



Early intervention

Absence management
and support



You're in good hands!

We want to help you identify the best way to manage employee absence in your business. At Zurich we are committed to working in partnership with employers and by tailoring the service we provide to fit your business so that we can achieve this goal. In practice this means that we adopt an open and flexible approach to our rehabilitation and claims service, with dedicated claims and accredited case manager who are on hand and working together to give you the support you want when you need it.

We offer a unique approach combining absence management, early intervention and case management – a seamless, integrated service. Our role is to identify the return to work barrier, and work with your employee to overcome it.

The sooner you let us know of a potential absence the sooner we can help. All you need to do is contact us once an employee is out sick for two weeks. Based on the nature of the illness we will tell you if we are able to help or whether it is better left to the employee's doctors. Every case is different, but interventions may include one or more of the following:

- Assignment of a dedicated accredited case manager from a professional case management company to organise face to face assessments with the employee – with an aim to putting together a return to work plan with them.

- Where an employee does not have access to private health care and is left on a long waiting list to see a specialist, Zurich may pay for the employee to attend a specialist privately.
- If physiotherapy has been recommended to an employee to aid a return to work, Zurich may fund the cost of this physiotherapy.
- In addition, many employees suffering from psychiatric conditions are recommended to attend for CBT (cognitive behavioural therapy). Where Zurich believes that an employee would benefit from this we would be happy to fund an employee to attend for CBT locally to aid recovery and a return to work

We have evidence that many of the people we refer for early intervention return to work before the end of their deferred period and a claim does not arise.*

*Source HCB Group



Key benefits for you, as an Employer

- Controlled cost of paid sick leave
- Control insurance costs
- Fewer long-term absentees
- Improvement in productivity
- More engaged workforce
- Interventions offered by Zurich are funded by Zurich



Key benefits which may be available to your employee depending on their condition and circumstances

- An accredited case manager who can provide support specific to them
- Private specialists if necessary, referrals funded by Zurich
- Physiotherapy or counselling sessions funded by Zurich if necessary
- Face to face assessments with an accredited case manager for certain conditions
- Back to work planning
- Vulnerable members of staff will feel supported and valued as an employee

The two most common types of work related illnesses:

50%

Stress, anxiety & depression



18%

Musculoskeletal disorders



Here's how it works

1 Let us know what has happened

You contact Zurich Life to discuss an employee absence, between 2 to 6 weeks of sick leave commencing.

We will review the case to see if it is suitable for early intervention/absence management at this time.

2 Give us more details

If we confirm the case is suitable for early intervention, you submit the relevant employee contact information to us – name and contact details and confirmation the employee is aware they will be contacted by the case manager

We give yours and the employees contact details to our case management provider, who will contact you/HR to understand more about the employees' situation.

A case manager will be assigned to the employee as their case manager, who will contact the employee and arrange a face to face assessment with them.

The case manager submits a report to us.

3 We'll look after things from there

We review the outcome of the report so that we can put in place the necessary supports to aid a return to work.

The case manager continues to liaise with the employee over the following weeks/months to put together a return to work plan.

The employer/HR are kept up to date.

Ideally the employee goes back to work with ongoing support from Zurich and their case manager. In the event that an early return to work is unsuccessful then an income protection claim will be considered in the normal way.

*Source HCB Group



Very positive experience

The most helpful thing that had happened since I became ill was your visit; I found it a very positive experience and I have really benefited from you remaining in telephone contact with me. I have also told my HR department how supportive you have been.



I feel so much calmer

I just wanted to thank you so much for coming to see me on Tuesday; I can't tell you how much it helped me!

I actually feel so much calmer- I can't put it into words but want to thank you for listening and helping me get it all out! You have helped me so much more than you will ever realise.

Proven results when enlisting expert Rehabilitation Consultants

Most recent statistics show that 74%* of employees referred for Early Intervention are returned to work, within 85 days of entering the programme. There is significant evidence that the longer it takes to notify the claims team of the absence, the more difficult it is to achieve a sustainable return to work – the employer holds the golden key to success!

74%

Return to work
(full/part time)





At Zurich, we know people are one of the most important assets in a successful business. The impact of wellness in the workplace, both mental and physical, is vital to productivity and overall staff morale.

Our goal is to offer you and your business the right absence management support in acute cases, to try to prevent long-term sick leave, enabling the best outcomes for both your business and your employees.

Please don't hesitate to get in touch with us on 01 799 2521.

Zurich are providing this service to you with the support of HCB Group. HCB's unique approach combines Absence Management, Early Intervention and Case Management into a seamless, integrated service.

Note: Zurich reserves the right to change its choice of any supplier at its discretion at any stage and retains full discretion to change the approach to its early intervention programme. This is a value add and does not form part of your contract of insurance.

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