

UK

GEB Network Partner: Generali UK

DISABILITY BENEFITS

ABOUT Generali UK

Established in 1963, Generali UK Branch focuses on serving the needs of multinational companies, providing the customised approach to plan design, client service and case management typically required by larger and often sophisticated organisations.

Generali UK offers a comprehensive range of employee benefit products and wellbeing services; this enables Generali UK to act as a lifetime partner for its clients. Products include Group Life and Long Term Disability (Group Income Protection or GIP).

Generali UK has unique expertise in supporting multinational clients through this range of products, services and focused attention on employee health.

CAUSES OF DISABILITY

Causes of Disability across the UK market¹ include:

Cancer	27%
Mental Illness	18%
Musculoskeletal disorders	13%
Other	13%
Neurological disorders	7%
Long Covid	7%
Cerebrovascular Accident	3%
Accident	3%
Digestive/Gastrointestinal	3%
Ischemic Heart Disease	3%
Respiratory Illness	3%

Many of these illnesses can be addressed through education, lifestyle changes and early intervention. For disorders that progress to disability and eventual absence from work, Generali UK offers Disability coverage and associated support services.

DISABILITY PLAN DESIGN

Generali UK offers Long Term Disability (LTD) for the local market. Following is a description of standard product features:

Long Term Disability

Popular Definition of Disability (others, including switching definitions are available on request): As a result of illness or injury, the claimant is incapable of performing the Material and Substantial duties of their

own occupation, and they are not carrying out any other work or occupation.

Benefits structure: LTD basic benefits are typically calculated as 75-80% of annual pre-incapacity salary up to an annual maximum payment of £350,000. In addition, employee and employer pension scheme contributions and National Insurance contributions can also be covered.

Waiting Period, Duration of cover: The typical Waiting or "Deferred" period is 26 weeks (this can also be quoted as 13 weeks or 52 weeks).

LTD cover is available on a limited term basis, with or without a lump sum at the end of the limited term period, or until a maximum termination age of 70.

Claims Process: The standard contract requires Generali UK to receive notification of the claim at least 6 weeks before the end of the Waiting period, however the claims team works best when given early opportunities to offer rehabilitation support, for example after 4 weeks of absence or even before absence occurs. In addition, claims may be denied if claim forms and additional required information are not returned within 30 days of the request by Generali.

Generali may consider claims where notice and/or documentation is provided beyond the established time limits if such delay does not impact the insurer's ability to manage the claim.

DISABILITY SUPPORT

Generali UK provides access to a comprehensive range of prevention/intervention services, as well as diagnosis-specific support programmes to support the individual, the business, HR and Line Managers before/during/after periods of disability:

Prevention & early intervention

Generali UK supports a range of innovative health solutions to help employees maintain their health and avoid illness, including:

- Cancer screening;
- Vision care;
- Healthcare Diagnostics;
- Critical Incident Support;

- Mental Health & Mindfulness coaching;
- Corporate health screening;
- Virtual and in person GP;
- Rewards and wellbeing platform;
- Onsite workshops;
- Wellbeing training for managers including: managing mental health problems and risk factors in the workplace; onsite critical incident support; employee rewards and recognition; conflict resolution and mediation;
- “Day Zero”: early intervention programmes providing support for employees in the workplace who may be progressing to extended disability including:
 - Mental health support: psychological interventions including counselling, CBT, EMDR;
 - Musculoskeletal support: professional physiotherapy, orthopaedic assessments and treatment;
- Wellbeing communication materials and clinical support for chronic conditions including: Asthma, Depression, AIDS/HIV, COPD, Diabetes, Obesity, Maternity management, Smoking Cessation, Heart Disease;
- Wellbeing Investment Matching: through this programme, clients can design a customised wellbeing programme and potentially have a portion of the costs for these services covered by Generali UK.

Comprehensive support

A case manager will coordinate with the relevant stakeholders for each claimant, e.g. the rehab specialist(s) and those at the employer i.e. HR, Line Manager and OH to help manage and guide all steps of the claim administration process, as well as rehabilitation and return-to-work planning.

Rehabilitation & Return-to-work

Medical case managers and their team of rehabilitation experts work with the business, the individual and their treating physicians to **design a rehabilitation and return-to-work programme wherever possible**. Case managers will provide consult and recommendations on the programme, which helps claimants navigate the health resources available in order to obtain the care they need.

Programmes offer highly tailored solutions to assist employers and employees in achieving a successful return to work. Supportive programmes include:

- **Employee Assistance Programme (EAP):** providing mental health counselling, financial, legal and work/life balance services (provided through *Lifeworks*);

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Generali UK

Key Advantage

Highly tailored disability support programmes help employers and employees to design actionable rehabilitation and return-to-work plans.

- **Cancer support:** personal case managers will tailor plans to help get individual employees back to normal life and work, both during and after treatment;
- **Vocational rehabilitation:** Providing recommendations and advice around reasonable adjustments and return to work planning, and also offers transferable skills analysis and cv writing;
- **Chronic Fatigue support** and interventions;
- **Eldercare services:** providing support and guidance for employees caring for elderly relatives (provided through *Lifeworks and Best Doctors*);
- **Second Medical Opinion service:** expert second opinion for individuals diagnosed with or struggling to obtain a diagnosis for a serious physical illness or injury or poor mental health (provided through *Best Doctors*).

Generali UK's case managers and claims assessors regularly monitor claims and the associated services provided by external wellbeing partners to track claimant progress, and anticipate rehabilitation and return to work needs.

Leveraging technology

Generali UK is developing a **sophisticated claims management system that facilitates timely claims turnaround and reimbursement**, and allows employers to stay fully up to date on member claims, absences and return-to-work plans.

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 Generali UK Branch.

