

Musculoskeletal conditions 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 team



Rehab access clinic



Presenteeism support



Musculoskeletal 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.



Musculoskeletal conditions 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 team



Rehab access clinic



Presenteeism support



Musculoskeletal focused resources



Employee Assistance Programme



Added value services



Medically qualified team

Our rehabilitation team members are medically qualified and vocationally skilled, including physiotherapists and nurses experienced in musculoskeletal conditions. By using clinical, research based skills we can provide support for both employer and employee.

We view each situation holistically, appreciating that for each diagnosis there may be aspects of pain management and the need for further rehabilitation or psychological support where necessary.

Additionally our rehabilitation team work with employers and employees to explore the challenges faced by the individual, their role and the business, to plan and support a sustainable return to work.

We can provide support at any stage, whether it is an employee struggling at work, before an absence even occurs, if they are already absent, or if they are struggling to recover – so they are safely able to return to work.

It's really important that you get in touch with your Dedicated Case Manager as soon as possible, ideally by week four of absence, so that we can provide the best possible support.



Musculoskeletal conditions 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 team



Rehab access clinic



Presenteeism support



Musculoskeletal focused resources



Employee Assistance Programme



Added value services



Rehab access clinic

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. Examples of the support and advice the clinic has to offer:

- Support with presenteeism cases (i.e. working whilst ill). This can include advice for someone working with a degenerative musculoskeletal condition or reporting back pain in work.
- Guidance on when to engage Occupational Health and how to get the best out of this service.
- Guidance and support on recovery durations after an Musculoskeletal injury or surgery.

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.



Musculoskeletal conditions 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 team



Rehab access clinic



Presenteeism support



Musculoskeletal focused resources



Employee Assistance Programme



Added value services



Presenteeism support

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.

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

For musculoskeletal conditions, we can signpost employees to resources that can be accessed for investigation and treatment support. We can also help employees to set plans for simple self-managed goals or adaptations, all of which are aimed at improving wellbeing.



Musculoskeletal conditions 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 team



Rehab access clinic



Presenteeism support



Musculoskeletal focused resources



Employee Assistance Programme



Added value services



Musculoskeletal focused resources

Our Musculoskeletal focused webinars are designed to help people managers feel better equipped when supporting an employee with a musculoskeletal condition. And if you have an employee who is at work but is struggling with a musculoskeletal condition, our presenteeism support should be of great help.

We listened to you, our customers, and developed our workshops with your needs in mind. Our free online workshops are exclusive to people managers and HR personnel – covering a wide range of musculoskeletal topics in the workplace such as:

- Supporting colleagues with degenerative musculoskeletal conditions to return to and remain in work.
- Supporting colleagues with musculoskeletal pain working from home.
- Supporting an Ageing Workforce.

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

We also have leaflets available in the document library on our website covering topics such as 'Living and working with back pain', 'Coping with chronic pain', and 'Understanding and working with Multiple Sclerosis'.

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



Musculoskeletal conditions 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 team



Rehab access clinic



Presenteeism support



Musculoskeletal focused resources



Employee Assistance Programme



Added value services



Employee Assistance Programme

In addition to the comprehensive musculoskeletal support we provide, not forgetting pain or psychological support issues, 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.

Plus access to 'The My Healthy Advantage health and wellbeing app, which includes practical exercises and wellbeing advice. 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](#).

Our Group Income Protection Customers also have access to the Thrive mental health and wellbeing app, which is the 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 The Thrive* mental health wellbeing app.

* 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.



Musculoskeletal conditions 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 team



Rehab access clinic



Presenteeism support



Musculoskeletal focused resources



Employee Assistance Programme



Added value services



Added value services

Customers* have access to our ZGP24 service, which provides unlimited GP appointments and a second medical opinion service which may be helpful for certain musculoskeletal conditions. 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.

The ZGP24 service 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.

