

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: Returning to work after cancer

Ellie's story

An unexpected diagnosis

Ellie was aged 27 and working as a Product Support Technician when diagnosed with Non-Hodgkin B Cell Lymphoma. As a young, active person, this news came as a shock. Ellie's treatment began just three days later due to her age, and the aggressive nature of her cancer. She underwent six cycles of chemotherapy over six months and the next stage in her treatment would be to get a scan.

Meeting our rehabilitation team

After Ellie had finished her chemotherapy, she met face to face with our Rehabilitation Specialists. Her line manager had decided to call to ensure Ellie had the support she needed for her recovery. They carried out an assessment, to establish what treatment and care pathway would be most beneficial and appropriate.

Ellie shared the issues she was experiencing, which included extreme fatigue, difficulty concentrating and being unable to drive or exercise. She was receiving help from a young person's cancer charity, so felt she had enough support with her mental health. Had she not felt this way, she could have been supported by Employee Assistance Programme Counselling.

The Rehabilitation Specialist kept in touch with Ellie. When her scan showed she needed further treatment, this time radiotherapy, her focus was on staying positive and putting together a plan for returning to work.

Support for returning to work

Taking Ellie's worries about post-treatment fatigue into consideration, our in-house Rehabilitation Specialist liaised with her line manager and arranged a one-month phased return to work when she was ready. They also recommended the options of flexible working patterns, regular breaks, and being able to work around medical appointments. It was important to Ellie that she returned to normal life. With her tailored return to work plan in place she was able to resume her role, while waiting for her final scan results and her all clear from cancer.

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



"Our role was to reassure Ellie and her employer during the workplace absence. I recommended that Ellie use the resources from Macmillan's website to support her desire to gradually return to activity and exercise, after completion of the treatment. I suggested a phased return to work plan and communicated regularly with Ellie and her line manager for a smooth transition and successful return to work"

Catie Wilson,
Rehabilitation Specialist

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