



# UK - Disability Benefits

## Provided through Generali UK, GEB's Network Partner in the United Kingdom

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 market<sup>1</sup> include:

Cancer	24.4%
Mental illness	21.8%
Musculoskeletal	13.7%
Other	13.1%
Neurological	10.0%
Ischaemic Heart Disease	3.7%
Accident	3.5%
Long Covid	3.0%
Cerebrovascular accident	3.0%
Digestive/Gastrointestinal	2.3%
Respiratory	1.9%

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 Products

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

#### 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.

### 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:** Generali UK can support 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;
- 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.

**Early Intervention:** Case managers 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.

- "Day Zero": early intervention programmes providing

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## Disability Products (continued)

**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 Early Intervention and Rehabilitation teams work best when given early opportunities to offer rehabilitation support, for example after 4 weeks of absence or even before absence occurs. This approach is supported with latest data from the Association of British Insurers which demonstrates that if support is accessed by 4 weeks of absence, 80% of individuals return to work within 6 months, whereas if support is accessed from week 12, only 47% return to work within 6 months.<sup>2</sup> 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.

2- source ABI Closing the Evidence Gap June 2023\* <https://www.abi.org.uk/globalassets/files/publications/public/health/abi-closing-the-evidence-gap---how-insurance-supports-good-health-and-productivity.pdf>

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

Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative. The information contained in this document is provided by Assicurazioni Generali S.p.A. - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. GEBDIS/UK\_2025

## Disability Support (continued)

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;
- Cancer support: tailored Health Coaching including physical, emotional, and workplace support. Personal case managers will tailor plans to help the individual employees back to normal life and work, both during and after treatment;

In addition to mental health, MSK and Cancer pathways, bespoke support is also available through our existing best of breed Early Intervention and rehabilitation specialists including:

- Fatigue Management support and interventions; Menopause; Stroke;
- Vocational rehabilitation: Providing recommendations and advice around reasonable adjustments and return to work planning.

**Rehabilitation & Return-to-work:** At claim stage, Case Managers and our network of rehabilitation experts will work with the business and the individual to design a rehabilitation and return-to-work programme whenever 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.

Added Value Support Services (AVSS) to assist employers and employees in achieving a successful return to work. Supportive programmes include:

- Eldercare services: support and guidance for employees caring for elderly relatives (provided through trusted partners including Telus Health and Teladoc Health);
- Employee Assistance Programme (EAP): mental health counselling, financial, legal and work/life balance services (provided through Telus Health);
- Virtual GP: employees can schedule up to 30 min phone or video calls with a UK registered GP at a time that suits them, with same day or next day prescriptions (provided through Teladoc Health);
- Second Medical Opinion service: expert second opinion for individual diagnosed with or struggling to obtain a diagnosis for a serious physical illness or injury or poor mental health (provided through Teladoc Health)

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