

**Going over and above
to provide absence
management services**



wtw





Absence Consulting

What we offer - at a glance...

- Review of current absence processes and interaction with associated benefits
- Recommendation of new absence related processes and procedures
- Review relationships with absence related providers – including income protection and Occupational Health
- Support employee communications regarding absence

JUMP TO:



Claims Administration



Healthcare Concierge



Occupational Health and Case Management

Measuring, managing and mitigating absence

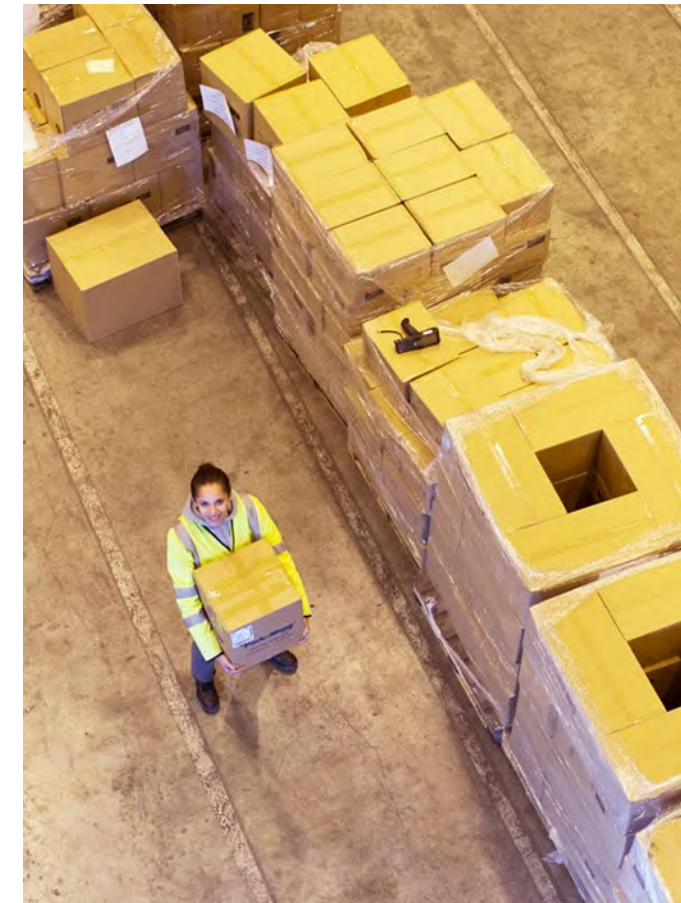
If you need to streamline your absence management programme, and particularly if your organisation is undergoing change and you haven't fully defined your absence process yet, we can help.

Our highly experienced team of consultants are employed by some of the world's largest and most complex organisations to simplify and streamline their approach to managing employee absence.

Working with multiple stakeholders often spread across several locations, we will review existing processes and provide guidance on how these can be improved and the employee absence journey simplified.

Our consultants work alongside your HR team, helping them to identify when they should notify an absence, who they should contact and which stakeholders to keep updated. We will also work with the insurer of your group income protection scheme to create the most effective return-to-work plans.

By creating a more streamlined way of managing absence, and minimising the subsequent impact on insurance premium costs, we help employers to reap significant savings in the long-run.





Pragmatic, actionable advice which delivers results

We will:

- Check relationships with existing providers to ensure that all services and benefits are being fully used and in a complimentary way to maximise value
- Clarify responsibilities for and gaps in managing absence, bringing together fragmented processes into one simplified, effective approach
- Review all internal company absence policy documentation to ensure that this is fit for purpose, and aligns with all insured absence related benefits.
- Review existing employee communications to ensure the employer has been very clear with the employee about both parties' obligations and what they can expect
- Analyse how the use of different benefits for different illness can curb rising premium costs (for example, claiming under an income protection policy can create less premium inflation than a PMI claim)
- Advise on ways to take some of the burden off overstretched HR departments, such as automated telephone absence lines or insurance apps
- Explore the impact of presenteeism and remote working. Are people choosing to work from home when sick, instead of taking the necessary time off?
- Share best practice from across the globe – what lessons can we learn from companies in the States, who often report lower rates of absence than in the UK?

- Ensure that all providers are supplying regular, meaningful and bespoke management information on benefit costs and claims, overall scheme performance and trends. We can also create summary reports highlighting key areas of action required to drive future improvement.

How do we help employers?

- A clear and coordinated approach to absence, right across the business
- Facilitate workshops with all relevant stakeholders culminating in the provision of a concise map of roles and responsibilities
- A detailed plan of next steps to implement an improved service
- Management of claims and costs
- A platform to redesign employee communications regarding absence

How do we help employees?

- Clarity on the exact steps they need to take in absence reporting and how their benefits can help them to get back to full health – and the workplace – as quickly as possible



CASE STUDY

Absence consulting in action

Objectives

- Ensure that benefits that support employees when they are ill, were delivering on the business objectives and being used appropriately.
- Processes aligned to the benefits on offer were achieving a greater return-to-work rate.

Action

We reviewed a number of data sources, processes and programme costs to ensure a consistent assessment of benefit claims, absence rates, programme usage and outcomes.

A deep dive analysis, cross referencing data and processes, ensured a proactive and results-driven approach.

Results

The outcome of the review identified a number of areas of focus including:

- The need for more consistent absence recording and reporting across multiple sites.
- The need for greater interaction between the occupational health team and the income protection insurance provider to achieve earlier interventions and improved return-to-work rates.
- The introduction of treatment interventions for those employees suffering from stress related and musculo skeletal medical conditions.
- Assessing the appropriateness of wellness programmes in addressing health risks along with the effectiveness of biometric testing, including testing for high blood pressure and cholesterol.

We helped our client identify the areas to be addressed and prioritised them to help build a three year roadmap to improve benefit delivery and absence management.



Claims Administration

What we offer - at a glance...

- Income protection claims administration
- Management of the claim from point of notification to conclusion on behalf of the HR team
- Support for absent employees and existing claimants
- Review and creation of bespoke employee communications

JUMP TO:



Absence Consulting



Healthcare Concierge



Occupational Health and Case Management

Administrative support where it matters

For large, complex organisations, especially those with disparate HR or absence processes across multiple locations, administering policy claims can quickly create a major drain on resources.

Outsourcing the day-to-day administration of group income protection claims and absence management - from point of notification right through to conclusion - can save HR teams significant time and hassle.





Saving you time, hassle and money

- Supporting (or replacing) HR teams with a claims and absence management process to ensure consistent recording and reporting of absence information received from across the business.
- Liaising with payroll and benefit providers from day one of absence to point of claim, including the facilitation of the DWP form process – in accordance with the internal HR absence policy.
- Interacting with company payroll to arrange salary updates and changes to pay status following initial absence where required.
- Managing claim payments and checking accuracy following acceptance, including proportionate benefit and salary adjustments (for example during a graduated return-to-work).
- Providing regular updates to the HR teams in conjunction with the benefit provider and Occupational Health (where applicable), and facilitating decisions and opinions to present to the business.
- Providing the HR team with bespoke claims-related employee communications (such as templates to update the employee terms and conditions following claim commencement, in conjunction with any internal company policies).
- Coordination of ongoing reviews for claims in payment.
- Actuarial feedback on alternative claims outcomes proposed by the benefit provider (i.e. lump sum settlements) and consideration of potential pay direct scenarios.

How do we help employers?

- A clear, fully documented, step-by-step process with each stakeholder understanding their roles and responsibilities.
- Full coordination of the income protection claims process from point of notification, to submission to the benefit provider, to corresponding directly with the employee and key stakeholders.
- Consistency of a consolidated approach, managing all key stakeholders and leading regular claim calls to discuss ongoing cases and actions.
- Management information where requested to demonstrate any claims trends.
- Reduce time spent by the HR team not having to fill in forms, write letters or communicate with employees.
- Liaising with the employee, Occupational Health, payroll and the benefit provider on HR's behalf to ensure correct procedures and payroll updates are adhered to during each stage of absence and in accordance with company payroll deadlines.
- Ensuring providers are performing in line with agreed KPIs

How do we help employees?

- Support during the claims process with clear communications regarding the income protection benefit, what this means, and how WTW will work with the company and benefit provider throughout the duration of the assessment process.





Healthcare Concierge

What we offer - at a glance...

- Nurse-led medical claims authorisation
- Access to clinical advice and support
- Healthcare benefits coordination
- Access to treatment guidance
- On-site nurse visits

JUMP TO:



Absence Consulting



Claims Administration



Occupational Health and Case Management

Employee health risk management

Private health provision is a core element of employee benefit provision within the UK. The need to ensure a sustainable premium base is high on the agenda and the challenge to manage this is considerable.

Whilst there are a number of potential cost control solutions these are often focused on reducing the benefit provision rather than improving the methods by which the benefit is accessed and used by the members.

At WTW we are able to help clients overcome these challenges and build a sustainable medical programme through the use of our 'Healthcare Concierge' service.





What does the service offer?

Instead of talking to a call centre handler, your employees and their dependants will be able to speak to a nurse to discuss their condition and their claim at every step of the claims journey. Our nurses are there to support the member at a time they may feel most vulnerable.

Our nurses will work with the employee to signpost them to the most appropriate route for treatment – this may be as simple as outlining the advantages of using an Employee Assistance Programme or to highlight the benefits of using the NHS. We will make best use of the entire benefits programme for all of the stakeholders.

The route for a claim can often throw up challenges for the member - be that understanding provider terms and conditions or understanding the cost of their treatment. Our nurses will be there every step of the way to challenge insurer decisions and to negotiate fees with treating consultants.

The claims process can be complicated – we aim to simplify this by dealing with the entire process from start to finish. This may be as simple as managing the billing and invoicing process to ensuring that the appropriate appointments have been arranged.

The value of this service is interpreted in many ways:

- We are able to demonstrate considerable cost savings through our coordination and management of the claims process.

- We have a wealth of data demonstrating the 'value add' that employees and their dependants believe this service offer.
- We are able to save precious time for employees and employers by managing all stages of the claims journey.

What can I expect?

- We provide a defined core service with the option for employers to use other areas of our service on a selective basis.

What value can I expect to see?

- Through Healthcare Concierge, we deliver an average return on investment of £2.60 for every £1 invested in our service.
- We survey each individual that uses our services. 97% of respondents rate our service as good to excellent.

Where can I find more information?

- An online animation provides an overview of our service in action.
- Our online calculator demonstrates the potential savings available to your organisation.





Occupational Health and Case Management

How can we help?

- Individual absence case management: including knowledge of the rehabilitation services provided by the major insurers
- Income protection claims management
- Equality Act and other legislative compliance
- Pay-as-you-go services including:
 - Pre-employment assessments
 - Absence case management
 - Fitness to work reporting
 - Return-to-work plans
 - Counselling support for employees
 - Work station assessments
 - Ill-health early retirement
- Regular management reporting on all 'live' absence cases
- Dedicated nurse support for employees

JUMP TO:



Absence Consulting



Claims Administration



Healthcare Concierge

Supporting employees and employers to help prevent or minimise absence in the workplace

WTW provides a range of occupational health and absence case management services to support both the employee and employer with advice and support – from pre-employment assessments and support during illness or disability whilst at work, through to ill-health early retirement assessment.

Our experienced team includes expert occupational health physicians and qualified nurses, as well as CIPD-qualified HR professionals. We all work together to support you at any stage of an employee absence, however complex.

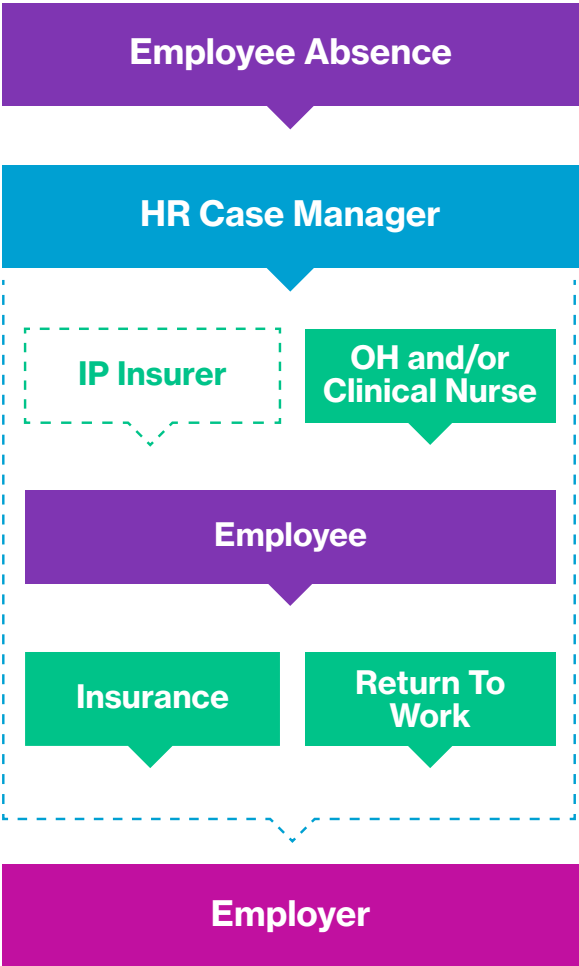
Your dedicated HR Case Manager will co-ordinate benefit providers and OH clinicians to successfully resolve any absence as quickly and efficiently as possible.





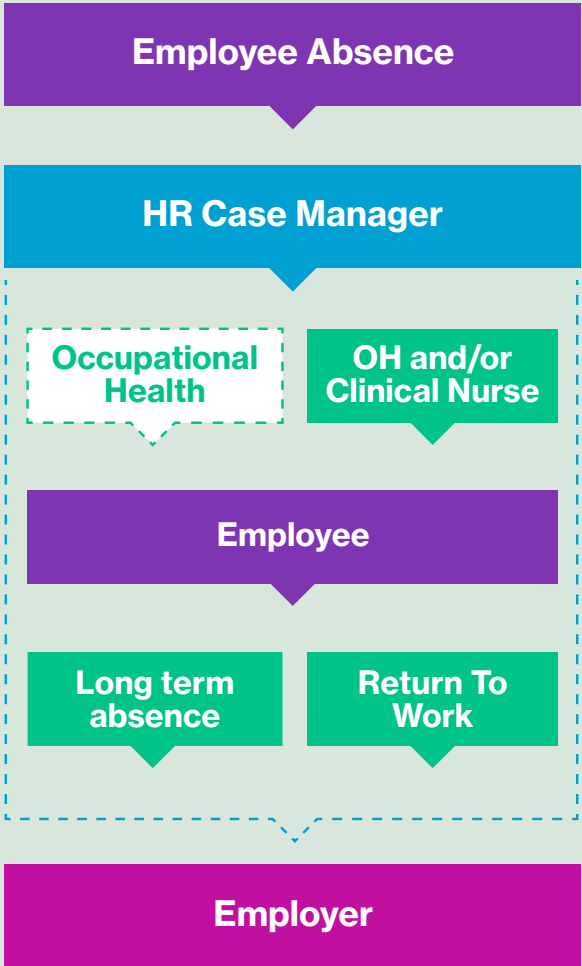
How does it work?

Integrated Absence Management Services



- Employer contacts the Absence Management service to refer an employee who is, or is expected to be, absent from work or whose health is having an impact on their ability to perform their job role.
- If the employee has employer-funded health benefits (which have been placed using WTW) the HR Case Manager will review eligibility criteria and sign-post the employer to the appropriate benefit for the case.
- If an Income Protection policy is in place, the HR Case Manager will liaise with WTW specialists to ensure the employee has access to the relevant support. This specialist team co-ordinates the service between the IP provider, employer and employee, to ensure the best outcome for the employee.
- As part of the integrated service, the HR Case Manager may also recommend the support of a WTW nurse to support the employee. This is a telephonic service, whereby the WTW nurse helps the employee during their illness with advice regarding their treatment or rehabilitation. Prior to return-to-work the employee may be referred onto a WTW OH nurse for a telephonic assessment.
- As the case progresses, the HR Case Manager provides regular updates to the employer on the likely return-to-work date and any further action required to support the employee on their return-to-work.

Absence Management and Occupational Health Services Ad hoc or pay-as-you-go services



- Employer contacts the Absence Management service to refer an employee who is, or is expected to be, absent from work, or whose health is having an impact on their ability to perform their job role.
- If the employee does not have employer-funded health benefits in place, or where the benefits in place have not been placed by WTW, WTW may recommend to the employer a combination of Occupational Health or nurse support to assist the employee and employer throughout the absence.
- The following services are optional and can be purchased on a pay-as-you-go basis:
 - Occupational Health Services** – including occupational health referrals, work station assessments, pre-employment questionnaires, ill-health early retirement and return-to-work plans.
 - Nurse Services** – telephonic clinical support and help with access to treatment.
- These services enable the employer to support the employee throughout the absence.
- As the case progresses, where appropriate, regular updates will be provided to the employer on the likely return-to-work date and any further action required to support the employee on their return-to-work.



What are the benefits of this approach?

For the employer

- Faster return-to-work for employees
- Fulfilling duty of care responsibilities to the employee during prolonged periods of absence
- OH clinician reporting to support return-to-work plans
- Confidence that all relevant legislation is considered throughout absence cases

For the employee

- Confidential clinical support from a dedicated qualified registered nurse
- Advice during absence on treatment plans
- Support during the completion of income protection claims forms (if benefits are in place)
- Continued nurse-led support during return-to-work programme



CASE STUDY

Supporting an employee and employer during a prolonged absence

Following a work-related shoulder injury, an employee had spent over 12 months on reduced duties. A claim for income protection had been denied as the employee was still able to perform some elements of his job role.

The employer was unable to sustain the employee in a reduced role indefinitely and so requested a management referral with an OH physician to establish when they would realistically be able to return to full capacity.

On review, our Case Manager discovered that earlier OH assessments had been inconclusive, as the employee was receiving on-going treatment for his

injury. Rather than organise another management referral, the Case Manager recommended and arranged functional capacity assessment. The resulting report was received within 14 days of the assessment.

The comprehensive report advised that the employee would never be in a position to resume his full duties, and gave the employer sufficient evidence to appeal the decision from the IP provider.

Following our intervention the employee was able to claim IP and continue to work in a limited capacity, whilst at the same time enabling the employer to legitimately fill the vacancy left.

WTW

E: enquirieshealthbenefits@willistowerswatson.com

W: wtw-healthandbenefits.co.uk

WTW, The Courtyard, Hall Lane, Wincham, CW9 6DG

T: 01606 352035

Authorised and regulated by the Financial Conduct Authority.
FCA number 300809.

Private Medicine Intermediaries Limited and Corporate Medical
Management Limited trading as

WTW. Registered in England, Registered numbers 02009675 and
02707678.

Registered office: 51 Lime Street, London, EC3M 7DQ, United Kingdom

WTW, 51 Lime Street, London, EC3M 7DQ

T: 0203 124 6000 F: 0203 124 8223 W: wtwco.com

Authorised and regulated by the Financial Conduct Authority.
FCA number 432886.

Towers Watson Limited trading as WTW. Registered in England.

Registered number 5379716. Registered Office: Watson House,
London Road, Reigate, Surrey RH2 9PQ, United Kingdom

