

Cancer health pathway



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

Medically qualified Rehabilitation team



Rehab access clinic



Presenteeism support



Cancer focused resources



Employee Assistance Programme



Added value services



Step 1

Call your Dedicated Case Manager.

Step 2

Your Dedicated Case Manager will identify the appropriate support we can provide.

Step 3

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



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Our Rehabilitation team includes experienced nurses with post registration clinical experience and qualifications in caring for individuals throughout their cancer journey.

From the very beginning, when concerning symptoms are first identified, through to investigation, diagnosis and subsequent treatment and recovery, our team will be here to provide help, support and guidance. We're also here for those who find themselves living with cancer.

We provide support for employees, as well as employers and often provide extended support for colleagues who are affected by their teammate's condition, or want to know how best to support them.

We carefully review each referral to us so we can tailor the support we can provide.

We usually become involved once a claim has been commenced via our Dedicated Case Managers, when an absence has been referred for claim, or it might be when a cancer journey is further along and support for recovery is needed, or when someone is ready to consider a graded return to work.

We can also provide Presenteeism support where someone has returned to work after a cancer journey or a cancer diagnosis, but may be struggling.



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Our Rehab Access Clinic offers exclusive support for HR personnel. It is a direct route to a qualified Rehabilitation consultant for guidance on employee health and wellbeing, and can be useful to answer any queries regarding an employee who has cancer or has received a cancer diagnosis. Examples of the support and advice the clinic has to offer:

- 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.
- Guidance relating to subjective medical conditions.
- Signposting to useful resources and agencies that can aid with physical, emotional and financial concerns associated with a cancer diagnosis.

This clinic does not replace the valuable support provided by our Dedicated Case Managers who you should speak to if you need to report an employee absence.

Please speak to your usual Zurich contact for more information.



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Presenteeism is a term used to describe an individual who is working whilst unwell and we appreciate how challenging this can be. The impact on productivity and staff morale can be significant.

Presenteeism support could be useful for individuals who find themselves struggling after returning to work after cancer or a cancer diagnosis, or who may be going through investigations and may benefit from further support.

As leaders in presenteeism support since 2016, our expertise means that we can provide support and guidance, even before an absence begins, to help support a return to optimal health, preventing an absence from occurring.



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We provide support and education for our customers on a range of medical issues, including cancer, so they're better prepared to support colleagues who may find themselves in this situation.

We'll help an individual to identify their needs and work with them to agree how we can best support their progress towards recovery, and where possible, a return to work.

We'll work closely with the employer to agree a reasonable and sustainable pace of working that works for both the employee and the business.

We also offer a wide range of workshops for HR Personnel and people managers, including 'Equipping yourself to provide support to a colleague diagnosed with cancer'. There are also other workshops that include information covering specific cancers, such as 'Male Health and Wellbeing' and 'Female Health in the workplace' plus workshops that cover other emotional issues.

You can access our calendar of workshops [here](#).

We also have leaflets available in the document library on our website covering topics such as 'Supporting employees with cancer' and 'Supporting a return to work after a cancer diagnosis'

You can access our document library [here](#).



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In addition to the comprehensive Cancer support we provide, our customers* have access to an extensive EAP service through Health Assured, including:

- Up to 8 face to face, telephone or online counselling sessions.
- Unlimited access to 24/7 confidential helpline.
- Legal information services including debt & financial information.
- 24/7 crisis assistance support.
- Family advice line on topics such as childcare and eldercare.
- Access to a range of health and wellbeing webinars.

Access to the The My Healthy Advantage health and wellbeing app. The app is designed to improve the user's mental and physical health and provide complementary support to the EAP service, including weekly mood trackers, mini health checks, four-week plans and access to BrightTV, which is where some famous faces tell their stories.

Check out the My Health Advantage app video [here](#).

The need for Mental Health support is often not considered until much further along a cancer journey, as the the immediate focus has been primarily on treatment. We have a separate pathway that provides information about the Mental Health support we can provide. You can access it [here](#).

There are many great resources available to anyone effected by cancer, such as Macmillan, where they may have a local centre that links to NHS treating teams and can offer a host of support including specific counselling.

Our Group Income Protection Customers also have access to the Thrive mental health and wellbeing app, which is he 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. The app allows the user to track their mood and will prompt them to get further support if it notices a dip in reporting.

* Your policy documentation will confirm what services you have access to.

The Employee Assistance Programme does not form part of Zurich's insurance contract. Access to it is provided as an added service, for eligible customers, that can be amended or withdrawn at any time.



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Customers* have access to our ZGP24 service, which provides unlimited GP appointments and a second medical opinion service. The service is provided by HealthHero.

Virtual GP

Free to access.

24/7 unlimited access to practising GPs.

Available to members and their immediate family/dependants at the same household.

Book consultations 24/7, day and night.

Arrange private prescriptions, fit notes and open referral letters.

GPs can arrange a private prescription 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.

Provides peace of mind about a diagnosis.

HealthHero are one of the most experienced providers of private GP services in the UK and Republic of Ireland.

*Customers who don't currently have access to the ZGP24 service will be provided with access from their next policy review (rate re-test) date.

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