



EARLY CLAIMS SUBMISSION IS A WIN-WIN

When employers know that an employee will be absent from work for a prolonged period, they should submit a disability claim **as soon as possible**.

11.5%

of claims are submitted after a seven month period versus the recommended period of three or fewer months

50%

chance of returning to work if an employee is on sick leave for longer than six months

17%

reduction in sick leave absence through early intervention

Submitting an early claim can improve the likelihood of the employee returning to his/her normal work routine.

WHY RETURNING TO WORK CAN BE PART OF THE RECOVERY IF HEALTH CONDITIONS PERMIT

 <p>Therapeutic</p>	 <p>Promotes recovery and rehabilitation</p>	 <p>Enables better health outcomes</p>	 <p>Reduces risk of long-term incapacity</p>	 <p>Minimises the harmful physical, mental and social effects of long-term sickness absence</p>
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WHY SUBMIT A CLAIM EARLY?

EMPLOYEE		EMPLOYER	
 <p>Access to treatments/specialists</p>	 <p>Possible return to work</p>	 <p>Skills retention</p>	 <p>Increased productivity</p>
 <p>General physical and mental health boost</p>	 <p>No payment gap</p>	 <p>Better managed workforce</p>	 <p>No late claim rejection</p>

Disability cover policies include various helpful return-to-work strategies, such as rehabilitation programmes and case management services. By submitting claims early, you may prevent an employee from missing out on these benefits when they could be most effective.

Sources: Old Mutual Group Assurance income protection claims submission statistics (2012 – 2015).
Report by the Centre for Economics and Business Research and commissioned by employee benefits provider Unum.



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