately.

# A little bit about Zurich



- Zurich Corporate Risk (ZCR) is part of Zurich Assurance Ltd, which is a member of the Zurich Group – one of the world's largest insurance groups, and one of the few to operate on a truly global basis.
- With about 56,000 employees, the Zurich Group provides a wide range of property, casualty, and life insurance products in more than 210 countries and territories.



## A little bit about Zurich Corporate Risk

Zurich Corporate Risk is one of the market-leading Group Risk providers in the UK, offering competitive propositions, supported by innovative services delivery.

Our award-winning Group Risk business, provides tailored, customer centric services to meet their varied needs.

We're an end-to-end Group risk business, providing a sensitive, efficient and no-fuss service for our customers, who benefit from our competitive proposition and innovative approach to claims management.

We have knowledge, skills and spirit to make a difference to our customers.

Any questions?

Thank you

Zurich Corporate Risk

