



Rehabilitation Support Service

With you, every step of recovery



Available as standard on
your income protection plan



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The service in a nutshell

When illness or injury takes you out of work, the road to recovery can feel uncertain.

That's where Rehabilitation Support Service steps in.

Included as standard with your income protection policy, from the moment you claim, our in-house team of healthcare professionals can help you.

Simply put, it's with you, at every step of recovery.

Recover physically, emotionally and mentally. Rebuild and regain confidence, restore independence and get back to daily life at your own pace. And if returning to your job isn't an option, we can retrain you towards new skills and opportunities.

Wherever you are on your recovery journey, we're here to help you move forward with confidence.



Did you know?

More people are finding themselves off work due to illness or injury. Each year, 1.7 million workers are suffering from work-related ill health. HSE.gov.uk 2024



How it makes a difference



Supports mental and physical health problems



Personal, tailored support that's built around you



Gives you rapid access to in-house experienced clinicians



Treatments arranged on your behalf



May prevent prolonging of illness or injury, or your condition from worsening



Early intervention aims to get you back to good health and work quicker



The benefits of early intervention

The longer you're off work, the more difficult it can be to return. If your absence goes on, there's a greater chance that social and financial strains could worsen your condition.

That's why getting support as early as possible could be the difference between taking a short period of time off versus months – or even years.

The key to our service is early notification. So the sooner we know about your illness or injury, the quicker you can start your recovery.

These benefits include:

- Starting treatment quickly
- Health and wellbeing is restored
- Get better, return to work sooner
- Positive mental health outcomes
- Preventative support means shorter absences



Did you know?

We're one of the few providers with an in house Clinical Team

“It won't happen to me”

According to our own risk calculator, a 30-year-old male has a 32.5% chance and a 32-year-old female has a 42.1% chance of being unable to work for 1 month or more before they're 65, because of an illness or injury. Our early intervention enabled absent employees on average to return to work 6 weeks before the deferred period would have ended*.

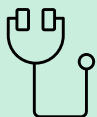
*L&G return to work and claims data



Our services

Our UK wide in-house team of clinical healthcare experts are equipped to fully manage your absence from start to finish, and are with you at every step to help you get better, and back to work.

They'll work with you to get you healthier quicker, and support your return to work with a tailored plan that suits your needs.



Triage

This helps us understand your needs and progresses your claim. You can speak to your claim handler to discuss how your injury or psychological difficulties could prevent a return to work.



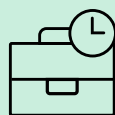
Full assessment

More in-depth than a triage, a full assessment is usually done to establish what care pathway would be most beneficial and appropriate for you. This can be done on the telephone or face-to-face.



Ongoing reviews

We'll keep reviewing your situation and manage your claim. We'll also help you understand any treatments or self-help measures that our clinical team recommend, and monitor any new medical information.



Return to work planning

We'll work with you to put a personal plan in place to get you back to work, when you're ready.

Rehabilitation Support Service is available at no extra cost on your income protection plan.

Your guide to **rehabilitation**



Onebright

A network of therapists and psychologists throughout the UK. Treatment can be delivered face-to-face, or by a secure video call, telephone and online.



Physiomed

Every physiotherapist is hand-picked, and guarantees an initial assessment within five days.



Vitality 360

Assesses the current situation including past medical history, presenting symptoms, impact on functional and vocational capacity and psychological wellbeing.



What is the deferred period?

A deferred period is the minimum number of weeks we'll wait before we start paying your monthly benefit. It will be paid on a monthly basis, in arrears. You can choose from 4, 8, 13, 26 or 52 weeks.

What can our service help with?



Did you know?

Early intervention aims to support you, for better and quicker health outcomes

In 2023, 63% of organisations reported that the most common cause of long-term absence was mental ill health. That was closely followed by musculoskeletal problems (51%)*.

The top conditions we helped our customers with in 2024 are:**



38.8%
Musculoskeletal



14.1%
Cancer

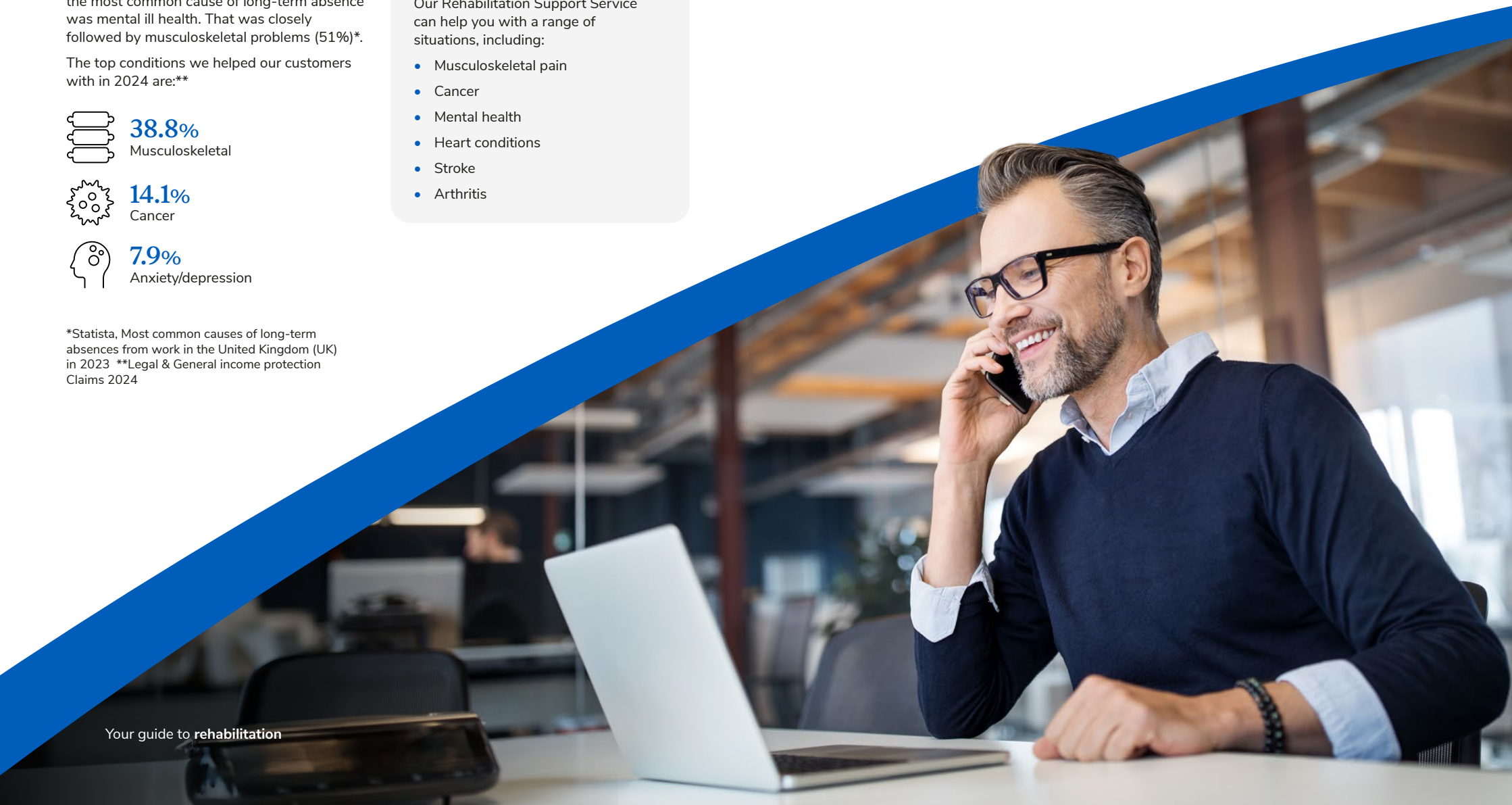


7.9%
Anxiety/depression

Our Rehabilitation Support Service can help you with a range of situations, including:

- Musculoskeletal pain
- Cancer
- Mental health
- Heart conditions
- Stroke
- Arthritis

*Statista, Most common causes of long-term absences from work in the United Kingdom (UK) in 2023 **Legal & General income protection Claims 2024



Don't take our word for it

At every stage of life, protection matters. But more than that, being there for our customers, when it counts, is what defines us.

You might think it won't happen, but you'd be surprised how many people are affected by an illness or injury, and how it could impact the way you work. See how we've helped our customers get back on track.

The following are real stories from real people, some details have been changed to protect the customer's privacy.



Getting Richard moving again

Some details have been changed to protect the customer's privacy.

Pain or injury to the joints, muscles, tendons, ligaments or nerves are known as musculoskeletal injuries, and is one of the most common causes of absence from work. This is what happened to Richard, whose lower back injury left him bedridden and unable to work.

Richard's GP referred him for six sessions of physiotherapy, but couldn't continue treating his symptoms because of long waiting lists of other patients. Richard had to leave his job because of his injury, as the pain was severely affecting his sleep and mood. He became depressed and anxious, and found simple everyday tasks like washing and eating difficult to manage.

He was referred to our Clinical Team, who gave him advice and practical tips about establishing a routine and giving his day purpose. The team also referred him for further treatment, which meant Richard received six sessions of physiotherapy and had 11 sessions of cognitive behavioural therapy.

Within four weeks of his referrals being made, Richard was able to go back to work doing a different job that allowed him to manage his pain more easily.



Helping Amy get back on her feet

Some details have been changed to protect the customer's privacy.

Following treatment for cancer in 2016, Amy still couldn't return to work due to the physical symptoms she was experiencing. What's more, during this time she had a baby, but wasn't allowed to take any strong medication to ease her pain.

She was referred to our Clinical Team to see if they could help. They recommended Amy see her GP to discuss pain relief and antidepressant medication.

Throughout the whole process, a rehabilitation specialist kept in touch with Amy to monitor her progress and give advice.

After three months, Amy found successful ways to manage her pain levels so she could get on with life and follow her dream of becoming a nursery nurse.



Supporting Idris through tough times

Some details have been changed to protect the customer's privacy.

Mental health issues can come out of nowhere. One minute you can be feeling OK, the next your whole world is tumbling down. That's exactly what happened to Idris.

He was suffering with stress due to a dispute with his manager. He'd been having counselling sessions through his Employee Assistance Programme, but they were coming to end, and his symptoms hadn't improved.

Idris had income protection from L&G, so we referred him to our Clinical Team to help him get back to work in a positive state of mind.

He wanted to work towards a better relationship with his manager.

They worked with him to create a relapse prevention plan, reducing the likelihood of future absences.

Thanks to our specialist teams, Idris had quick access to expert treatment and felt well enough to return to work.



Four steps to getting you back to good health and work



Your guide to **rehabilitation**

1 Let us know you're off work

Get in touch with our claims team if you're off work sick. You can let us know from day 1 of your absence, or tell us around day 7-10. Telling us slightly later helps eliminate minor illnesses before we intervene.

2 Your triage and assessment

Once your claim has been processed, you'll have a triage with our Clinical Team. In some cases you might be offered a full health assessment, which can be done over the telephone or face-to-face. Once they've got all the facts, they'll speak to our in-house clinical team to get their recommendations for your treatment.

3 Start your treatment

Our in-house healthcare professionals will recommend the best treatments or self-help options for your situation, and sort out any referrals such as physiotherapy or rehabilitative programmes.

4 Prepare to go back to work

Once you're having treatment, our Clinical Team will keep in touch to see how you're getting on. When you're ready, we'll work with you to put a structured return to work plan in place.

Speak to your adviser
about how we can support you,
at every step of recovery.

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