



# Companies make use of impartial counselling in cases of serious illness

**Claims for loss of earning capacity and critical illness are increasingly being handled correctly by pension companies, but the cases are often complex and involve many parties, so companies continue to seek advice when their employees become seriously ill.**

*By Kristine Seest*

Employees are well insured and pension companies have become better at paying out the correct amount of compensation. However, there are still good reason to consult WTW's impartial advisors in Corporate Care when an employee is injured or falls seriously ill. The reason is, that it is not only about getting the right compensation, but just as much about helping employees continue their working lives in a meaningful way.

BK Medical and GE Healthcare produce hospital equipment and as a WTW client, they regularly consult Corporate Care for advice.

»We are very well insured, which provides a very good financial position for our employees if they fall ill, either temporarily or more seriously with a chronic or life-threatening decease. In these situations, it is therefore not just about finances, but about finding a good solution for the affected employee,« says Head of HR Denmark Kith Krog from BK Medical and GE Healthcare, which has 400 employees in Denmark.

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BK Medical and GE Healthcare

Kith Krog emphasizes that it requires insight into rules and opportunities to find a solution that makes sense for both the employee and the company.

»We find that employees who have been affected by critical illness want to maintain their connection to the labour market, even if they are no longer able to do their former job. The Corporate Care advisors help us identify all relevant options before we make a final decision on what to do in the specific situation. And WTW's counsellors are really good at finding good alternative solutions that we would not have thought of ourselves,« says Kith Krog.

When an employee becomes critically ill or seriously injured and loses the ability to do his or her job, a process begins that involves the pension company as well as the municipality. Papers need to be filled out and questions need to be answered. For an HR department, it can be a challenge to know all the details of the public sector – i.e. flex jobs and senior schemes – and the advisors in Corporate Care can be a great help.

## Peace of mind

The industrial company LINAK with 1,250 employees in Denmark – 650 of whom are salaried employees covered by the pension scheme – develops high-tech solutions for mainly the health, building and energy sectors, and as a WTW client, they have also called upon Corporate Care's counsellors.

»I have many years of experience with the pension scheme at Linak, and it is a huge reassurance that we have this counselling option. In complex cases, when there is an employee who can no longer do his or her job and may, for example, need a resource program, help is simply there,« says manager Tove Davidsen from Linak Finance Payroll.

She emphasizes the advantage that WTW's counsellors keep a close eye on the individual case.

»We only have good experiences, and that's also what we hear from affected employees who have had direct contact with the counsellors at WTW. It is a joint effort and there is a good collaboration. If an employee on sick leave does not send the right paperwork at the right time, it is great that the counsellors can help and follow up with both us and our pension company,« says Tove Davidsen.

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Counselling may also be needed in claim disputes, and WTW's social workers and claims advisors are ready to help. The counsellors answer questions and provide guidance so that the case is handled in the best possible way within the frame of the legislation and the terms in their pension scheme.

### More correct payouts

Every year, WTW compiles a total statement of the cases where a payout has been requested from the pension company and where WTW's impartial advisors have been involved on behalf of the client. WTW are either contacted by the employees themselves or the companies' HR departments if there is any doubt as to whether a rejection from the pension company or the compensation amount is correct.

The number of problematic cases where Corporate Care has assisted clients has remained largely unchanged over the years. However, WTW's figures for 2023 show that the total amount that pension companies have incorrectly arrived at in their first assessment is lower than before. In 2023, WTW found errors totalling just over DKK 2 million. In comparison, in the previous five years, WTW processed a total of 60 cases and found errors totalling more than DKK 11 million per year on average.

»It is positive for our clients that the general trend shows a more competent handling of cases by the pension companies. That said, the number of cases shows that there is still a great need for us as the client's impartial sparring partner when it comes to insurance,« says Nefer Stensballe, Head of WTW Corporate Care.

WTW also helps clients when they experience problems with their health insurance. In 2023, Corporate Care handled 86 cases following enquiries from clients who had their requests for treatment rejected. In 45 of the cases, WTW assessed that there were grounds for appeal against the health insurance company's decision, and in 34 of the cases, WTW's appeal was upheld, and the company reassessed the case and changed the decision in favour of the client.