



EARLY INTERVENTION: KEY TO AN EFFICIENT RECOVERY

While the long-term absence of an employee from work due to sickness or injury can be unavoidable at times, having an effective strategy in place to facilitate an efficient recovery is possible for both the employer and the individual involved. The employee will start receiving the right treatment and support as soon as possible.

Old Mutual Group Income Protection automatically includes features designed to assist claimants to return to work, such as rehabilitation programmes and case management services.

Depending on how able they are to work and what their residual function is, the employee may qualify for either a full or partial income replacement benefit. Regardless of the type of benefit claimed, prompt submission of the claim allows for early intervention, which carries multiple benefits for all parties involved.

SUBMITTING CLAIMS EARLY ALLOWS FOR EARLY INTERVENTION AND POSSIBLY AN EARLY RECOVERY

When a claim is submitted early, the claims management team is able to effectively advise the employee on rehabilitation methods, medical treatment or other interventions that may improve their medical condition. This may facilitate an earlier return to work.

This means that an employee, as far as their condition allows, will ultimately be able to remain a productive member of society, which carries inherent mental and physical benefits, contributing positively to their overall well-being.

An early claim submission will also minimise the risk of an employee being left out of pocket while a claim is being processed, as the income benefit will be finalised as early as possible.

From an employer’s perspective, the claims management team is able to offer guidance and support regarding their obligation to reasonably accommodate the employee, given their specific circumstances. As well as to advise them of potential return-to-work strategies and other interventions to assist them with installing the required functional structures, such as those necessary to support employees with disabilities.

Additionally, submitting a claim early will prevent late claim repudiations which employers may become liable for. Therefore, from a financial perspective, as well as that of physical and mental well-being, there really is no reason to delay submitting an income replacement claim.

“ These programmes and interventions are not only beneficial to the employees, but also enable employers to maintain their productivity levels, as skills are retained and the employer doesn’t have to expend resources on training new staff. ”

For information on statistics, visit www.personneltoday.com/hr/early-intervention-in-sickness-absence-cuts-sick-leave-by-17/



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