



## Achieve better return to work outcomes

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As part of our commitment to helping employers improve workplace wellbeing we work with carefully selected specialist partners. Our **Group Income Protection** policies include proactive and funded treatments, where appropriate to help employees return to work faster. We arrange funded functional assessments with Obair – specialists in evaluating an employee's readiness and capacity for work.



Obair Associates

Vocational Rehabilitation Specialists



## Ready to return to work?

Working is good for finances, our health and wellbeing, it contributes to happiness, builds confidence and self-esteem and provides social interaction.

So it's important for an employee to return to work as soon as possible after an illness or injury, but this needs to be carefully planned, as returning too soon can be counterproductive. Even tasks that, at first glance, appear straightforward can require a variety of mental and physical abilities.

## Funded access to expert assessments

Going back to work too early, or without the right support, or trying to do too much too soon can all lead to problems and a potential relapse.

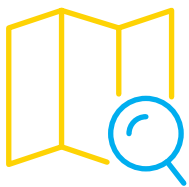
These risks can be reduced by a professional assessment of the person's readiness for work and the type of work they can do.

Obair are experts in a variety of evidence based assessments that can be used to determine if and when an employee is ready to resume their previous role or a different role, and whether a phased return is needed.

## Obair - the benefits for employers and employees

Employer	Employee
Shorter absences and fewer relapses leading to reduced absence costs	Greater independence
Objective testing to complement and validate medical information	Better management of their condition and quality of life
More accurate absence management	Increased employability and return to work prospects
Meet obligations under the Equality Act 2010	Addresses all aspects of the employee and the job demands: physical, perceptual, and environment
Early assessment helps to avoid escalation of symptoms from minor to moderate	Identification of vocational rehabilitation barriers and solutions

## Obair - specialist assessments for better decisions



A network of **Occupational Therapists** and **Vocational Consultants** covering the UK and Ireland

**Main assessments** are Functional Capacity Assessments (FCA) and Transferrable Skills Analysis (TSA). Obair also offers Vocational Rehabilitation Case Management, Ergonomics Evaluation, Hand and Upper Limb Rehabilitation



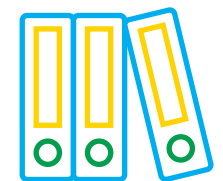
**Evidence-based**, robust assessments tailored to specific cases

Assessors have a **broad range** of clinical expertise including mental health, musculoskeletal neurological, hands-on and chronic pain



**Only UK trainers** using the acclaimed Matheson system of Functional Capacity Evaluations. This approach determines current and potential capacity, creating a complete picture of what an employee can currently do and what support they need to do it







**Realistic and cost-effective** recommendations



## Helping people thrive



Our **Group Income Protection Policy** includes comprehensive, bespoke Return to Work programmes

	Functional Capacity Assessments (FCA)	Transferable Skills Analysis (TSA)
<b>What is it?</b>	<p>Assesses function and tolerances for the demands of a known job, or overall capacity for a suited role, that can then be matched to the TSA.</p> <p>Face-to-face in a confidential meeting lasting two to three hours.</p>	<p>Assesses transferable skills and previous work experience, and determines the suited job roles that best match these.</p> <p>Face-to-face in a confidential meeting. Obair also offers phone and desktop assessments.</p>
<b>Who is it for?</b>	<p>Employees who are off work or struggling to remain at work and their capacity for work is unknown.</p>	<p>Employees who will not be clinically able to return to their previous role/employer following a long-term absence.</p>
	<p>Working with <b>Obair</b>, we offer end-to-end support following injury, illness or a long term health condition.</p>	
	<p><b>Obair</b> provides our customers with <b>best practice vocational rehabilitation</b> based on a detailed understanding and assessment of the elements required when considering capacity for work.</p>	
	<p>This service is paid for and arranged by <b>Legal &amp; General</b> without the need for a <b>GP referral</b>.</p>	
	<p>Our in-house team of clinically trained Claims Assessors own each case through to return to work.</p>	
	<p>Our <b>in-house Rehabilitation Team</b> are all medically trained, including Occupational Health Nurses, Occupational Therapists or Registered Nurses.</p>	
	<p>All the employees we help are treated as <b>individuals</b> as we seek to understand all conditions, not just those presenting initially.</p>	



[www.legalandgeneral.com/group-protection](http://www.legalandgeneral.com/group-protection)

Visit our website for more information about our Group Income Protection proposition and the support available. Learn about what we can and can't cover and how we assess claims in our Technical Guides.