



## EARLY CLAIMS SUBMISSION IS A WIN-WIN

When employers know that an employee will be absent from work for a prolonged period, they should submit a disability claim **as soon as possible**.

<p style="font-size: 24px; font-weight: bold; margin: 0;">11.5%</p> <p style="font-size: 12px; margin: 0;">of claims are submitted after a seven month period versus the recommended period of three or fewer months</p>	<p style="font-size: 24px; font-weight: bold; margin: 0;">50%</p> <p style="font-size: 12px; margin: 0;">chance of returning to work if an employee is on sick leave for longer than six months</p>	<p style="font-size: 24px; font-weight: bold; margin: 0;">17%</p> <p style="font-size: 12px; margin: 0;">reduction in sick leave absence through early intervention</p>
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**Submitting an early claim can improve the likelihood of the employee returning to his/her normal work routine.**

### WHY RETURNING TO WORK CAN BE PART OF THE RECOVERY IF HEALTH CONDITIONS PERMIT

 Therapeutic	 Promotes recovery and rehabilitation	 Enables better health outcomes	 Reduces risk of long-term incapacity	 Minimises the harmful physical, mental and social effects of long-term sickness absence
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### WHY SUBMIT A CLAIM EARLY?

EMPLOYEE		EMPLOYER	
Access to treatments/specialists	Possible return to work	Skills retention	Increased productivity
General physical and mental health boost	No payment gap	Better managed workforce	No late claim rejection

Disability cover policies include various helpful return-to-work strategies, such as rehabilitation programmes and case management services. By submitting claims early, you may prevent an employee from missing out on these benefits when they could be most effective.

Sources: Old Mutual Group Assurance income protection claims submission statistics (2012 – 2015).  
 Report by the Centre for Economics and Business Research and commissioned by employee benefits provider Unum.



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