

# Mental health pathway

Group income protection



# How group income protection can help employees look after their mental health.

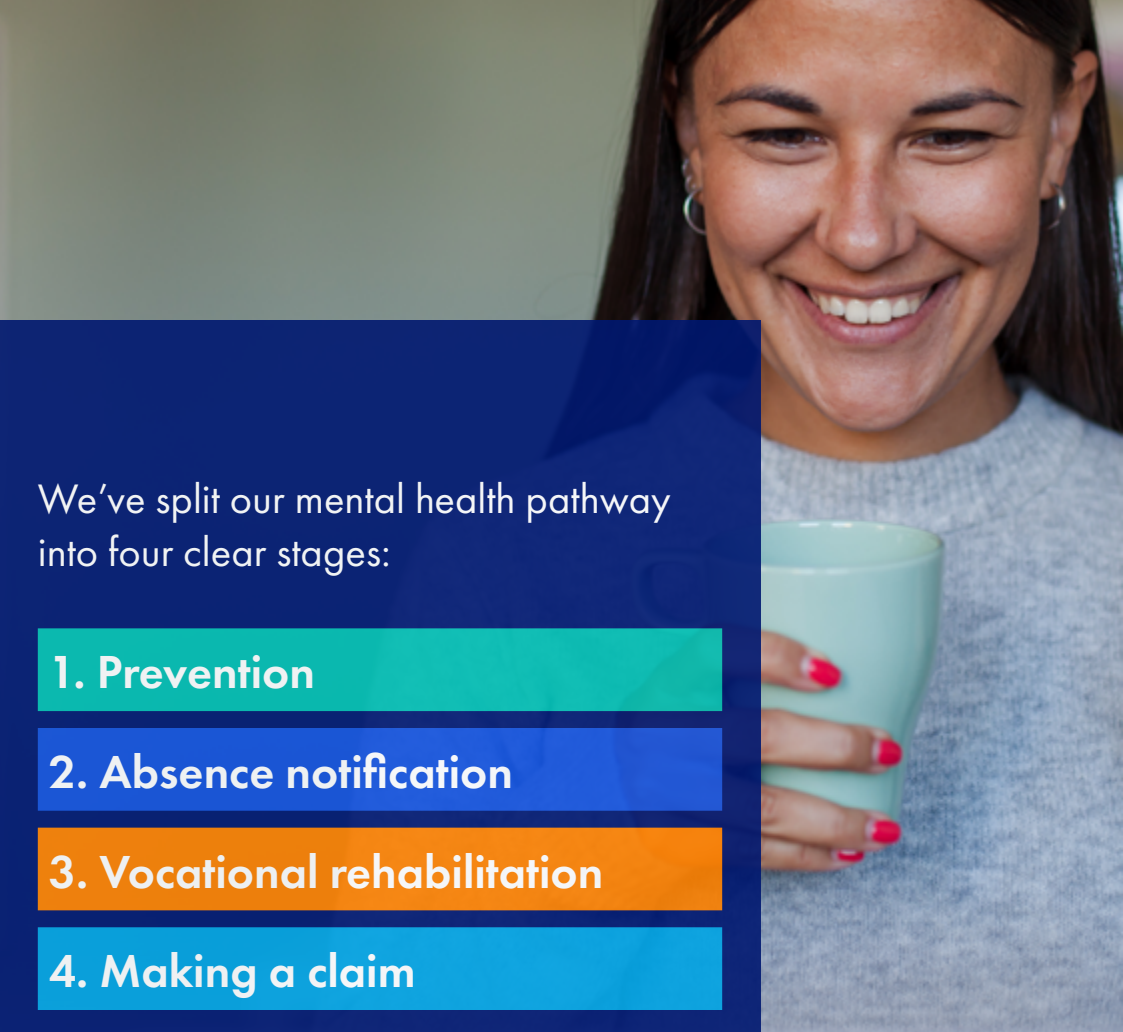
Our group income protection is designed to help employees and businesses be at their best.

Our pathways describe how employees insured by our Group Income Protection can access support from us. Smart Health is available to all employees and their family members, but vocational rehabilitation and financial support is only available to those employees who are covered by the Group Income Protection insurance policy with us.

From day one of your group income protection policy all employees have access to expert support. As well as a financial benefit if your employee is off work for an extended period of time.

One in four people will experience a mental health problem of some kind each year in England<sup>1</sup>. This document shows the pathways an employee can take to access mental healthcare, as well as the support services we offer to businesses.

<sup>1</sup><https://www.mind.org.uk/information-support/types-of-mental-health-problems/statistics-and-facts-about-mental-health/how-common-are-mental-health-problems>



We've split our mental health pathway into four clear stages:

**1. Prevention**

**2. Absence notification**

**3. Vocational rehabilitation**

**4. Making a claim**

# Overview



## Preventative support

### For businesses

- + Employer hub with support and information to help line managers support employees

### For employees

- + **Smart Health**<sup>1</sup> provides health and wellbeing services. This includes one-to-one appointments with qualified psychologists, a 24/7 mental health helpline and on-demand support through the **MyStrength** app



## Absence notification

### For businesses

- + Guidance from our claims team as soon as you notify us of an employee's absence
- + Signposting to the mental health support that can help an employee throughout the claim



## Vocational rehabilitation

### For businesses

- + Guidance and support for HR and line managers from vocational rehabilitation specialists
- + Collaborative return to work plans

### For employees

- + Dedicated vocational rehabilitation specialists
- + Treatments including counselling and cognitive behavioural therapy



## Claims management

### For businesses

- + A dedicated claims team on hand to guide you throughout the claims process

### For employees

- + A percentage of their income paid while they're off work if their claim is successful

<sup>1</sup>Smart Health, provided by Teladoc Health, is a non contractual benefit that could be changed or withdrawn in the future.

# Who's involved

We work alongside experts from the health and protection industries to provide you with the best possible service.

Prevention

## Smart Health – provided by Teladoc Health

Smart Health has helped employees, and their families, live happier, healthier lives over 55,000 times<sup>1</sup>.

**SmartHealth**

Vocational rehabilitation

## Provided by Proclaim Care

Proclaim Care is one of the UK's largest providers of rehabilitation services. Their UK wide team of highly experienced, clinically qualified rehabilitation specialists provide integrated rehabilitation services for all types of illness and injury.



Claims management

## Delivered by AIG's expert claims team

AIG's expert claim managers will guide you through every step of the claim process.



<sup>1</sup>Smart Health data provided by Teladoc Health, April 2023



# Preventative support

Our mental health support services are here to help you keep your workforce happy and healthy. They'll enable you to give employees access to a wide range of tools to help them understand and improve mental health, from day one of your group income protection policy.

## Smart Health Employer Hub

Research tells us that the majority of employees want to use health, wellbeing and lifestyle benefits.

### Conversation corner

Starting the conversation around health and wellbeing can be tricky – but it doesn't have to be. We've pulled together a collection of our favourite materials to help you spread the word in your workplace. There's everything from slides to use in team meetings or inductions to stories of how Smart Health has helped people just like your employees.

### Smart Health starter kit

We think these are the essentials for talking about all things Smart Health – suitable for nutrition newbies or wellbeing wizards. Have a browse of email templates, new starter guides, email banners, leaflet, posters and Smart Health story to see what works for you.

## SmartHealth

Group income protection from AIG



## Smart Health support for employees

Our employee health and wellbeing services can be used by employees at any point and are accessible before, during and after an income protection claim. These services can help employees with new or ongoing mental health issues.

### Mental Health support

From coping with stress, anxiety and depression, to helping someone who's just not feeling themselves, Smart Health is here to help employees. They'll have sessions with an expert, who'll work with them one-on-one to recommend the right coping strategies for their unique needs. Sessions can be booked on-demand using the Smart Health website or app.

### 24/7 mental health helpline

Sometimes an employee needs in the moment help with anxiety. Or maybe they're looking for onward referral to other services. And Smart Health's 24/7 mental health helpline's got their back.

Whether it's three in the morning or three in the afternoon.

### myStrength app

The myStrength app is here to make looking after mental wellbeing as easy as possible, no matter when or where. The interactive content helps employees be at their best - whether that's tailored on-demand activities or chatting with their personal guide.

## SmartHealth





# Absence notification

Our team are here to make sure employees get the best care for their mental health whenever it's needed. As soon as you notify us that an employee is absent, we'll be here to help both them and you.



## Support for businesses

Our dedicated claims team are here to help you. As soon as you notify us of an employee's absence due to mental health, they'll be there to guide you through the support group income protection can offer.

### Absence notification

When you ring AIG to notify us of an absence, our claims team will take time to explain each step of the process and the information we'll need from both you and the employee. You'll need to notify us by the end of the fifth week of absence, but the sooner you let us know the better – so we can start to help you and the employee.

### Signposting

Our claims team will explain the mental health services provided by Smart Health, including access to one-on-one appointments with qualified mental health experts.

Our team will work with you to understand the other employee benefits your company has in place, such as private medical insurance and occupational health. We'll signpost you to the mental health services that these benefits offer, which can provide additional care to the employee.

At this stage, the team will also make a referral to vocational rehabilitation if it could help the employee. They'll talk you through the vocational rehabilitation service and how it can make a difference for both the business and the employee.





# Vocational rehabilitation

Our independent and impartial vocational rehabilitation service is provided by our partner, Proclaim Care. For insured employees who need to take time off work due to mental illness, Proclaim Care's vocational rehabilitation specialists are here to help. They'll provide help and guidance for both you and your employees.

Rehabilitation specialists get to know an employee and their unique mental health, working alongside them to create a realistic return to work plan for their transition back to working life.

Vocational rehabilitation has a proven success rate: 92% of AIG group income protection cases which had vocational rehabilitation and which closed in 2022 achieved a successful return to work.<sup>1</sup>

## Support for businesses

Together with Proclaim Care we give your employees the right care to help with their mental illness, communicating with you each step of the way. Rehabilitation specialists will guide you throughout an employee's vocational rehabilitation, working with you to build a plan that works for everyone involved.

### Initial assessment

Vocational rehabilitation specialists enable you to better understand the employee's absence and how you can support them. Any new referral starts with a discussion with either the HR lead or the referring manager. Here the vocational rehabilitation specialist will obtain background information on your understanding of the employee's condition and any factors that may influence a sustained return to work.

Mental health cases are allocated to one of Proclaim Care's mental health specialists. They have a breadth of mental health experience, and can refer the employee to the mental healthcare that best fits their needs.

### Conciliation

If the specialist identifies that there's an impact on the employee through the employer/employee relationship, the vocational rehabilitation specialists are experienced in arranging discussions to find a resolution and agree a way forward.



## Signposting and referral

The vocational rehabilitation team consists of occupational therapists, which means the added benefit of them being dual trained in physical and mental health. Where there are multiple conditions experienced by the employee, the vocational rehabilitation specialist has the clinical experience to help the employee without having to pass them to another clinician.

The specialist will check for any private medical provisions that may be available to the employee either directly or indirectly through other family members. Where private therapies aren't available or aren't sufficient to manage the condition long term, they'll signpost the employee to the NHS.

## Collaboration with occupational health

If you have occupational health in place, the specialist will look to link in with the occupational health team. They'll find the best way to make the most of the services occupational health provides, making sure there's no overlap in the support provided. They'll be in constant contact throughout, working in unison with all parties to support the employee's return to work.

## Return to work plan

The vocational rehabilitation specialist will work with HR or the referring manager, and the employee, to put together a realistic return to work plan. They might recommend a work capacity assessment, taking a look at the demands of the job role and considering how those demands affect the employee's mental health. The specialist will identify any gaps and work with you to think about the reasonable adjustments that could be made to the job's demands, so the employee can work in the role successfully.

Once the return to work plan is in place, the rehabilitation specialist will support both you and the employee through its duration, checking progress and offering guidance. Following the employee's return to work, the specialist will continue to stay in touch until they're happy that the return is safe and sustained.



## Support for employees

Vocational rehabilitation can help your employees if they're struggling with their mental health. While the programme may include treatments like counselling, your employee will see the real value is in the structure the programme provides, plotting out an achievable road-map back to work.



### Initial assessment

The vocational rehabilitation specialist starts by looking at the employee's mental health history and establishing if any pre-existing conditions are contributing to the current condition.

This includes talking to the employee about their unique situation, and identifying if there are any workplace issues impacting their mental health.



### Signposting and treatment

The vocational rehabilitation specialist will ensure that the employee is signposted to the best support for their needs, which could include PMI, occupational health or NHS services. If appropriate the specialist will source treatments such as counselling and cognitive behavioural therapy (CBT) to help the employee on their road to recovery. These treatments will be paid for by AIG.

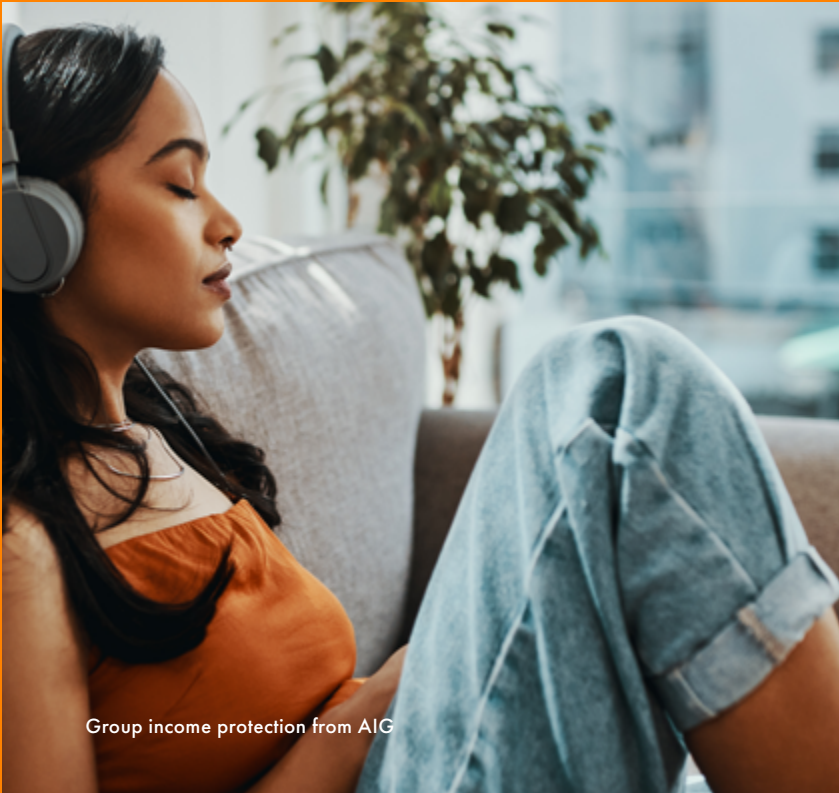


### Return to work plan

The specialist will work with the employee to better understand the cause and nature of the absence. They will work together to build a plan that helps the employee manage and improve their mental health, with a goal of returning back to work.

## Case study

This case study shows how vocational rehabilitation can provide mental health support to an employee and help them to return to work.



Group income protection from AIG

## Background

Susie\* is a full time office administrator who was injured in a road traffic accident. After the accident, she found herself struggling to cope. She had trouble sleeping which affected her mood and concentration. This in turn also created anxiety, which led to nausea, disturbed sleep and loss of appetite.

## Treatment and support

Susie needed to take some time off work. She visited her GP who prescribed antidepressants and sleeping tablets. She was also referred for a counselling course, which she completed.

Her employer wanted to provide additional support. Through their group income protection, they were able to access vocational rehabilitation from Proclaim Care. A rehabilitation specialist was assigned to Susie who suggested she look into local mindfulness classes. The specialist also gave her the name of a website, which provides free online courses covering low mood, stress and resiliency. Susie was open to trying both suggestions and her symptoms improved.

Susie had weekly meetings with her rehabilitation specialist for two months. This regular contact helped and supported Susie in accessing the classes and online courses. The rehabilitation specialist also offered guidance to help her restore routine and structure to her daily life, and improve her sleep.

## Outcome

Together with her employer, Susie and her rehabilitation specialist created a five-week gradual return to work plan. With the support of her GP and her rehabilitation specialist, Susie went back to work initially for three half days. She gradually increased her hours, changing her working pattern to work more flexibly and improve her work-life balance – a solution that worked for everyone.

\*Proclaim Care and AIG Life real-life customer case study. September 2020.  
The image shown is for illustrative purposes and names have been changed for confidentiality.



# Claims management

AIG's expert claim managers are here to make group income protection claims as simple as possible. Your claims manager will be here to guide you through every step of the claim process.

## Support for businesses

If you need to make a financial claim, our group income protection claims management team will be on hand to make the process as quick and as easy as possible.

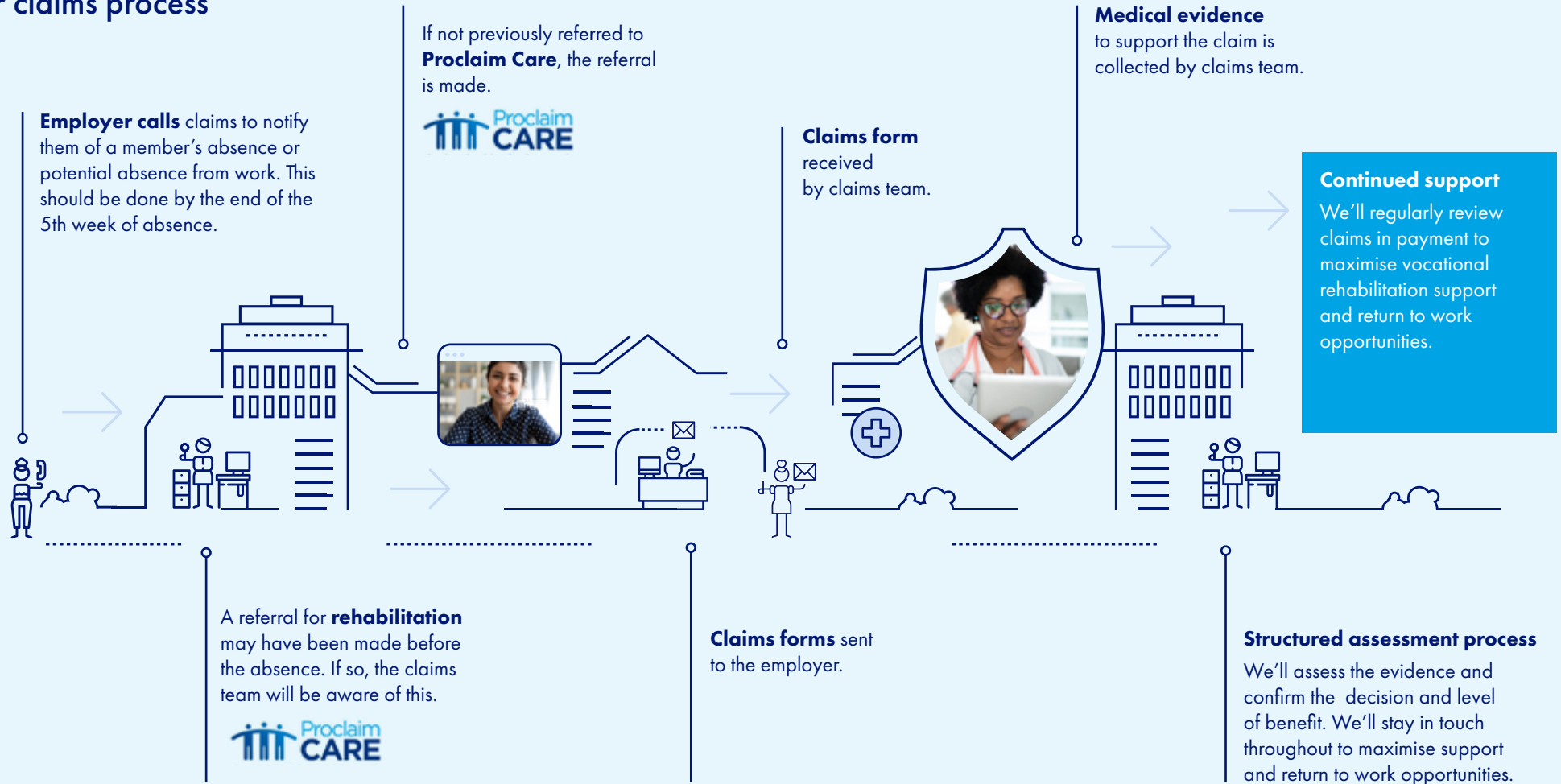
### Claims management

Wherever possible, we try to make sure you deal with the same claims manager throughout each employee claim you make with us. For larger clients (200 employees+), we'll assign a dedicated claims manager to the account, so you deal with one claims manager for all the claims you make.





## Our claims process

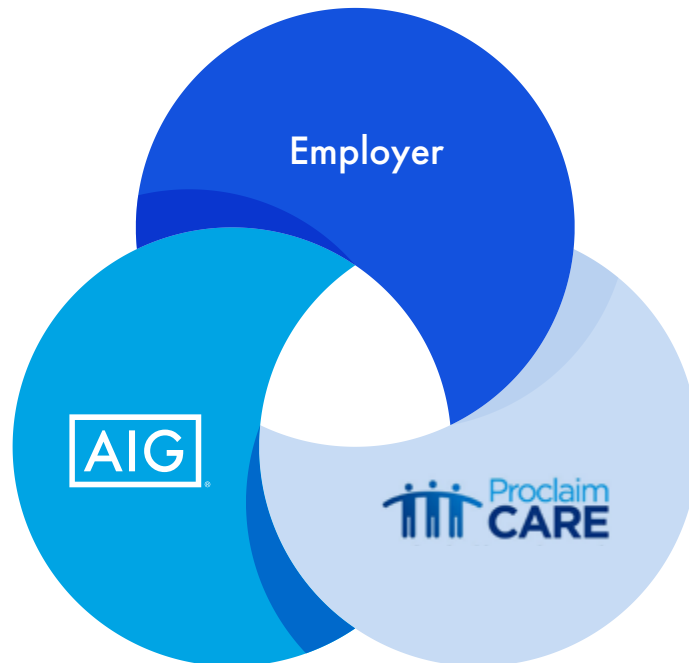


## Support for businesses

Our claims team create a long term partnership with your business. We'll make sure everything runs smoothly, whilst providing a caring, personal service.

### Long term partnership

- ✓ Understanding process
- ✓ Dovetail services
- ✓ Frequent contact
- ✓ Exchange of information
- ✓ Dedicated contacts
- ✓ No surprises





You can call our claims team on **0330 303 9973**  
or email us at [groupclaims@aiglife.co.uk](mailto:groupclaims@aiglife.co.uk)

**[www.aiglife.co.uk](http://www.aiglife.co.uk)**

Smart Health is provided to AIG Life Limited customers by Teladoc Health. We want to let you know that these services are non-contractual, which means they don't form part of the insurance contract with us.

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