

Market leading return to work support

We place the employee at the heart of our approach - it's the foundation of our rehabilitation philosophy. Providing tailored, individual care - that's what's really important.

After a spell of poor health, struggling to return to work without support can be counterproductive. That's why our Group Income Protection rehabilitation Team are focused on providing intervention at the earliest possible opportunity.

Early intervention enables our team of trained in-house clinicians to talk to the employee and find out the root cause of their absence.

This vital assessment means that from the very outset, the most appropriate treatment and support for the employee is put into place.

All our intervention and treatment can happen without a GP-referral, and we fund any treatment, with no additional cost to the employer and/or employee.

We develop a return-to-work plan in partnership with the employee and employer. That mediation role, backed up with clinical expertise, aims to support a successful return to work

How our Group Income Protection helped employees return to work in 2019



We returned **26%** of the industry total (**3,415**) as reported by GRiD



That's 882 employees returned to work within the deferred period



324 Further employees were able to return to work, following a period of benefit and with the help of our active intervention



2,916 Psychological and physiotherapy treatments were also arranged and paid for by us



82.7% of employees with Group Income Protection mental health claims returned to work before the deferred period

Our 'Market leading support' statement is substantiated by returning 26% of employees back to work within the deferred period – whilst holding a 12% share of the UK Group Income Protection market in the same time period.

Case Study: Work Related Stress

Rob's story

Absent due to work related stress

Rob felt unable to work due to stress when involved in a dispute with his senior manager. Legal & General were notified about his absence when he had been off work for a month. He was receiving counselling sessions through the Employee Assistance Programme (EAP), but this help was coming to an end and his symptoms hadn't been resolved.

Establishing an appropriate treatment pathway

When informed about Rob's absence, we referred him to our specialist in-house Rehabilitation Team.

During our assessment, Rob shared that his symptoms of stress began when his senior manager was changed eight months ago.

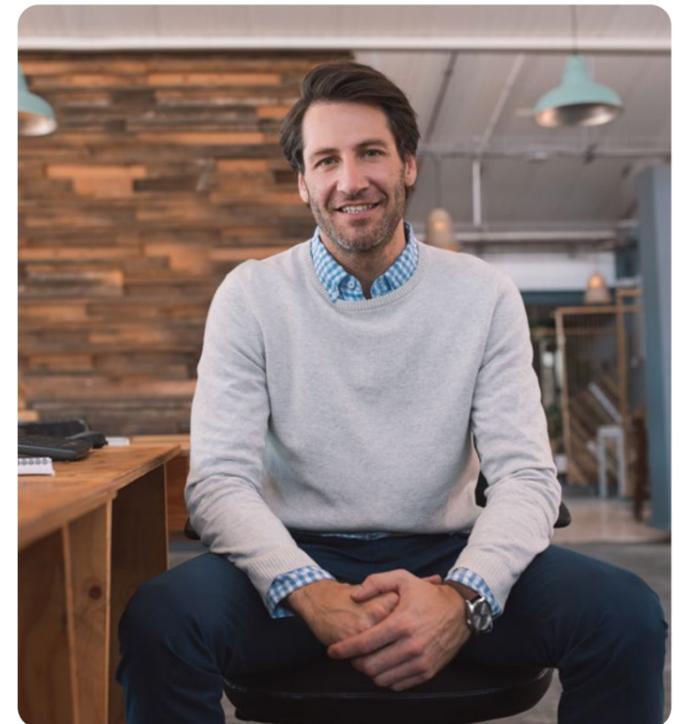
Our qualified medical experts established that Rob's claim was one of work-related stress and not mental-ill health. While this meant his income protection claim was not eligible, his reported symptoms were addressed and supported with an appropriate care pathway. Utilising our rehabilitation philosophy, our team approached Rob's return to work in a sustainable way so he would be able to amicably solve any future issues with his manager.

Rob was referred to the Employee Assistance Programme and received a course of counselling to address the difficulty he was experiencing. The Rehabilitation Team recommended the employer complete a stress risk assessment with Rob.

Support for returning to work

Rob returned to work on a phased basis as recommended by our Rehabilitation Specialist. We communicated with everyone involved throughout, and the support Rob received resulted in him returning to his contracted hours two months before the end of the deferred period. Both Rob and his employer were grateful for our early intervention and the positive outcome.

This case study is based on an actual event but has been amended to protect the identity of the individual.



"After four weeks being back at work, Rob reported to me that he felt like a different person. He and his employer appreciated the recommendation to complete a stress risk assessment. I had also recommended using the Employee Assistance Programme for additional support"

Julie Ivanko,
Rehabilitation Specialist

Please visit our website for more details about what we can cover, the support we can provide and how we assess claims.

Employers: legalandgeneral.com/employer/group-protection

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