



**GROUP INCOME PROTECTION
WORKPLACE RECOVERY**

INDEPENDENT SPECIALIST HELP FOR MUSCULOSKELETAL DISORDERS.

We can help you manage your absence costs and help give employees fast access to rehabilitation for musculoskeletal disorders.

**INSURANCE. SAVINGS.
INVESTMENT MANAGEMENT.**





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Please refer to our Group Income Protection technical guide for full details on what cover is provided and how we assess claims.



MUSCULOSKELETAL IN THE WORKPLACE.

9.3 million working days were lost through work related musculoskeletal disorders in 2009/10. They're one of the top five common causes of long-term absences and account for 59% of absences in manual workers and 46% for non-manual work.

It's not uncommon for musculoskeletal patients having to wait for up to 18 weeks for physiotherapy on the NHS. We know from experience that the longer they wait for treatment, the likelihood their chances of recovering is lowered. Inevitably, leading to longer periods off work and potentially mounting to thousands of pounds in absence costs for you.

From our experience, the length of time off work has been as much as 41% shorter, when we're told about absences before week six instead of after 26 weeks. The sooner we know, the sooner we can facilitate appropriate rehabilitation and improve the employee's chances of going back to work.

In 2009 we launched Up and Running as part of our Group Income Protection centre of excellence proposition. The primary aim is to help employers manage their absence costs.

What we offer at a glance;

- Fast access to independent specialist support from Leading Rehab.
- Fast track to physiotherapy – at a convenient location funded by us.
- Return to work advice and support for both employers and employees.
- Ergonomic and workplace reviews including help with phased return to work programmes.

By getting employees back to work quickly, we can help your business save money.

REDUCING YOUR COST OF ABSENCE.

Savings can be made by identifying the causes of long-term absence and investing in better absence management.

WHAT ARE MUSCULOSKELETAL DISORDERS (MSD)?

MSD are injuries of the muscles, nerves, tendons, ligaments, joints, cartilage or spinal discs. There's over 200 musculoskeletal conditions which commonly affect the lower back, upper limbs and neck, some often lead to long-term disability.

Many absences in the workplace are due to back problems, which can be difficult to diagnose as they are often non-specific and mechanical. They make up almost 29% of our Group Income Protection claims.

THE IMPACTS ON YOUR BUSINESS

Key findings in the 2010 Confederation of British Industry (CBI) survey illustrate that loss of productivity is the single most important cost of absence.

Other common impacts also include:

- Loss of skilled and valued staff.
- Increased absence costs.
- Time spent recruiting replacement staff.
- Long spells off work can lead to stress and anxiety.
- Your claims history is affected as you make more claims than you really need to.

That's why early intervention and treatment is essential to reducing the likelihood of long-term absences. It's proven that return to work programmes and absence triggers coupled with clinical assessments is highly effective in the management of absences.

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THE FIT NOTE

The government introduced Fit Notes in April 2010 to replace sick notes, which now encourages GPs to indicate whether employees are 'fit' or 'unfit' to return to work and in what capacity.

The legislation change aims to encourage more employees with health problems, to agree with their employers a phased return to work.

**Chartered Institute of Personnel Development –
Absence Management 2010.**

We can help you establish the best course of action by providing an independent assessment and a bespoke return to work programme.

To find out more contact us on 0845 072 0758.

RETURN TO WORK SUCCESS.

Our approach combines early intervention and functional capacity assessments to identify what employees can do rather than what they can't do.

HOW CAN UP AND RUNNING HELP?

Up and Running allows us to place individuals into treatment at the earliest opportunity. The seamless transition from assessment to treatment is fast and effective because we've built a remarkable level of trust with Leading Rehab. This enables them to implement appropriate treatment without the need for constant approval from us.

WHAT MAKES UP AND RUNNING DIFFERENT?

Early notification and intervention enhances our ability to achieve a successful outcome. It helps employees feel appreciated and supported which means you get to maintain skilled and valued employees as they return to work sooner.

We combine early notification with functional capacity assessments (FCA) and measure an individual's physical capability. It allows our specialists to identify what individuals are capable of and compare it to the demands of the job.

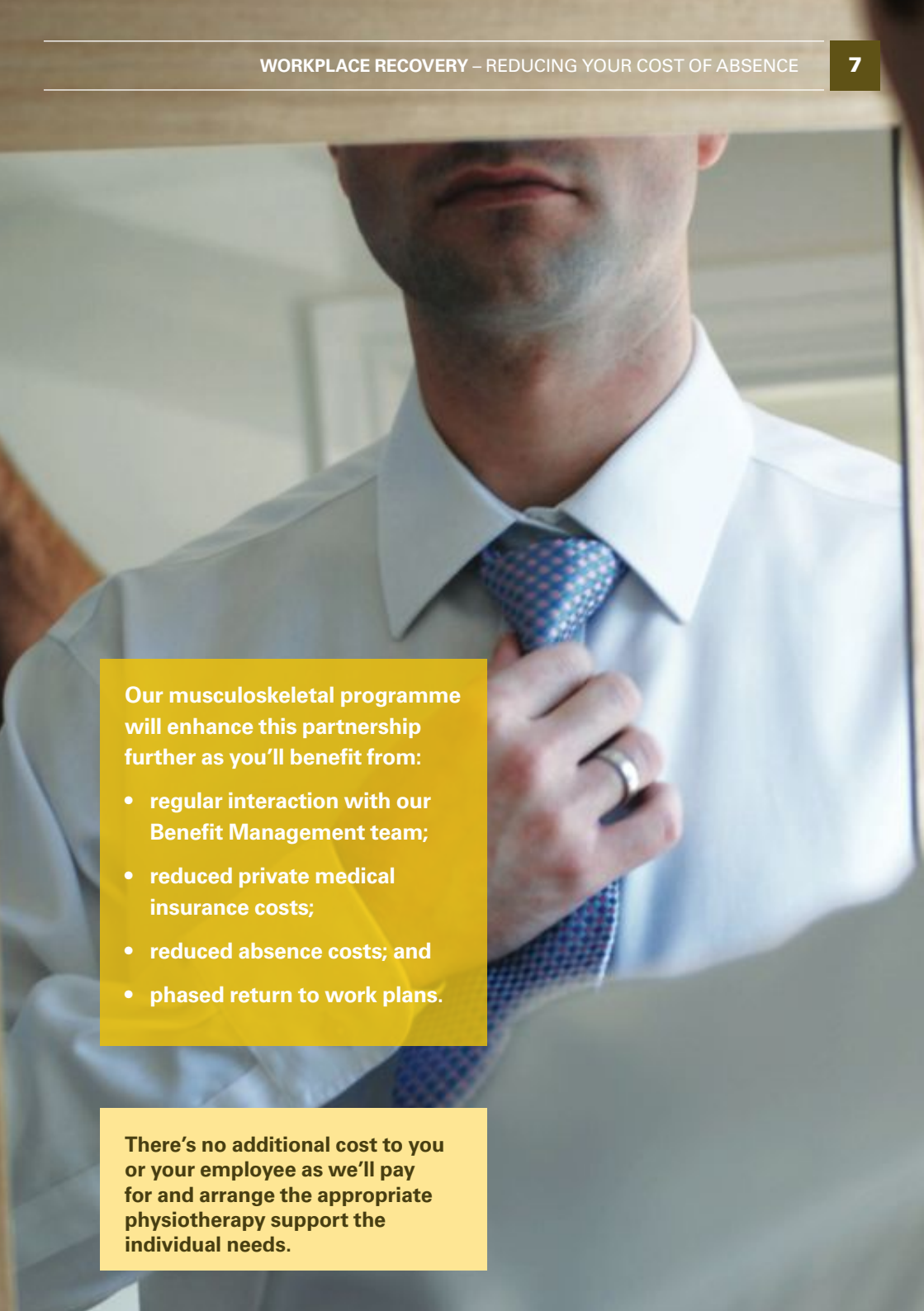
WORK REINTEGRATION

Our Benefits Management team will work with you to build a suitable phased return to work programme for your employees. They'll continue to stay in touch as long as their support is still needed.

Return to work is a gradual process that needs to be well supported. In some cases, we'll pay up to three months full benefit when the individual returns to work full time. If they don't return to work at the end of the three months, we'll adjust benefit to reflect their work situation.

WINNING PARTNERSHIPS

Of course, successful return to work rates is also the outcome of winning partnerships between you and your employees. Work reintegration needs to be gradual, sustainable and supported by you and us. Employees need to feel their well-being is just as important to you as it is to them and there's a job to return to.

A close-up photograph of a man in a white dress shirt and a blue patterned tie. He is adjusting his tie with his right hand, which has a silver ring on the ring finger. The background is a blurred office setting.

Our musculoskeletal programme will enhance this partnership further as you'll benefit from:

- regular interaction with our Benefit Management team;
- reduced private medical insurance costs;
- reduced absence costs; and
- phased return to work plans.

There's no additional cost to you or your employee as we'll pay for and arrange the appropriate physiotherapy support the individual needs.

▶ THE RESULTS SPEAK FOR THEMSELVES.

We're one of the leading Group Income Protection providers in the UK today.

Our early intervention approach is fundamental to our success in managing all Group Income Protection claims. Our average notification period has dramatically fallen by half in the last five years.

EARLY NOTIFICATION BONUS

We've gone one step further with our Group Income Protection early notification bonus.

The bonus pays back 5% of premiums when we're told of at least 80% of all long-term absences (those over four weeks) by the sixth week of absence.

Available to schemes with 250+ members, you can find out more on our website or call our team of experts.

"We're committed to helping you reduce your absence costs."

STRESS RELATED CONDITIONS

It's not unusual for individuals to be affected psychologically by the impacts of musculoskeletal disorders. Where appropriate, we'll arrange and fund treatment for MSD and cognitive behavioural therapy (CBT) to deal with stress or anxiety.

TELEPHONE AND ONLINE SUPPORT

In some cases, CBT may not be appropriate for your employees. However, members will always have access to the free employee assistance programme – WorkLife Solutions, that includes both telephone and online support. This service is provided by PPC Worldwide.



0845 072 0758



Our Group Income Protection proposition is a one stop solution, focussed on helping you reduce your cost of absence by tackling the root of the problem.

COMMUNICATION IS KEY

We believe communication is key to arming you with the right tools to manage your business.

Visit our website and watch our MSD webcast to find out more on how we can help you.

You may even want to download our interactive claims guide, which we've developed to help you manage your Group Income Protection scheme.



legalandgeneral.com/workplacebenefits

HOW THE PROCESS WORKS.

STEP 1 – NOTIFY US EARLY

Complete and send us an absence notification form as soon as your employee has been absent for four weeks.

STEP 2 – HEALTH QUESTIONS

We'll arrange for a qualified nurse to contact the employee to gather health questions.

STEP 3 – REFERRAL

The employee is referred to Leading Rehab who will carry out the necessary assessments and provide us with a recommendation report.

STEP 4 – REHABILITATION

Where appropriate, the employee receives the appropriate rehabilitation treatment.

STEP 5 – REINTEGRATION

We'll work with you and your occupational health consultant to organise a structured and phased return to work programme for your employee.



FAST ACCESS TO REHABILITATION.

Case study

Charlie was an advanced assembly tester and suffered from a frozen shoulder. The injury inevitably led to stiffness and referred pain down to her elbow. She'd been away from work for a month before we were notified of her absence.

HOW WE HELPED

As soon as we were notified of Charlie's absence, we referred her to Leading Rehab for a physical and functional capability assessment (FCA).

The recommendation report highlighted tasks that Charlie was capable of carrying out and if she had continued to perform her current duties, the injury would have led to serious consequences. Leading Rehab recommended a course of 12 physiotherapy sessions with a graded return to work plan.

She began her course of treatment which we paid for, including her travel expenses. Whilst Charlie concentrated on recovering, our Benefit Managers focussed on her next steps back to work.

During the course of her treatment, Leading Rehab kept us informed of Charlie's progress which proved invaluable with developing her graded return to work.

Charlie was given another FCA at the end of her treatment, where the results showed she had made significant improvements. She was capable of returning to her full duties, on a graded basis.

THE RESULTS

Charlie was able to return to work after 17 weeks of absence.

We were able to identify the cause of her problem early on and recommended a suitable treatment which resulted in a speedy recovery.

By keeping in regular contact with her employer and Leading Rehab during the course of her treatment, it helped us create a bespoke graded return to work programme suited to her capability.

We made sure the transition from notification through to treatment was seamless, not only for the individual affected, but also for her employer.



CONTACT US



0845 072 0758

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



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