



# Ireland - Disability Benefits

## Provided through Utmost Corporate Solutions, GEB's Network Partner in Ireland

Utmost Corporate Solutions, is a leading provider of protection benefits in Ireland. We are part of the Utmost Group who specialise in providing global insurance and savings solutions. Utmost Corporate Solutions specialise in the provision of Group Risk solutions including Life, Income Protection and Critical Illness cover which provide a lump sum or regular income in the event of the death, disability, or illness of an employee. Our solutions help employers protect their employees and promote wellbeing in the workplace. We also offer a unique global employee benefit proposition for clients with local and internationally based employees. Our Global Risk Solution provides a single scheme covering employees in multiple jurisdictions under the same terms and conditions. We understand the importance of supporting a healthy, happy workforce and how this contributes to the overall success of your company including the retention of key people and the attraction of new talent. We offer a range of health and wellbeing support programmes including early intervention, absence management and rehabilitation services.

### Causes of Disability

According to the 2022 Irish Census, 22% 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 Corporate Solutions offers a range of Disability benefits and associated support services.

### Disability Products

Following is a description of available Disability products from Utmost:

### 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, 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

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## Disability Products (continued)

### 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 once they satisfy the definition of Disability.

**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.

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.

**Limited Payment Term Disability:** If a company chooses this option, the Policy will pay monthly benefit for the chosen term if, after the specified Deferred Period, an eligible employee continues to meet the applicable classification of disability. The term starts on the day after the end of the Deferred Period and will end at the earlier of the eligible employee being deemed medically fit to return to work, on the policy ceasing age or at the end of the limited payment term, or death of the employee.

## Disability Support (continued)

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.

**Rehabilitation support:** Where appropriate, Utmost assists claimants in identifying necessary resources to help support them throughout their rehabilitation process, including direction to accredited counselors, 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:** 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:** The Utmost Online Service Centre available 24/7 provides a securely encrypted platform through which HR professionals and members can manage the plans they hold with us.

You will be able to search information at plan and member level and easily download the data you select. Policy records are uploaded each business day.

At the top level, you will gain an overall view of claims and medical underwriting whether in progress or closed. You will also have access to all your plan records with a drill down to benefit details by member or coverage.

Utmost also uses Majesco Claim Vantage software, which has accelerated claims processing resulting in faster decision-making and pay-outs.

<sup>1</sup>Statistics drawn from managing cases of over 400 employees, across multiple companies, during 2019-2020. Actual results will differ from company to company

<https://utmostinternational.com/wp-content/uploads/2024/07/MorganAsh-absence-management-Utmost-03-March-2021-v2-Final.pdf#>

\*When moving contracts, past liabilities and associated reserves remain with the prior insurer.

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