

# Work related stress pathway



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

Medically qualified team



Rehab access clinic



Presenteeism support



Workplace relevant support



Employee Assistance Programme



Added value services



## Step 1

Call your Dedicated Case Manager or if presenteeism our RAC line.

## Step 2

Your Dedicated Case Manager or Rehab consultant 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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## Medically qualified team

Our income protection claims and rehabilitation teams are on hand to support employers and employees when it comes to work related stress. Often there's a simple solution to helping an employee when it comes to work related stress, so we have created a toolkit that may help in more straightforward situations. You can download it [here](#).

We also offer support and guidance for more complex situations, such as those affecting performance or triggering actual absence. Whilst our Rehabilitation case managers can't directly resolve the factors causing stress or conflict in the workplace, they can help to identify them by facilitating conversations with all parties, and support employers and employees to reach an agreeable solution.

Our Rehabilitation case managers support graded return to work plans and actively encourage the resolution of any workplace issues before the return to work plan begins.

Workplace stress is often associated with symptoms such as low mood, particularly if the cause of the stress is constant and seemingly unending. However, it's not an illness, which is why intervention to address the causation is crucial in preventing this situation becoming a diagnosed illness.

It's unlikely that we'll be able to pay a claim where the cause of an absence is work related stress, but we'll still look for ways to support employers and employees where appropriate. We can, for example, enable short term graded return to work planning and support, particularly if we can see that core workplace issues are being addressed and all parties are working towards a return to work.



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## Rehab Access clinic - Direct rehab support especially for HR personnel

Our Rehab Access Clinic hotline, for Group Income Protection customers, offers exclusive support for HR personnel by giving them direct access to medically qualified Rehabilitation consultants for any queries they may have regarding the complex area of employee health and wellbeing.

This service enables us to respond quickly to queries and proactively address concerns, as well as identifying opportunities for us to provide any additional support that may be needed.

### The Rehab Access clinic is:

- for our Group Income Protection customers only
- solely for HR personnel with a rehabilitation query not related to a claim or the claims process.
- a route to refer potential presenteeism cases (i.e working whilst ill).
- to provide guidance on when to engage Occupational Health and how to get the best out of an Occupational Health service.

Please note: The 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.

If you'd like more information please speak to your usual Zurich contact.



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## 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.

Common signs of work related stress can be when an employee:

- is not able to cope with the demands of their job
- is unable to control the way they do their work
- doesn't receive enough information and support
- is having trouble with relationships at work, or feel that they are being bullied
- doesn't fully understand their role and responsibilities
- is not engaged when a business is undergoing change

We can help employers and employees identify the factors contributing to work related stress and offer advice to address these factors where possible. However, preventing, addressing and resolving the workplace issues are the responsibility of the employer and their employee.



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## Work related stress and mental health resources

We support and educate our customers in the complex area of employee health in the workplace, because we firmly believe that businesses who are proactive, knowledgeable and confident when managing employee wellbeing, have a happier, healthier and more productive workforce.

That's why we've developed a range of free online workshops, exclusive to people managers and HR personnel, covering a range of topics specifically related to issues in the workplace such as:

- Legislation and mental wellbeing in the workplace.
- Performance management.
- Talking Taboos: suicide.
- Occupational Burnout.

You can view our full training calendar [here](#).

Our website also provides access to a wealth of information on work relevant subjects as well as pre-recorded webinars covering topics such as 'building resilience' and 'work-related stress'.

Employers can also access podcasts, useful fact sheets, toolkits, and guides.



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## Employee Assistance Programme

In addition to the comprehensive Mental Health 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 for those suffering from work related stress. These sessions can provide an employee with different coping strategies and give them confidence to talk about their concerns.
- 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.

Our customers, and their employees, have access to 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](#).

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 negative change in what they are 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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## Added value services

Customers\* have access to our ZGP24 service, which provides unlimited GP appointments and a second medical opinion service. The services is provided by Health Hero, one of the most experienced providers of private GP service in the UK and Republic of Ireland.

### 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 private prescription for collection from a pharmacy or delivery to any UK address.

Translation service for 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.

View the HH film [here](#)

\*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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