

GROUP INCOME PROTECTION

# WORKPLACE RECOVERY.


How to manage your absence benefits.



INSURANCE. SAVINGS.  
INVESTMENT MANAGEMENT.



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**WORKPLACE RECOVERY IS MORE THAN JUST AN INSURANCE POLICY THAT PROTECTS THE INCOME OF YOUR EMPLOYEES, IT'S A TOTAL ABSENCE SOLUTION.**

This practical guide will help you quickly and easily manage the absence benefits that are available to you and your employees.

**WHAT YOU CAN EXPECT:**

- Absence management support
- Efficient benefit assessment processes
- Prompt payment of benefit
- Return-to-work assistance
- Added value benefits

# ABSENCE MANAGEMENT SUPPORT.

It's important that you notify us as soon as the employee has been absent for four weeks irrespective of the deferred period.

## THE IMPORTANCE OF EARLY NOTIFICATION

As soon as you inform us that an employee has been absent, we're able to begin our assessment and can start helping them to return to work.

It's been identified that weeks four to six are the most crucial period in which to introduce early intervention and rehabilitation. This particularly applies to stress related conditions and musculoskeletal injuries.

We know that if these conditions don't receive the appropriate support at an early stage in the process, then the chances of a successful outcome are significantly reduced.

## TREATMENT AND SUPPORT AVAILABLE

Your employees can benefit from the wide range of specialist rehabilitation services that we've developed. All our providers are independent which means they focus on helping your employee return to health, and not on reducing the cost of claims:

- Vocational assessments
- Ergonomic assessments
- Physical evaluations
- Cognitive Behavioural Therapy (CBT)
- Career counselling
- Psychotherapy
- Stress counselling
- Occupational therapy



**ONCE AN INDIVIDUAL HAS BEEN ABSENT FOR SIX MONTHS, THERE IS LESS THAN A ONE IN FIVE CHANCE THAT THEY WILL EVER RETURN TO WORK.**



### SAVE 5% WITH OUR EARLY NOTIFICATION BONUS

For companies insuring over 250 employees, we offer a bonus of 5% of the premium at the end of the policy year. All you need to do is agree to participate in the scheme and then notify us of at least 80% of long term absences (those over four weeks) by the sixth week of absence. Full details are available in our [5% cash back](#) brochure or call us on 0845 072 0758.

### TELLING YOUR EMPLOYEES ABOUT THE BENEFITS AVAILABLE

Workplace Recovery provides some very valuable benefits to your employees. It's important that you tell them so that they can appreciate these benefits as well as understand how they work. For example, the benefit covers a proportion of their salary and is payable as long as they satisfy our requirements (see the Benefit Process section).

We have a range of documents that can help you inform your employees, including a leaflet to hand out as well as some wording for your intranet site.

### KEEPING IN CONTACT WITH ABSENT EMPLOYEE

Many employers are not sure about the best approach when a member of their staff goes off sick.

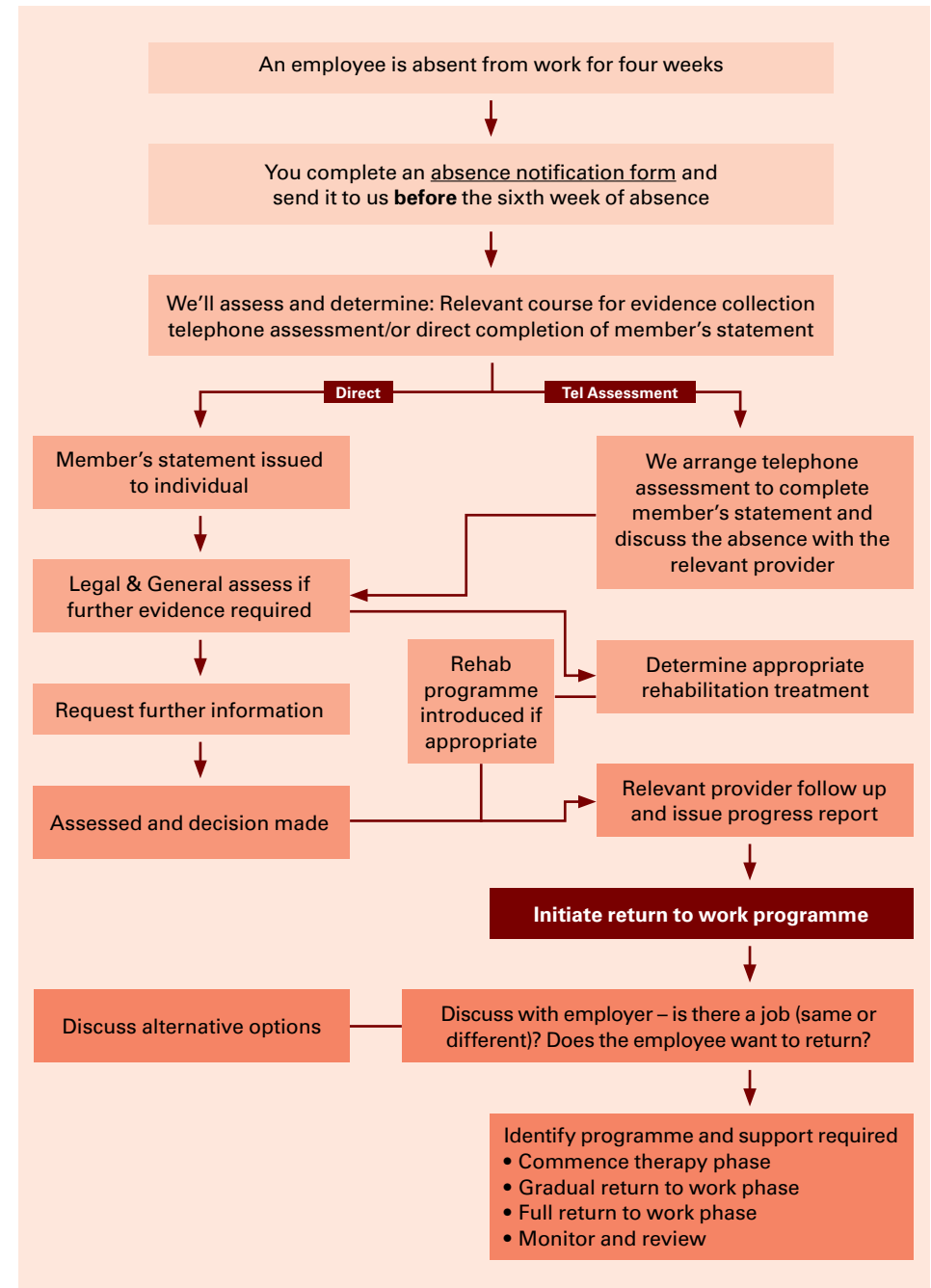
We always recommend you keep in regular contact. This way the person feels valued and continues to feel part of the team. They're also less likely to feel isolated and concerned about returning work.

### HOW PREVENTION AND INTERVENTION CAN AFFECT FUTURE PREMIUMS

Every two years, your premiums will be recalculated based on your claims history, taking into account payments made. It's important for you to know that any preventative measures you introduce could make a significant difference. Plus any help that's provided before reaching payment stage can have a big impact on your future premiums.

# BENEFIT PROCESS.

Our benefit processes are fast and efficient.



### MEMBER'S STATEMENT

We'll either send a member's statement for your employee to complete or we'll arrange for completion over the telephone or when a nurse visits.

The reason we do this is to get more information about the individual's condition, details of the doctors they are seeing and any treatment they are undergoing. It's also used to obtain their permission to approach their doctors directly for any further information that may be needed.

### CENTRES OF EXCELLENCE

We operate centres of excellence with our specialist suppliers. These provide a pathway with early access to independent assessments and specialist treatment.

- **Oncology**
- **Neurology**
- **Psychology**

You can read more about this on the [centre of excellence](#) page on our website.

### **MEDICAL EVIDENCE**

We try to keep requests for information to a minimum. However, to help us provide the right treatment and ensure that benefits are paid without delay, we may need the following:

- **Employee's own consultant's report**
- **Independent medical examination**
- **Functional capability assessment**
- **Nurse assessment**
- **Occupational health**
- **Workplace evaluation**
- **Psychological evaluation**
- **Vocational rehabilitation evaluation**
- **Career counselling**

We'll pay for the cost of these reports plus any tests or examinations that we may need. We'll also refund any reasonable travel costs.

If you have any additional information that may help us, please send this to the Benefits Management Team, Group Protection, Legal & General Assurance Society Limited, Legal & General House, Kingswood, Tadworth, Surrey KT20 6EU.

### **PAYMENT OF TREATMENT**

Where we believe specific treatment may enhance the ability of the employee to return to work, we may, at our discretion, offer to fund some or all of the treatment.

### **KEEPING EVERYONE INFORMED**

Our active case management approach means that we carefully monitor the progress of each individual, and work closely with your occupational health and any other specialists that may be involved. We'll make sure that you're kept fully informed and look for your active support for any return to work programmes that our specialists recommend such as:

- **Physical evaluation**
- **Physiotherapy**
- **Cognitive Behavioural Therapy (CBT)**
- **Workplace**
- **Alexander Technique**
- **Career counselling and retraining**

# BENEFIT PAYMENT.

## HOW WILL BENEFIT BE PAID?

As soon as we've finished assessing all the information, we'll write and let you and your adviser know. We'll then start paying the benefit to you monthly in arrears from the end of the deferred period. From this amount, you'll need to deduct income tax and National Insurance contributions and then pay the balance to your employee in the normal way.

## HOW MUCH WILL BE PAID?

The proportion of salary covered for different groups of employees would have been decided when the policy was set up. For example, this could be 50% to 75% of salary, with or without deduction of state benefits. Your policy may also include an inbuilt increase that is linked to the Retail Price Index (RPI).

However, it's important that employees are better off financially by returning to work and therefore we may restrict the payment if they are receiving regular payments from:

- **An insurance policy (including premiums paid by insurers under 'premium waiver' cover)**
- **A loan or credit protection arrangement (including those applying to credit and store cards)**
- **A new early retirement pension or any regular income**

## RECURRING ABSENCES

We normally cover continuous periods of absence. However, we may be prepared to add together periods of absence, if those separate absences are more than five days and due to the same cause.

## PART TIME WORKING OR LOWER PAY

If your employee returns on lower pay or works fewer hours, we'll often consider paying a reduced benefit.

This is a particularly valuable benefit when helping your employee gradually return to full-time occupation.

## RELAPSES

If within 52 weeks from the date they returned to work your employee again becomes unable to work because of the same illness or injury, we'll re-start payment of the benefit immediately (subject to receiving satisfactory medical evidence).

## HOW LONG WILL BENEFIT BE PAID?

We'll continue to pay the benefit until the employee recovers, leaves service, or reaches the age or time limitations of the policy.

We will from time to time contact your employee in order to review their situation.

## LEAVING EMPLOYMENT

We realise that in some circumstances, it may not be possible to keep employing a person who is ill or injured, or you may even want to offer redundancy. We can ensure that the individual continues to receive their benefit by arranging to pay this direct on your behalf.

You'll need to complete a [pay direct](#) form to give us their details and we'll then deduct tax and pay the balance. It's important to inform them that this payment may affect their state benefits.

## DEATH

Payments will stop if the employee dies. If this happens, please let us know as soon as possible.

## RETURN TO WORK

You need to let us know as soon as the employee returns to work either on a full time or part time basis by completing a return to work form.

## APPEALS

You can appeal against any decision that we make. The employee's General Practitioner (GP) will need to write to our Chief Medical Officer at Legal & General Assurance Limited, Legal & General House, Kingswood, Tadworth, Surrey KT20 6EU giving details such as:

- **Date of last examination**
- **Details of symptoms and diagnosis together with copies of consultants' reports**
- **How the condition has affected their ability to work**

We'll then review our decision, taking into account any new information received. More information about our appeals process can be obtained by calling our Benefit Management Team on 0845 072 0758, we may record and monitor calls. Call charges will vary.

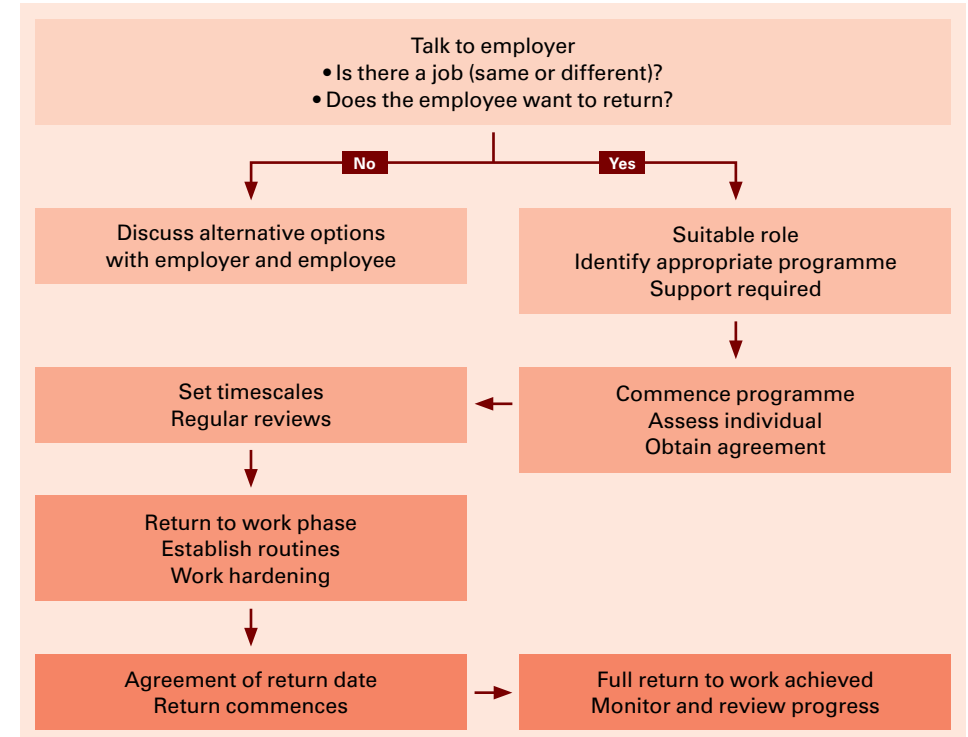
# RETURN TO WORK ASSISTANCE.

Returning to work after a long period of absence can be quite daunting for the individual. We get **68%** of employees absent from long term stress, back to work within a year.

During this time, the role may have changed and the business requirements may have moved on. Our experience shows that although their physical condition may have improved, there are often many issues to overcome.

We provide a range of facilities that can help including:

- **Developing an individual return-to-work programme**
- **Organising workplace assessment and modifications**
- **Providing advice on the Disability Discrimination Act**
- **Recommendations for re-training**
- **Career counselling**
- **Advising on a gradual phased return to work**
- **Regular follow up reviews**



# ADDED VALUE BENEFITS.

As part of Workplace Recovery, you and your employees can benefit from a range of initiatives that encourage fit, healthy and stress free lifestyles.

## **FREE TELEPHONE EMPLOYEE ASSISTANCE PROGRAMME (EAP)**

WorkLife Solutions is our free EAP designed to help your employees deal with life's challenges. From financial stress, personal crisis and relationship problems to health issues, WorkLife Solutions can provide the help they need.

WorkLife Solutions also provides online access to hundreds of fact sheets and information to help employees cope with life events plus a dedicated managers area. The service is provided by PPC Worldwide who are a global specialist in providing employee assistance programmes. They also offer Premier WorkLife Solutions which adds the choice of three low cost face to face counselling options.

To help you tell your staff about this valuable benefit, we can supply you with wording for your intranet site and free leaflets to hand out to your staff as well as posters for your noticeboard.



### IDENTIFYING AND PREVENTING STRESS

Stress is not only about absenteeism. It can have a major impact on productivity and there's a lot you can do to help minimise this. We can offer company stress risk assessments as well as tailored stress training courses for staff, HR and line managers.

### PROMOTING A HEALTHY WORKPLACE

Through our sponsorship arrangement with the [British Heart Foundation](#), you can have free Think Fit guides packed with information and ideas for promoting fitness, health and mental wellbeing in the workplace.

### HELPING YOUR STAFF TO STOP SMOKING

As part of Workplace Recovery, you can encourage a smoke free workzone with 10% discount off Allen Carr's Easyway onsite [smoking cessation seminars](#) for only £225 per person (minimum 10 people).

### WORKPLACE REWARDS

This web based benefit is quick to implement and free to use. It provides access to [discounts](#) on hundreds of goods and services including top brand names. The service includes a range of travel, household and leisure related savings as well as a range of two for one health and beauty offers.

[Download a promotional poster.](#)

# HOW WE'VE MADE A DIFFERENCE TO PEOPLE'S LIVES.

## **EFFECTIVE USE OF COGNITIVE BEHAVIOURAL THERAPY (CBT)**

Mr J was employed as an account administrator in the finance sector. His workload increased due to a colleague's absence and he began to work longer hours. His performance at work was affected when he began to suffer from insomnia, fatigue, loss of confidence, lack of concentration, poor memory as well as chest pain symptoms.

As part of his Group Income Protection benefits, we arranged for a visit by a qualified nurse where Mr J agreed to a programme of CBT. His initial aims were simple at first; to improve his self esteem; be able to travel via public transport (as he had up to 90 minutes journey to and from work each day); travel in a car on a journey on the M25, including traffic jams; experience anxiety levels of no more than 2 out of 8 (on a scale of 0-8 where 8 is the worst it could be); and to make a graded return to full time employment.

After nine sessions of therapy, Mr J had made significant progress in his treatment. He felt ready to begin his graded return to work and agreed for his final three therapy sessions to take place during the return to work phase. His progress was monitored and regular contact maintained to ensure a controlled return to work programme with minimal likelihood of a relapse.

We also agreed to pay the Income Protection benefit to the employer for two months to support the reintegration to work programme.

### ONGOING SUPPORT

Mrs A was aged 50 and employed as an administration manager. She was absent from work following her diagnosis and subsequent treatment of breast cancer and under the care of a consultant breast surgeon.

We were told within four weeks of Mrs A's absence from work as a result of her diagnosis. We instructed EMR to carry out an initial telephone assessment. Mrs A had a lot of questions about her pending surgery and was concerned that her other treatment options were not discussed with her by her surgeon.

EMR were able to answer her questions about her reconstruction as the nurse completing the assessment had worked for many years in a regional plastic surgery unit. EMR told her that she was likely to be off work for a minimum of three months following her surgery. We requested a report from her consultant breast surgeon. This confirmed her exact diagnosis, treatment performed and that her expected recovery period was about six months.

EMR made a follow up telephone call two months later. Mrs A thanked EMR for the information and advice given during the call as she found it useful. Mrs A told us that her GP had limited experience of post operative breast reconstruction and wasn't sure when she would be able to return to work. Mrs A was pleased that EMR had made contact as she was feeling under pressure to return to work. EMR suggested delaying her return to work for two to three weeks to ensure that she had the minimum three month period of recovery. They agreed to send her a graded return to work plan facilitating a return to her normal contracted hours over a six week period. EMR also advised her employer of their recommendations.

Mrs A is continuing with her return to work plan. She is coping but a little tired. EMR are still monitoring Mrs A and have offered to modify her plan but she is keen to stick to her original schedule.

### WORK IS THERAPEUTIC

Miss S had a viral infection and was struggling to make a complete recovery. She was diagnosed as having chronic fatigue and payment of benefit commenced.

However, Miss S was determined that her condition would not rule her life and wanted to return to work, even if only gradually at first. She felt that work would give her a goal and the social interaction would help her to stay positive.

Miss S started working two mornings a week with an Occupational Health Nurse meeting with her six-weekly to assess her progress.

Although Miss S found the return to work tough at first, after six months Miss S had built up her programme to work four mornings a week and continued to gradually increase the hours she worked. The Occupational Health Nurse remained in regular contact with both Miss S and her employer. Miss S remains happy that she is performing a valuable role for her employers and they are happy that they have retained her experience.



## CONTACT US



0845 072 0758

Call charges will vary. We may record and monitor calls.



[www.legalandgeneral.com/workplacebenefits](http://www.legalandgeneral.com/workplacebenefits)



**Benefits Management Team**

Group Protection, Legal & General Assurance Society Limited,  
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**Legal & General Assurance Society Limited.**

Registered in England No.166055

**Registered office:** One Coleman Street, London EC2R 5AA

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We are members of the Association of British Insurers.

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