



# HCB Group 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. Early intervention can support both you and your employees to identify and effectively manage employee needs to enable the best outcome for your business and staff. It enables employees to manage their health and wellbeing, and support them in returning to work in a sustainable way after a period of ill health or injury.

MetLife have partnered with HCB Group ('HCB') to carry out high quality and effective early intervention and rehabilitation support.

HCB are proven industry specialists in early intervention and rehabilitation, and have provided services to insurers and employers for nearly 30 years.

Their expert Case Managers come from a clinical and vocational background and, when referred by MetLife, they will aim to develop a constructive rapport with your employee in order to get to the heart of the situation.

HCB will identify what additional support or resources may be required in each case, and will make recommendations, for both you and your employee, to improve outcomes from poor health and workplace absence with an ultimate goal of recovery and a return to work.

### When to make a referral to MetLife

- Your employee is struggling to remain at work due 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.



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

## How to make a referral



Contact your dedicated Claims Specialist or the Claims team on **0800 917 1222**.

Email [ebclaims@metlife.uk.com](mailto: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 Case Manager 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 an assessment.

With the employee's consent, both you and MetLife will receive a report which provides a summary of the assessment, including plans and recommendations for a successful return to work. The employee can also request to see a copy of the summary. 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 we offer, we provide specialised assessments such as functional capacity, psychometric and ergonomic assessments to help support the employee's 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 on 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.