

Musculoskeletal pathway

Group income protection



Help your employees look after their musculoskeletal (MSK) conditions at work.

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.

Almost one in three people are living with a musculoskeletal condition in the UK¹. This document shows the pathway your employees can take to access MSK specific healthcare, and highlight the support we can offer your business.

¹ Source: [NHS England, Musculoskeletal conditions, July, 2023](#)

We've split our musculoskeletal pathway into four stages:

1. Prevention

2. Absence notification

3. Vocational rehabilitation

4. Making a claim



Overview



Preventative support

For employees

- + Smart Health¹ provides your employees with tailored nutrition plans from a team of experts. And four or eight week fitness plans designed by sports coaches



Absence notification

For businesses

- + Guidance from our claims team as soon as you notify us of an employee's absence
- + We'll help get your employees back to work. Signposting them to the specific MSK support available – from Smart Health to other employee benefits you might provide



Vocational rehabilitation

For businesses

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

For employees

- + Access to dedicated vocational rehabilitation specialists
- + Treatments including physiotherapy and occupational 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

Who's involved

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

Prevention

SmartHealth
– provided by
Teladoc Health

Smart Health has helped employees, and their families, live happier, healthier lives over 55,000 times¹.

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 claims managers will guide you through every step of the claims process.





Preventative support

Our musculoskeletal support services are here to help you keep your workforce happy and healthy. They'll enable you to give employees the tools they need to keep comfortable while at work, from day one of your group income protection policy.

From tailored fitness plans to personalised nutrition advice, your group income protection policy can help keep your employees fighting fit. Read on to find out more.

Support for employees

Our employee health and wellbeing services can help your employees be at their best – helping to prevent musculoskeletal related injuries or conditions. They can be used at any point and are accessible before, during and after an income protection claim is made.

Smart Health fitness plans

Smart Health can help employees keep physically fit and healthy, reducing the risk of suffering a musculoskeletal related injury or condition. They can benefit from tailored fitness plans designed by sports coaches and nutritionists to keep them on track. With a choice of four or eight week plans to help them smash their goals, all they have to do is fill out a health and lifestyle questionnaire and they're good to go.

Smart Health nutrition advice

Keeping to a healthy weight plays an important role in preventing musculoskeletal related conditions. And Smart Health can help employees do exactly that. Through personalised weekly plans and nutrition advice, Smart Health can support weight loss and make your employees feel their best. Inside and out. 96% of those who've used a Smart Health nutritionist were satisfied or very satisfied¹.

SmartHealth





Absence notification

Our team are here to make sure employees get the best care for their musculoskeletal conditions 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 a musculoskeletal condition, we'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 services provided by Smart Health, including access to personalised fitness and nutrition plans.

They'll also help you understand the other employee benefits your company has in place, such as private medical insurance and occupational health. We'll signpost you to the right services for musculoskeletal conditions 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 employees who need to take time off work due to musculoskeletal conditions, 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 situation, working with you and 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.¹

Support for businesses

Your employees will get care and support to help with their musculoskeletal conditions. And the experts at Proclaim Care will keep in touch with you every step of the way.

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, as well as any factors that may impact a successful return to work. Musculoskeletal cases are allocated to one of Proclaim Care's specialists. They have a breadth of musculoskeletal experience, and can refer the employee to the right services that best fits their needs.

Workplace assessment

The specialist can organise a workplace assessment to make sure it's suitable for the needs of the employee. They'll identify whether any temporary modifications are needed to support the employee on their return to work. The specialist will guide you through the process and make sure the workplace is set up to avoid injuries.





Signposting and referral

The vocational rehabilitation team consists of occupational therapists, which means they're dual trained in physical and mental health. If the condition is causing them mental health issues, the vocational rehabilitation specialist has the clinical experience to help without having to pass them to another clinician.

The specialist will check for any private medical provisions that may be available to your 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 your 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 together 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 your employee, to put together a realistic return to work plan. They might recommend an assessment, taking a look at the demands of the job role and considering how those demands affect the employee's musculoskeletal condition. The specialist will identify any gaps and work with you to suggest any 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 your employee through its duration, checking progress and offering guidance. Following their return to work, the specialist will continue to stay in touch until they're happy that the return is successful.

Support for employees

The real value is in the structure the programme provides, plotting out an achievable road-map back to work. But the programme may include treatments like physiotherapy which will be paid for by AIG.



Initial assessment

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

This includes talking to the employee about their unique situation, and identifying what support might be needed to help them get back to their best.



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 physiotherapy and occupational therapy 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'll work together to build a plan that helps the employee manage and improve their musculoskeletal condition, with a goal of returning back to work when the time is right.

Helping an employee get back on their feet



Case study

This case study shows how vocational rehabilitation can provide support to an employee with an MSK condition and help them with a successful return to work.

Background

Barbara* had a fall, fracturing her hip and elbow in the process. She had to have surgery to fix her hip fracture. She was given the all-clear to return to work eight weeks after her surgery. She wasn't allowed to drive, and she couldn't sit for longer than 30 minutes at any one time because of the pain and discomfort in her hip. Barbara enjoys her role as a Marketing Officer; however, her office is a 10 mile, 25-minute drive for her. So she was keen to start working from home as soon as possible.

Treatment and support

Barbara's employer looked to Proclaim Care for help with her vocational rehabilitation after her surgery. Barbara was assigned her own rehabilitation specialist, who suggested Barbara complete a self-referral form so she could access NHS physiotherapy sessions. She attended these sessions every other week. Barbara had started a gradual home working plan. Her rehabilitation specialist liaised with her employer to ensure Barbara had everything set up at home to be able to do her job.

Five months after her fall, Barbara had to undergo more surgery to remove metalwork. A month after her second surgery, Barbara was able to drive and make a return to the office. Her rehabilitation specialist contacted her employer to arrange an assessment of the workplace. This was to identify whether any modifications were needed to support Barbara on her return to the office. The rehabilitation specialist guided Barbara and her employer through the process and suggested that she should take regular breaks to prevent any stiffness in her hip and leg. Suitable equipment was also recommended to ensure Barbara was sat as ergonomically as possible throughout her day.

Outcome

Working closely with her rehabilitation specialist, Barbara achieved a successful and sustained return to work. And built back up to her original hours.

*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 experts 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 process.

Support for businesses

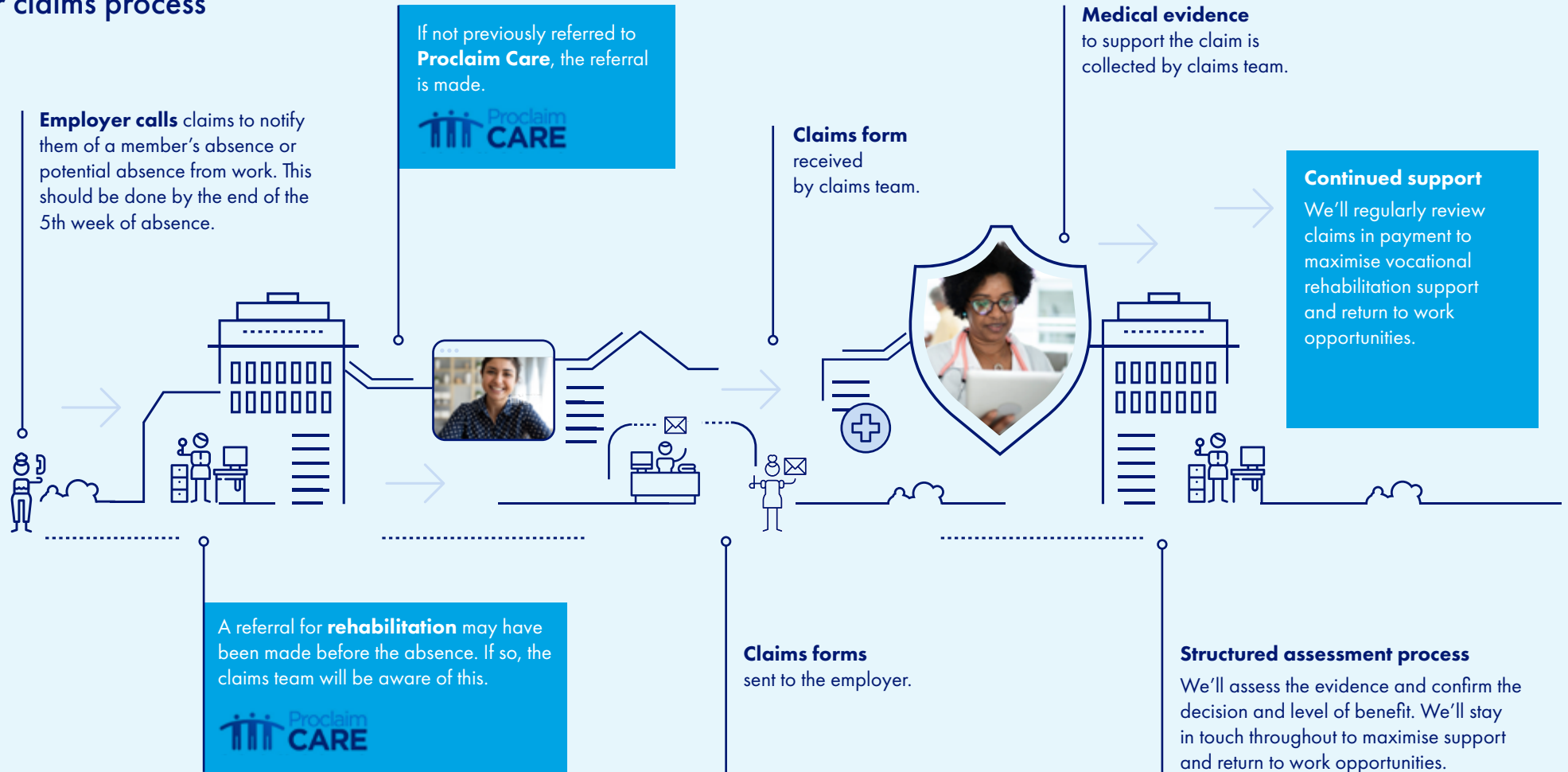
It's quick and easy. If you need to make a financial claim, our group income protection team will be on hand to make this as simple as possible.

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

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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