



Your guide to
our early intervention

**The right
support,
at the
right time**

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The importance of early intervention

An active, engaged and productive workforce is the lifeblood of any organisation. So, when accident or illness strike, it's important to have expert support in place at the earliest opportunity. Our aim is to help long-term absent employees get better and return to work, as quickly and sustainably as possible.

That's why we've built our market-leading rehabilitation philosophy around early intervention, putting the employee at the heart of what we do. Our team works hard to deliver tailored, individual care to employees from the start where appropriate, giving them the opportunity to return to work sooner. This could help reduce the impact of absence on employees' lives, and minimises the financial and operational impacts on businesses.

After all, healthy employees mean a healthy business.



“Supporting an employee at an early stage can be the difference between them being able to stay in work and manage their health challenges or taking an extended period off, that could stretch into months, or even years. Providing tailored, individual care at the earliest opportunity is what’s really important here – making sure employees get the best access to treatment, so they can make a timely return to work. This is ultimately the goal for both the employer and employee”.

Vanessa Sallows

Claims and Governance
Director, Group Protection

How we deliver it

1. Intervention at the earliest opportunity

We believe that intervening early is the best and quickest way to help an employee get back to work. By doing this, we're able to assess their situation and quickly decide on the most appropriate course of treatment, working with our expert partners where appropriate.

2. Fully funded treatment

Accessing treatment on the NHS could often mean a long wait. But the alternative, paying for treatment, can be financially challenging. For example, with physiotherapists charging on average £40 a session, costs can quickly add up.

Our healthcare partners play a central role in early intervention. As qualified specialists in their field, whether that be in mental health, physiotherapy or vocational rehabilitation, they provide timely assessments and quick access to treatment. All of which is fully funded by us.

3. Quick access to treatment with no GP referrals

We don't ask for a GP referral to get started. This saves employees money in funding treatment, and also bypasses any NHS waiting lists. A quick diagnosis and early treatment could help give employees the best chance for a successful recovery and return to work.

4. Tailored, individual care

We place the employee at the heart of everything we do. Working with the employee, we'll establish an individual and personal care pathway specifically for them, making sure they can access the right resources quickly and easily. These include counselling sessions, to a tailored return-to-work plan.

5. By the employers side

From start to finish, a member of our clinical team will manage the employee's absence – keeping both engaged throughout the process. By doing this, it will allow the employer to focus on running their business. Our specialists give valuable emotional and practical support to employees, providing comfort and reassurance at difficult times.

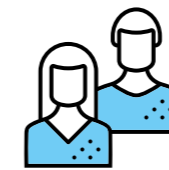


Did you know?

We arranged and paid for 2,569 psychological and physiotherapy treatments in 2021. Making sure employees had the quickest and best access to treatment.

Making a difference to businesses

Early intervention support through our **Group Income Protection** product can help provide a range of benefits for businesses.



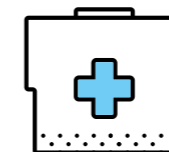
Shorter absences

Our most recent experience confirmed the benefit of our early intervention support. Employees absent long term due to mental ill health were able to on average, return to work eight weeks before the end of the deferred period. The deferred period is the time between an employee being first absent to when we'd begin paying a regular benefit amount for eligible claims. This is typically 26 weeks although this can vary depending on the choices made by the employer when they start their cover with us.



Reduced costs

The valuable support through our fully funded treatment, where appropriate, could save businesses in Statutory Sick Pay (SSP). For every employee absent long term due to mental ill health, there could be an average saving of £795 compared to those businesses whose employees received SSP for the full 26 week deferred period.



Engaged workforce

Many of our support services aren't limited to when an employee is unable to work long term due to illness or injury. We strongly believe, that that when employees are happy, productivity increases and businesses can thrive.



More than just financial protection

Our claims and clinical team fully manage an absence from start to finish. They do this by collaborating with our expert partners, whilst keeping employers and employees engaged throughout the process. This can be invaluable for employers, allowing them to focus on running their business whilst knowing about the support available to their employees.

Did you know?

In 2021, we were proud to return 890 employees to work before the end of the deferred period, that's 20% of the industry total (4,395)

Why is early notification important?

The longer an individual is off work, the more difficult it can be for them to return. This is particularly the case with mental health conditions. Unfortunately, as time goes on there is a greater chance that financial and other social worries could worsen their condition.

Mental health, cancer and musculoskeletal conditions alone account for most of our group income protection notifications. From our experience, the earlier we are told about an employee's absence, the greater the likelihood our support can help them to return to work sooner.



Did you know?

1 in 25 of employed people or those who were employed within the last 12 months had a spell of long-term sickness absence.

Be Well helpline

Our 'Be Well Helpline' for our Group Income Protection customers is available to assist HR and Line Managers with managing employees and providing support to prevent absence.

Our helpline will provide early intervention advice and support to assist in proactively managing a condition.

It's available to all existing and new Group Income Protection customers at no extra cost. It provides direct access to our in-house team of vocational clinical specialists including clinical nursing, occupational health, physiotherapy and occupational therapy by phone or email, 9am – 5pm, Monday to Friday.

To access the service, use the contact details below:

Phone – [0370 333 0011](tel:03703330011)

Email – BeWellHelpline@landg.com

The numbers speak for themselves

82%

of employees were able to return to work before the end of the deferred period

81%

of employees with musculoskeletal conditions, were able to return to work before the end of the deferred period

91%

of employees with mental health conditions, were able to return to work before the end of the deferred period.



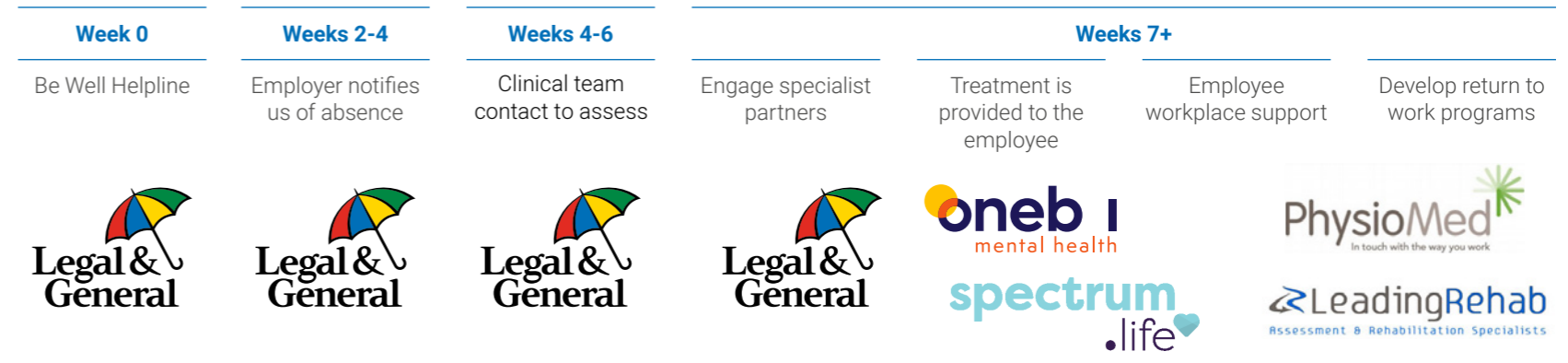
Find out more about how we're supporting the wellbeing of businesses, through our Be Well hub.

Find out more



We believe that by intervening at 14 - 28 days from when first absent, allows employees with minor ailments, time to assess and recover.

What our early intervention timeline looks like



We'll work with employers and employees throughout the early intervention and rehabilitation process to support suitable access to treatment. Ideally we ask to be notified between weeks two and four of an absence.

During the early period of absence and throughout

For reassurance, employers and employees will always have access to our Employee Assistance Programme (EAP), provider.

Effective signposting to this support service can not only help employees stay well in work, but it can also empower them to self manage a return to work without the need for intervention.

HR and line managers also have valuable access to our Be Well helpline, which provides support and guidance on managing an absence and an effective return to work.

Four steps back to work

1. When we're notified of an absence, our clinical team will gather information and call the employee within two working days.
2. Following an assessment, where appropriate, we'll recommend treatment and contact our specialist healthcare partners to arrange it.
3. Our specialist healthcare partners will normally contact the employee within two working days, and arrange treatment to take place within five working days.
4. A treatment plan is put in place and carried out.

Support for returning back into the workplace is also provided to ensure a smooth transition for the employee.

Relapse prevention programme for mental health conditions

We understand that it can be hard for employees to overcome mental health conditions, and there's no guarantee that they won't feel unwell again. After all, if an employee physically injured themselves, measures would be put in place to prevent this from happening again. Mental health conditions are much the same.

That's why we provide 24/7 access to an online 12 month relapse prevention programme with Onebright following our return to work intervention. It includes information, modules and resources to help employees stay well. The aim is to maintain recovery, help them monitor their wellbeing, and take action when needed.



Our specialist healthcare partners

Our specialist healthcare partners

Our early intervention service gives employees access to our medically qualified in-house clinical team, as well as our specialist health care partners. Working with our expert partners, we provide a tailored care pathway and a bespoke return to work plan, for both employer and employee.

Click on our expert partners below to find out more about how they can help:

Employee Assistance Programme



 Find out more

Mental health support



 Find out more

Musculoskeletal support



 Find out more

Return to work Assessments



 Find out more

Claims

Our claims and clinical teams work together seamlessly. They provide an end-to-end service from the time we're notified of an absence, through to arranging treatment and helping with a return to work plan or claim.

Our priority is to offer a holistic service to support the health and wellbeing of employees, and to support an employer's business. But we also understand the importance of paying claims quickly.

By working closely with the employer from an early stage of an employee's absence, we'll aim to ensure benefit payments begin swiftly for eligible claims.



Need to know more?

Employers

Email: employer.services@landg.com

Visit: legalandgeneral.com/employer/group-protection

Advisers

Email: group.protection@landg.com

Visit: legalandgeneral.com/groupprotection

For more information about what our Group Income Protection can cover, the options and how we assess claims, please visit:

legalandgeneral.com/groupprotection

Legal & General Assurance Society Limited.

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