

# IRELAND

GEB Network Partner: Utmost Pan Europe

## DISABILITY BENEFITS

### ABOUT Utmost PanEurope

Utmost PanEurope, a Fitch rated 'A' company, is part of Utmost International, a leading life assurance group providing Life, Pension and Wealth Management solutions.

Utmost PanEurope provides group risk solutions to multinational corporations and their employees in the EU, and to domestic Irish corporations and their employees in Ireland. Utmost PanEurope is the second largest group risk insurer in Ireland.

Utmost has recently launched a new product for multinational organisations - the [Global Risk Solution](#). This enables companies to cover local, expatriate, and international mobile employees across multiple jurisdictions in a single global benefit scheme on a Pan-European and international basis.

### CAUSES OF DISABILITY

According to the 2016 Irish Census, 13.5% of the population live with some form of disability.<sup>1</sup> Disability exerts high economic and psychological costs including decreased earning potential and social exclusion. Households with individuals suffering from disability are twice as likely to be burdened with poverty.<sup>2</sup>

Leading causes of DALYs (Disability Adjusted Life Years) in Ireland include: Ischemic Heart Disease, Low Back Pain, COPD, Lung Cancer and Depressive Disorders.<sup>3</sup> Leading causes of Disability in the Utmost Pan-Europe portfolio include Mental Disorders, Cancer and Musculoskeletal Illness.

Risk factors for developing illnesses related to Disability include tobacco use, high blood pressure, high body mass index, dietary risks, high blood sugar and alcohol use.<sup>3</sup>

Many causes of Disability can be managed through early intervention, education and lifestyle changes. For disorders that progress to Disability and eventual absence from work, Utmost PanEurope offers a range of Disability benefits and associated support services.

### DISABILITY PLAN DESIGN

Following is a description of available Disability products from Utmost:

#### Long Term Disability

**Definition of Disability:** Disability is defined as the individual's inability to perform the material and substantial duties of their normal insured occupation as a result of their illness or injury. The benefit under the policy becomes payable after a specified Deferred period. The member must not be engaged in any other occupation while considered disabled.

**Benefits structure:** Benefits are provided as regular income, calculated as a percentage of salary, or as a fixed amount whereby the employee is provided with a lump sum payment once they satisfy the definition of Disability, as specified in the policy schedule.

The following Disability benefit options are available:

#### I. Group Income Protection

This benefit provides employees with a continued source of income if they are absent from work due to illness or accident. The benefit, which is usually expressed as a proportion of earnings, becomes payable after a set period of time, usually 6 months. It is paid until the employee recovers, or should the employee never be able to return to work, it would be paid until the earlier of the ceasing age under the policy or death.

#### II. Total Permanent Disability

This benefit pays a lump sum if an employee suffers an incapacity which is considered by a physician to be both a permanent and an irreversible condition, resulting in at least a 67% degree of permanent disability.

#### III. Permanent Partial Disability

This benefit pays a lump sum if an employee suffers an incapacity which is considered by a physician to be both a permanent and an irreversible condition, resulting in at least a 25% degree of permanent disability. In the case of multiple disabilities, the benefit payable per employee is limited to 100% of the sum assured. Where a Partial Permanent Disability benefit is paid, any subsequent Total Permanent Disability claim payable for that employee will be reduced by the benefit already paid.

1-The Hidden Cost of Disability; <https://www.rte.ie/brainstorm/2017/1129/923751-the-hidden-cost-of-disability/>; 2-Estimating the Economic Cost of Disability in Ireland, [https://www.researchgate.net/publication/5019929\\_Estimating\\_the\\_Economic\\_Cost\\_of\\_Disability\\_in\\_Ireland](https://www.researchgate.net/publication/5019929_Estimating_the_Economic_Cost_of_Disability_in_Ireland); 3-Institute for Health Metrics, <http://www.healthdata.org/Ireland>  
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**Waiting Period, Deferred Period, Duration of cover:** Typically there is no Waiting Period; the insurance begins from the plan inception date. A Deferred Period must be satisfied before benefits can begin. The Deferred period for Group Income Protection is typically 6 months. Normally, no Deferred period is required for Total or Partial Disability.

There is no standard limit on the Duration of Cover for Group Income Protection. Ongoing eligibility is determined on a case-by-case basis.

**Claims process:** Completed claim forms must be received within six months after the end of the Deferred period, or another time frame if/as agreed in the policy document.

## DISABILITY SUPPORT

Utmost takes a holistic approach to Disability claims management, supporting customers with a focus on early intervention, rehabilitation and return to work planning.

### Early intervention

Utmost offers an **Absence Intervention Programme** to help employees recuperate from illness or injury and return to work faster. The service is offered through in-house specialists or through specialty service provider MorganAsh<sup>1</sup>, depending on the client's preference. This type of early intervention can potentially help minimise the risk of long term absence.

Cases are managed by qualified, experienced specialists or nurses who help to identify the root cause of the absence, develop a return to work strategy, and reduce overall stress and anxiety for claimants. The early intervention initiatives from MorganAsh have demonstrated significant results:<sup>1</sup>

- 85% of cases return to work
- 70% of cases return to work faster
- 95% of cases report reduce stress and anxiety, a major factor in recovery.

### Dedicated support for claimants

A **dedicated case manager** is assigned for each claimant. The case manager coordinates with the account team, the claimant and their treating physicians to help manage and guide all steps of the claim review and administration process, as well as rehabilitation and return-to-work planning.

1-MorganAsh, <https://morganash.com/perch/resources/downloads/morganash-absence-intervention.pdf>,  
\*Statistics drawn from managing cases of over 400 employees across multiple companies, during 2019-2020.  
Actual results will differ from company to company.\*; 2-<https://utmostinternational.com/corporate-solutions/claims/>

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## Key Advantages

Swift turnaround time for claims decisions

Early intervention, Rehabilitation and Return-to-work programmes

Dedicated case management support, regular status updates on ongoing claims

### Rehabilitation support <sup>2</sup>

Where appropriate, Utmost assists claimants in identifying necessary resources to help **support them throughout their rehabilitation process**, including direction to accredited counsellors, physical therapists and other healthcare providers. Specialised programmes are also available, including focused rehabilitation for Mental Health Disorders, Musculoskeletal Illness, Cancer, and Chronic Fatigue and Pain Support.

### Return-to-work support <sup>2</sup>

Utmost will work with the employee and employer to **devise and implement a return-to-work plan** individually tailored to the needs of the employee and the business. Depending on the nature of illness or disability, a gradual return to work may be appropriate so that the employee begins with fewer hours and less tasks initially, gradually increasing those hours and tasks over time as they ease their way back to full-time duties.

### Leveraging technology

Utmost has invested in technology to develop a **secure online platform**. Electronic billing and payment are available (all payments are made via EFT).

Note: When moving contracts, past liabilities and associated reserves remain with the prior insurer.

Please contact your GEB representative for more information on Disability plans available through Utmost PanEurope.

