

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 GRIID



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: Musculoskeletal and Rehabilitation

Amanda's story

Supporting a second knee replacement

Amanda's employer contacted Legal & General when she underwent a second knee replacement. Aged 52 and working as a Personal Assistant in a financial firm, Amanda had a history of arthritis. Two years before, our Rehabilitation Team had successfully supported her recovery following her first knee surgery. Amanda reported this was a positive and helpful experience, so was keen to engage with our treatment again.

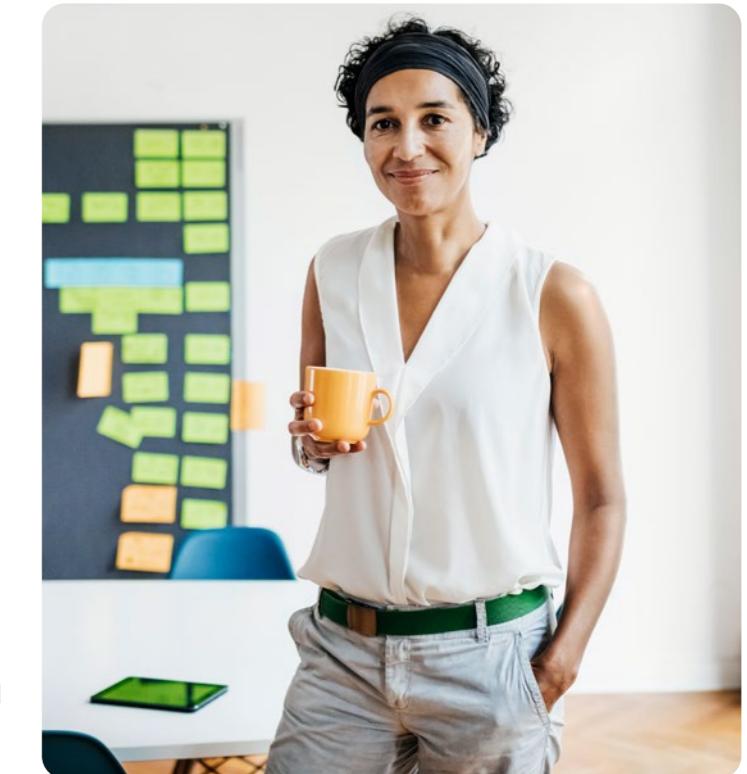
Creating a care pathway after surgery

When we spoke with Amanda, she had already undergone her second knee replacement and was having physiotherapy through her private medical insurance – so did not need us to organise this for her. As part of creating her care pathway, our Rehabilitation Team arranged a six-week phased return to work, based on the beneficial help she had received during her first surgery.

A smooth return to work

Amanda's outlook was positive regarding her recovery. She said the return to work plan created with our Rehabilitation Team acted as a good, confidence-boosting prompt in discussions with her manager. The team kept in touch with her, to make sure her phased return was going well. Amanda reported that her surgery had been life improving. She thanked our specialists, feeding back that our help had been beneficial during both her post-surgery absences, assisting in her smooth return to work.

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



"Through monthly calls I was able to monitor her rehabilitation progress and planned a timely phased return to work in collaboration with Amanda and her line manager. It was great to see that she was back to her full-time hours and duties within six weeks, and the employer appreciated the professional guidance."

Catie Wilson,
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

Advisers: legalandgeneral.com/groupprotection

