

Rehabilitation Support Service

Mental health, physical wellbeing and back to work support.



For Adviser use only



Helping your clients get back to good health and work

Our income protection goes further than just providing your clients with a monthly benefit, it can also help with maintaining good health and wellbeing.

Rehabilitation Support Service is a feature of all our income protection products.

Available at no extra cost, it gives your clients access to our in-house team of healthcare professionals, who'll support their quicker return to good health and work.

The key to better health is early intervention. The sooner we can start getting your client back to better health, the more successful their outcome is likely to be.



Why rehabilitation matters

Our Rehabilitation Support Service can give your clients better outcomes, in the case that they become ill or injured and unable to work.



Faster return to work



Expert advice



Positive impact on mental and physical health



Preventative care for better outcomes

What are the benefits?

Our service helps your clients with a wide range of physical and mental health concerns to make sure symptoms aren't prolonged or prevent things from getting worse. We do this by offering:

- Tailored support and advice – our experienced in-house medical team assess their needs
- Fast access to in-house healthcare professionals – we handle referrals so they can start treatment sooner
- A structured and phased approach – we'll help them plan their return to work

If our in-house team cannot find the appropriate treatment, they may be able to put your clients in touch with one of our **specialist partners, at no extra cost.**

And any treatment received won't affect their monthly benefit.

Example conditions we can help with:



Musculoskeletal pain



Cancer



Mental health



Heart conditions



Stroke



Arthritis

How our service works

1 Early notification

The sooner we know about your client's absence, the quicker we can help them before symptoms get worse.

2 Triage and assessment

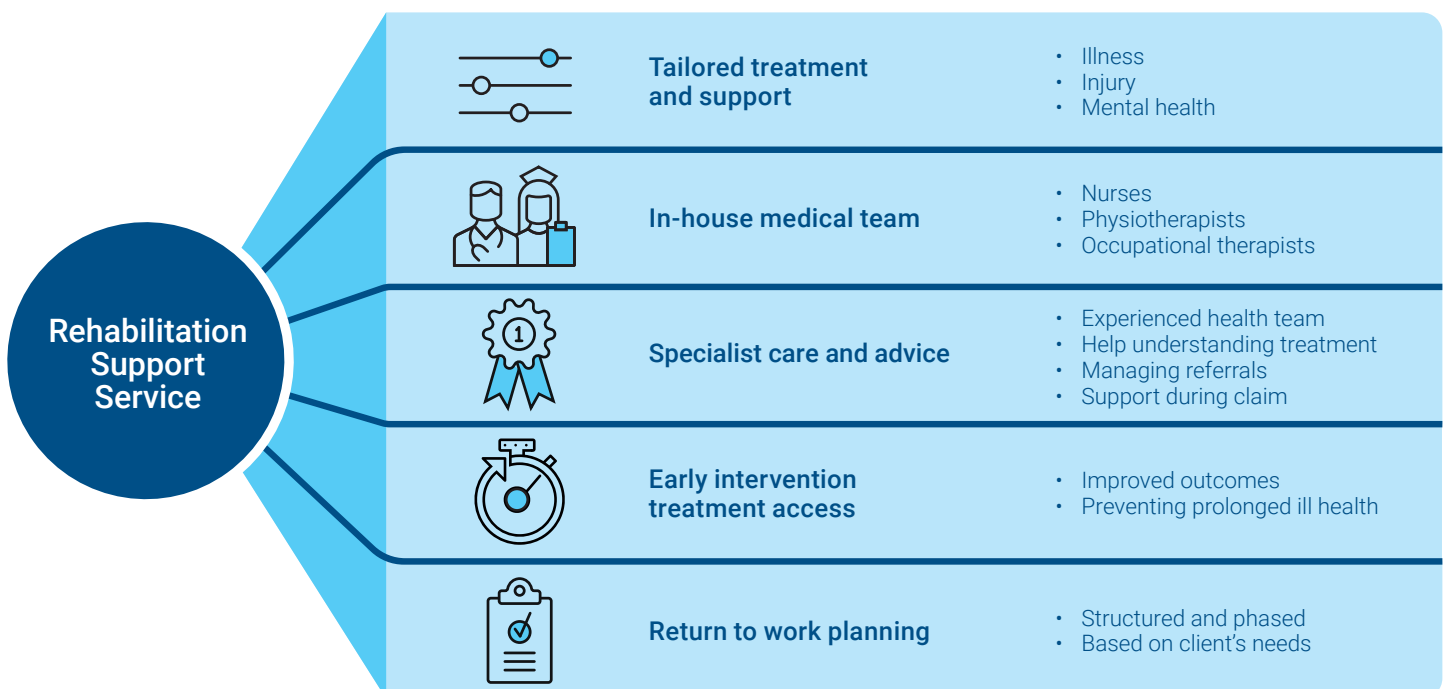
Your client will speak to their claim handler to discuss how their injury or psychological difficulties could prevent a return to work. Our Clinical Team will discuss the best treatment options with your client.

3 Rehabilitation

As treatment begins, we'll keep in touch with your client to monitor their progress. If treatment is successful, we'll discuss their return to work plan.

When to notify us of an income protection claim:

- 4 week deferred period – notify within 2 weeks of absence
- 8, 13, 26 or 52 week deferred period – notify within 4 weeks of absence



Our top claims for income protection in 2023

Our figures show that the average age for claimants was 41 years old. Our youngest claimant was 19, and our oldest was 62.

But our statistics aren't just numbers – they represent real people that we've helped in their time of need.

The three conditions which received the most number of claims in 2023 were:

43.2%

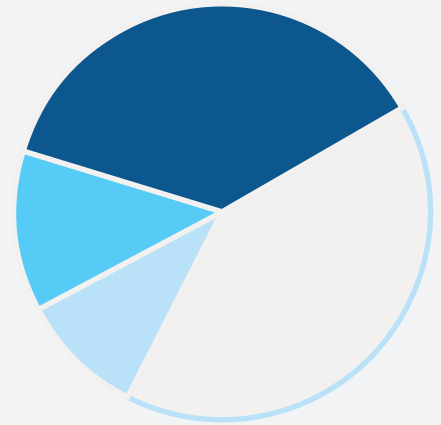
Musculoskeletal

17.5%



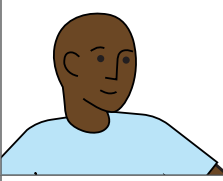
Cancer

5.4%

Mental health



How we've helped our customers get back on track

	 <p>Richard Back pain & sciatica</p>	 <p>Amy Cancer</p>	 <p>Idris Mental ill health</p>
Diagnosis	Richard badly hurt his back at work, and had to leave his job. His pain affected his quality of life, and he became very depressed	Amy was off work struggling with the after effects of previous cancer treatment. And as a new mum, she couldn't take medication for her pain	Idris started suffering with mental health due to a dispute at work. He'd had some counselling through his employer, but his symptoms hadn't improved
Rehabilitation	Richard received advice and support from our Clinical Team to establish a routine and pain management plan. Our team referred him for physiotherapy and cognitive behavioural therapy	Our Clinical Team recommended Amy see her GP to discuss pain relief and anti-depressant medication. Our team kept in touch to monitor Amy's progress and offer advice	He spoke to our Clinical Team, they worked with him to create a relapse prevention plan, reducing the likelihood of future absences
How it helped	A structured and phased rehabilitation meant he became physically and mentally ready to return to full time work within four weeks of his referrals	Her personal, tailored support meant she found new ways to manage her pain. After three months she was able to pursue new career options	Thanks to our specialist teams, he had quick access to expert treatment and felt well enough to return to work

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