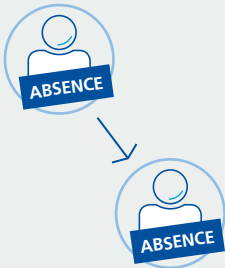# Our guide to deferred periods and linked periods of absences

Your dedicated case manager will help guide you through linked periods of absence as well as what to expect when making another linked claim.

Deferred period

The deferred period is also known as the waiting period, which is the period of time before benefits become payable, starting from the day the employee was first absent from work. Each policy is different and details of the deferred period for each scheme can be found on the policy schedule.

Linked periods of absence

We appreciate that often an individual will not have one single period of incapacity, and it may be broken down into smaller periods of time off work. So as not to disadvantage the member, we will reduce the deferred period by the length of the previous absences the employee has had.
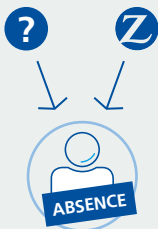
What counts as linked absence? Employees who have been absent for five days or more with related causes. If there are no linked absences then the deferred period end will not change.

Returned to work but need to make a claim?

Claims can be made for employees who have returned to work but then relapsed, if this is within 12 months and due to a related cause, we will waive the deferred period.

If you switch policies to another insurer and an employee, who had a claim with us, goes back to work but then relapses from the same cause, we will cover them for the duration of the deferred period.

Linking absence under a previous insurer

If an employee returns to work after a period of claim with another insurer then they will become covered by us as soon as they are performing their normal role. If they suffer a relapse of the same condition within 12 months then we will consider a claim as normal imposing a new deferred period. You should contact your previous insurer to consider the claim during the deferred period.

	Insurance switches provider	RTW	Relapse	
First claim			Deferred period covered by Insurer X	Zurich picks up claim after deferred period ends

Insurer X   Zurich