



Early Intervention Service



You're in good hands

Early Intervention and Claims Management service

Our in-house claims and rehabilitation services teams are on hand to help you manage employee absence from the earliest stage.

We offer an integrated claims and rehabilitation model, which means a call to your dedicated claims case manager is all it takes to access this invaluable rehabilitation support.

Our rehabilitation consultants are medically qualified and vocationally skilled and are available to offer practical support and guidance prior to an employee absence and from the first days of absence, through to the resolution of any claim.

Our expertise means we can focus on supporting employees' health and wellbeing and provide advice to ensure good working practices in the workplace and/or a successful return to work.

This includes identifying reasonable workplace adaptations as well as creating and supporting graded return to work plans.

We offer telephone/video call-based support, not just for employees, but for HR professionals and line managers too, to help manage any health concerns and mitigate absence where possible.

And our Presenteeism support means that we're here to offer advice even before an employee becomes absent from work.

Our Early Intervention and Claims Management services are provided at no additional cost.



When to get in touch

We like to keep things simple!

If your employee is in work but is struggling with a mental or physical condition, your HR personnel can call our Rehab Access Clinic on **01793 502171, which is for HR use only.**

Lines are open - Tuesdays: 2pm-5pm, Wednesdays: 9am-5pm, Thursdays: 2pm -5pm

If your employee is absent from work or about to return to work after an absence and/or you feel could potentially relapse, please call **0800 181 4004**

You should speak to your Occupational Health provision if you:

- have a concern about an employees' fitness to work/
- require an assessment of workstation/place adaptations
- require a medical review due to an unsuccessful graded return to work plan
- feel that a complaint has been triggered by work-related stress and you'd like to clarify if that's the case
- have a situation where you need to determine if performance related issues such as capability are linked to an employee's fitness to work.

Get in touch

If you're not sure about whether to refer an absence, request Early Intervention support or make a claim, you should speak to your dedicated case manager who'll be able to discuss the situation with you and agree the next steps.



How to use the service

Claims Management services

Each claim has its own Dedicated Case Manager who is professionally qualified to personally manage all aspects of the claim, including early intervention and rehabilitation activity.

The importance of early notification

You should call your dedicated case manager about any employees absent for four weeks or more, or from day 1 if you're concerned it could become longer term.

We can also provide presenteeism support for employees who are still at work, but you feel that they are likely to become absent without support or intervention.

Simple and fuss free

There are no forms for you, or your employee, to complete and we'll gather all the information needed over the telephone. Any consents that are needed are collected via eSignatures.

Following the call, we'll typically ask you to send us the following information:

- The employee's last 3 payslips.
- Job description of absent employee.
- Any medical certificates and Occupational Health Reports if you have them.
- 12-month absence record.

Within 48 hours of speaking to you, we'll be in touch with your employee to better understand their situation and ask them to complete our digital declaration and consent form, which gives us consent to access medical or other information we need to assess the claim.

Within 48 hours of receipt of the information we need, we'll be able to make a decision.

Get in touch

For all Group Income Protection claim queries



Call us on
0800 181 4004
Lines are open 9am - 5pm, Mon - Fri



email us at
zcr_claims@uk.zurich.com

Support right from the start

Early Intervention services

We know that the earlier we can provide medical and vocational rehabilitation support, the better the outcome can be for you and your employees - our Early Intervention service provides this essential support.

Single point of contact

As soon as we're notified of an absence, we look for ways to help. Your scheme has its own dedicated claims case manager, who is the single point of contact for you and your employees, and who will coordinate all claims and rehabilitation activity for your eligible employees. You'll have their direct contact details so getting in touch with them is simple.

When should I get in touch?

If you're aware of an absence relating to a mental health or physical condition you should speak to your dedicated case manager as soon as possible and ideally no later than the fourth week of absence. Once you've requested our support, or we have identified an opportunity to provide Early Intervention support, we'll ask for your consent to contact your employee so that our rehabilitation consultant can speak to them to find out more about their situation.

Our rehabilitation team will work with you and any other health services employed, to ensure that your employee is fully supported throughout their recovery and return to work.

When would Early Intervention not be appropriate?

Sometimes it's clear that an employee won't be returning to work in the short term. This may be the case where the absence is due to:

- Stroke
- Serious road traffic accidents
- Dementia
- Parkinson's disease

In these cases, you should still contact your dedicated case manager.

It is also not appropriate when the situation relates to workplace issues that you and your employee need to resolve. For example:

- discussing and implementing reasonable accommodations
- if a grievance is in progress
- If there is a performance improvement plan in place.

Get in touch

For all Early Intervention referrals or queries



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Rehabilitation support

Returning to work

Our Early Intervention Service offers support and advice to help you manage employee absence from the earliest stage.

Notification

Everything starts with a call to your dedicated case manager.

They'll take the time to listen and understand the situation and where suitable, they'll arrange a call with one of our rehabilitation consultants.

Getting the right support

Our rehabilitation consultant will call you to introduce themselves before getting in touch with your employee, so you must then let your employee know that we'll be in touch.

Once we've spoken to your employee, we'll provide appropriate support, including signposting support services.

We'll also agree the most appropriate strategy with you and your employee.

Return to work planning

We'll work closely with all parties to develop and implement a suitable graded return to work plan, including relevant signposting and coaching, with the aim of supporting your employee to achieve a successful return and to prevent a relapse from occurring. We'll also be in touch two weeks after the return to make sure your employee is doing well.

We'll share a copy of this plan, along with regular updates, with all parties and we'll happily work with any healthcare providers already involved.

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Exclusive support solely for HR Personnel

Rehab Access Clinic

Our Group Income Protection customers can speak directly to medically qualified rehabilitation consultants with any queries relating to employee health and wellbeing.

What is the Rehab Access Clinic?

This unique service, solely for HR Personnel, is for:

- Zurich Group Income Protection customers only
- Direct access to a medically qualified rehab professional for tailored guidance.
- Rehabilitation services and support queries that are **not** related to claims.
- Support with presenteeism cases (i.e., people at work 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

Please note: Our Rehab Access Clinic does not manage notifications of absence as this requires specialist support from your dedicated case manager.

If you have an employee who is currently absent or has recently returned to work and now requires rehabilitation support, please speak to your dedicated case manager in the first instance.

Get in touch

Dedicated phone line
solely for the use of
HR personnel

HR personnel can call us on

01793 502171

Opening times:

Tuesdays: 2pm-5pm

Wednesdays: 9am-5pm

Thursdays: 2pm-5pm



Communicating with your employees

Keeping an employee up to date during their absence is essential for a successful return to work. Please find below some sample wording that you could use before our Rehabilitation Consultants get in touch.

We have an Income Protection insurance policy with Zurich, which makes up an important part of your benefits package.

Sickness absence, particularly if prolonged, poses a serious financial problem for you and those who depend upon you, as well as for the company. Our policy with Zurich includes access to Rehabilitation consultants who are on hand to support you and help get you back to work quickly and safely.

As you have been absent from work recently, Zurich will soon be in touch to see what they can do to help you. The Rehabilitation consultant who will call you, is medically and vocationally qualified to provide guidance and support as well as plan, develop and implement your return to work, where its appropriate.

The Rehabilitation consultant will also be able to help you plan for any GP visits to make sure you get the most out of the appointment and signpost you to any other resources they feel may benefit you.

The consultant will be working with all of the parties involved with your absence (your GP, any specialist support or treatment providers and of course, your line manager) to give you the very best chance of a successful return to work.

We look forward to seeing you soon

A closer look at...presenteeism

Presenteeism is often referred to as the invisible absence. It's where an employee is at work – but is ill.

It can be difficult to spot and sometimes goes unnoticed until there's a drop in the employee's productivity or their quality of work, or maybe there's an uncharacteristic deterioration in workplace relationships.

You may notice that an employee's concentration is reduced or they appear forgetful or disorganised.

People who are undergoing treatment for a physical illness may often be absent, whereas someone with a psychological illness is more likely to remain in work.

An employee struggling with presenteeism can have a major effect on a business through low morale and reduced productivity prompting a decline in customer service levels and damage to the company reputation.

Presenteeism can also 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'.



Get in touch

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A closer look at...mental health support

We focus on Mental Health Advice and provide training to support our customers.

Mental health qualified team

Our Rehabilitation Team members are medically qualified and vocationally skilled with extended scope mental health qualifications.

The team employs fully-qualified mental health nurses, Mental Health First Aid Trainers, plus nurses skilled in difficult conversations and trained in Cognitive Behavioural Therapy within the workplace.

Our team have extensive experience in the complex area of employee mental health, as well as maintaining wellbeing in the workplace.

We have our own mental health first aid (MHFA) trainers, who are accredited via MHFA England, and who regularly host topical webinars for people manager and HR personnel covering topics such as;

- Occupational Burnout
- Talking Taboos: Suicide
- Legislation to support and manage mental well-being in the workplace

We also offer online and classroom based MHFA training courses.

You can find out more about our HR and Line Manager support workshops [here](#).



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A truly dedicated service

Our support doesn't stop when a claim is accepted.

Your dedicated case manager will continue to look for opportunities and ways to support you and your employee throughout their claim and beyond.



A Dedicated Case Manager

Each claim has its own dedicated case manager, a single point of contact who is professionally qualified to personally manage all aspects of the claim, including early intervention and rehabilitation activity.



48 hour turnaround

When dealing with claims we know how important it is to act quickly. That's why our standard turnaround time on all aspects of claims processing is 48 hours.



Fast paperless claims

Because our customers talk directly to their dedicated Case Manager, there are no forms to complete. We'll simply send an email summary of the conversation, which means we gather just the information we need, no more. This makes the process fast and efficient.



Integrated rehabilitation

Our medically qualified and vocationally skilled rehabilitation team are on hand to support you and your employees, in health and wellbeing through absence and return to work



eSignatures

We use 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.



Crisis24

Providing our customers (and their employees) with detailed health and security intelligence on 260 global destinations, this free mobile App crisis management service has never been more relevant nor more important and can be used for business or leisure travel.

If you have any questions, please speak to your dedicated case manager on 01793 506790 or email us at

ZCR_Claims@ukzurich.com