



Health Claims Bureau in partnership with MetLife

Supporting employers every step of the way

At MetLife, we believe that effective early intervention is a vital tool provided alongside the Group Income protection cover that we provide. To focus on this you can request access to MetLife's early intervention and rehabilitation services. Working proactively with you we can help support your employees and business, by helping them remain in the workplace or return to work.

MetLife have partnered with Health Claims Bureau ('HCB') to carry out rehabilitation and early intervention support.

HCB are proven industry specialists in early intervention and rehabilitation, and have provided services to insurers for nearly 20 years.

Their expert resources come from a clinical and vocational background and when referred to by MetLife they will begin understanding the specifics of your employee's situation.

HCB will identify what may be required, and will make recommendations, to move absence and health issues to recovery and a return to work.



If you or your employees have any questions or queries at any time during this process please call us on **0800 917 1222**.

When To Make A Referral To Metlife

- Your employee is struggling to remain at work due to an illness or injury
- Your employee is absent from work due to illness or injury
- You are concerned about the general wellbeing of your employee
- Your employee has regular periods of absence

Letting us know and engaging with this service at the earliest possible opportunity often leads to the best outcomes. We suggest that you contact us between weeks 1-4 of absence.

How To Make A Referral



Contact your dedicated claims specialist or the claims team on **0800 917 1222**.



Email **ebclaims@metlife.uk.com** to discuss the case in more detail.

What you and your employee can expect

Once we have spoken with you and referred the case to HCB, the HCB specialist will call you to understand the circumstances of the absence, the impact of this on your business and any concerns you might have.

HCB will then make contact with the employee, initially by phone to arrange a home visit.

With the employee's consent you will receive a report which provides a summary of the visit, including plans and recommendations for a successful return to work. HCB will continue to remain in contact with you and your employee until they return to work. Although HCB do not provide medical treatment, they can help identify where additional treatment is needed and make the appropriate recommendations. In some circumstances MetLife can fund this treatment which will help an employee return to work quicker. The main focus is to ensure that the employee has a safe and sustainable return to work.

During the process we will provide you with regular updates and let you know when HCB have made contact with the employee. In addition, HCB will contact you regarding the progress of the return to work. HCB can also provide guidance on how to support colleagues in the workplace with understanding medical issues and how this can impact the individual.

Working With Your Occupational Health Team

If you have your own Occupational Health provision HCB will always work closely with them to support you and your employee.

As part of the service that we offer we provide specialised assessments such as functional capacity, psychometric and ergonomic assessments to help support the employees return to work.

HCB can also help the business spot and manage difficult conditions and provide advice on how to support these employees.



How Metlife Can Help

- Provide clear support and guidance to you and your employee
- Help overcome barriers to enable the employee to return to work
- Concentrate on what the employee is still able to do
- Provide bespoke return to work plans that are safe and sustainable
- Provide support and guidance on adaptations that can be made, including workplace assessments
- Help identify where an employee might benefit from additional treatment
- The information gained during this referral will help support the claims process and your Claims Specialist will ensure that claim forms are completed at the right time
- If an employee is unable to return to their original role we can also provide support on returning to a part time basis; advice on moving into a different role and retraining

[metlife.co.uk](https://www.metlife.co.uk)

Products and services are offered by MetLife Europe d.a.c. which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand.

MetLife Europe d.a.c. is a private company limited by shares and is registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at Invicta House, Trafalgar Place, Brighton BN1 4FR. Branch registration number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised and regulated by Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

HCB Group is a trading style of Health Claims Bureau Limited (reg. no. 2820780). The Company is registered in England and Wales and has its registered office at Weirbank, Monkey Island Lane, Bray on Thames, Maidenhead, Berkshire, SL6 2ED. Visit Health Claims Bureau at [hcbgroup.co.uk](https://www.hcbgroup.co.uk) for more information.