

Zurich Corporate Risk –
Our rehabilitation service

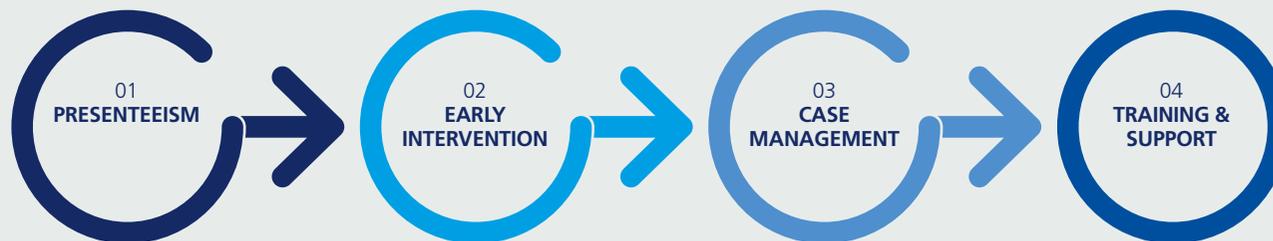


Our in-house claims and rehabilitation services team is on hand to help you manage employee absence from the earliest stage. We offer an integrated claims and rehabilitation model, which means a call to your dedicated claims case manager is all it takes to access this invaluable rehabilitation support.

At Zurich we have a comprehensive rehabilitation offering, ensuring that you and your employees get the support that you need at the time that you need it.

Our rehabilitation case managers are medically qualified and vocationally skilled, and are available to offer practical support and advice from the first days of employee absence, through to the resolution of any claim. They can provide face to face or telephone support including recommending or funding treatment, identifying reasonable workplace adaptations as well as creating and supporting graded return to work plans.

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



01

Presenteeism Support

Presenteeism is the term used to refer to employees who are suffering from physical or mental ill health, but continue to work resulting in underperformance due to their health problems.

We appreciate that it can often be challenging to deal with the impact of having an employee at work whilst unwell. The impacts on productivity and staff morale can be significant and that's why our medical rehabilitation team are on hand to help with a telephone based service to provide support and guidance to you and your employee.

Our medically qualified and skilled rehabilitation case managers, will encourage positive employer and employee communications to create the right outcome.

A call to your claims case manager starts the process and within 48 hours of that call we'll:

- arrange for one of our medically qualified rehabilitation case managers to call you to provide support and guidance in dealing with the situation
- use eSignatures so there's no paper work for you to complete
- ask you for verbal consent to speak to your employee, if required.

If we do need to speak to your employee we'll call them within 48 hours of speaking to you. We'll:

- offer them support and advice to help them with their situation
- signpost them to any relevant medical or support services that they have access to
- speak to you again to confirm that we've been in touch with your employee.

We provide ongoing support where required. Often telephone based advice is all that is required to support both the employer and employee.

But, if ongoing support is required then your rehabilitation case manager will provide assistance as part of our early intervention programme.



02

Early Intervention

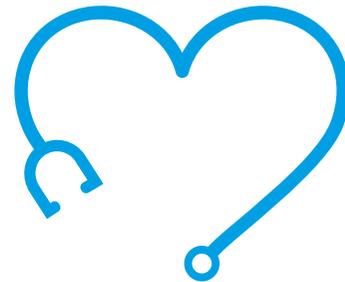
We know that the earlier we can provide medical and vocational rehabilitation support, the better the outcome can be for you and your employees. That's why our early intervention service can start to provide support from the earliest days of absence to help employees to return to work safely and quickly.

Early intervention support is provided before the end of the scheme deferred period to help employees access the correct treatment and support them in returning to work as soon as possible.

Everything starts with a call to your claims case manager who will take the time to understand the situation and the support you are looking for and, where required, they'll arrange a call with one of our rehabilitation case managers.

Your rehabilitation case manager will call you within 48 hours to introduce themselves before getting in touch with your employee.

Support can be provided face to face or over the telephone and your rehabilitation case manager will agree the most appropriate strategy with you.



We'll work with you and your employee to develop a rehabilitation plan with the aim of supporting your employee in achieving a successful return to work. We'll share a copy of this plan along with regular updates with all involved parties.

We'll consider paying for treatment or for a specialist assessment if it could support a return to work plan.

We'll work with any healthcare providers already involved with your employee, including occupational health or your employee's own GP or consultant.

Your rehabilitation case manager will create a graded return to work plan, if needed, and will provide oversight and regular reviews throughout the return to work period, and for a time after, to give the plan the best chance of success.

03

Case Management

Rehabilitation support doesn't stop when a claim is accepted. Your dedicated claims case manager will continue to look for opportunities to support you and your employee even when a claim is in payment. They can also provide support with proportionate benefits that reward work and incentivise employees to return to work to the maximum of their capacity.

Our rehabilitation case managers work in tandem with any existing Occupational Health provision to ensure that you achieve the best results for your business and employees.

Your rehabilitation case manager will continue to help identify steps that can be taken to provide support and advice to help an employee return to work to resume their previous role, or in some cases an alternative role.

Throughout a claim your claims case manager will keep in touch with your employee over the telephone to make sure they understand their on-going situation and whether there have been any changes in their health. Because we speak to employees, rather than asking them to fill in forms, we get a better understanding of when it's the right time for our rehabilitation case managers to get in touch.

Your rehabilitation case manager will call you to introduce themselves before getting in touch with your employee.

Support can be provided face to face or over the telephone and your rehabilitation case manager will agree the most appropriate strategy with you.

We'll work with you and your employee to develop a rehabilitation plan with an aim of supporting your employee to return to work. We'll also identify any reasonable adaptations which may be needed.

Where appropriate and in line with the needs of your business, your rehabilitation case manager will work with you and your employee to identify alternative roles that your employee could do, and develop a plan to help them back into the workplace.

We'll consider paying for treatment or a specialist assessment if it could support a return to work plan.

We'll work with any healthcare providers, already involved with your employee, including occupational health or your employee's own GP.



04

Training and support

We want to help you identify the best way to manage employee absence in your business and at Zurich we are committed to working in partnership with you and by tailoring the service we provide to fit your business, to achieve this.

In practice this means that we adopt an open and flexible approach to our rehabilitation and claims service, with dedicated claims and rehabilitation case managers who are on hand and working together to give you the support you want when you need it.

Training.

Your dedicated claims case manager, along with a rehabilitation case manager, can arrange online or face to face training sessions. These sessions, aimed at HR professionals or line managers, explain more about how our rehabilitation and claims service can help. We can also tailor these sessions to your requirements and about topics that may be of particular interest to you. For example, raising awareness of the value of early intervention or helping your HR team understand the rehabilitation and claims process. We also offer specialist stress management or resilience training.

ZED Talks.

We host regular webinars on a range of employee wellness topics, that are open for all of our customers to attend. Each session is 30 minutes followed by a Q&A session and recordings are available on our website www.zurich.co.uk/justbreakglass.



A truly dedicated service



A dedicated Case Manager

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.



48 hour turnaround

When dealing with claims, at Zurich 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

And because our customers talk directly to their 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.



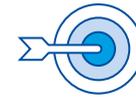
eSignatures

We've removed the need for paper consents as part of the claims assessment process, further simplifying the process of making a claim.



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.



Pay Direct – included

Pay Direct is included as a standard feature of our group income protection proposition. So, in accordance with the terms of the policy, we can continue paying benefits direct to individuals who are no longer employed by you, managing the relationship with them moving forwards. We also keep the same definition of disability, rather than following the convention of changing the definition of disability to 'suited' (a more restrictive definition than 'own' occupation).

WorldAware[®]

A new, free of charge service for our customers (and their employees), which gives access to online worldwide security and health information. This is particularly relevant for employees who travel overseas.

If you have any questions, please contact us – we'll be happy to help.



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