



Income Protection Insights

We pay over 2,200 customers income protection benefits every month. These benefits are essential for your employees who have unfortunately found themselves unable to work through either illness or injury. This benefit, as essential as it is, represents only the tip of the iceberg for what we do.

From preventative measures, to early intervention and rehabilitation we aim to be of assistance at every stage of your employees' working life.

Looking back, we thought we would share some of our highlights and activities with you. If you are already a Group Income Protection customer of Irish Life, please feel free to reach out to find out more.

2022 Highlights

2,874
IP claims paid
to customers



Nearly
€57m
paid for IP claims



Average annual
IP benefit
€24,138



Largest annual IP benefit
payable was over
€252,000



Important at any age, nearly

392 IP claims received
were for people age
40 & younger



Average age of
new claimant is

50*

*49 for females & 53 for males



Youngest
claimant

22



years
old

Over

600

people returned
to work

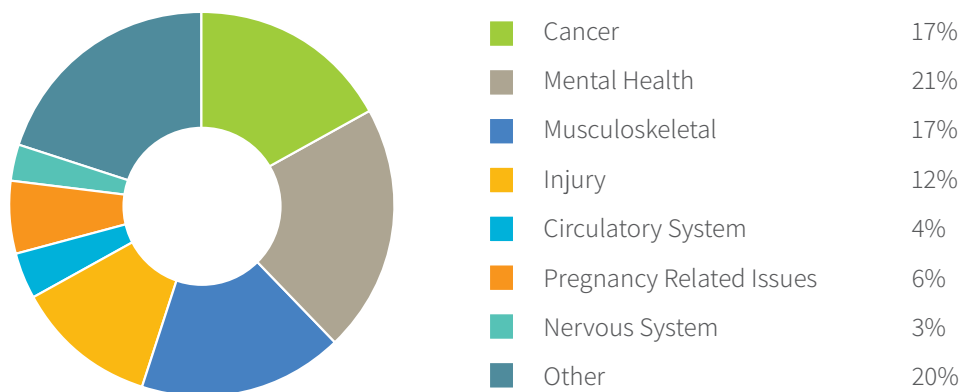


Source: Irish Life Income Protection 2022

Last year we paid income protection to over 2,800 people. Average age for males and females is broadly the same as previous years but we have seen a significant increase in the number of people below the age of 40 who need income protection, showing how important this benefit can be for your employees.

We were delighted over 600 people successfully returned to work in 2022, the highest number in a single year. Many received supports from our expert claims team, nurses, exclusive vocational assistance and our rehabilitation programmes.

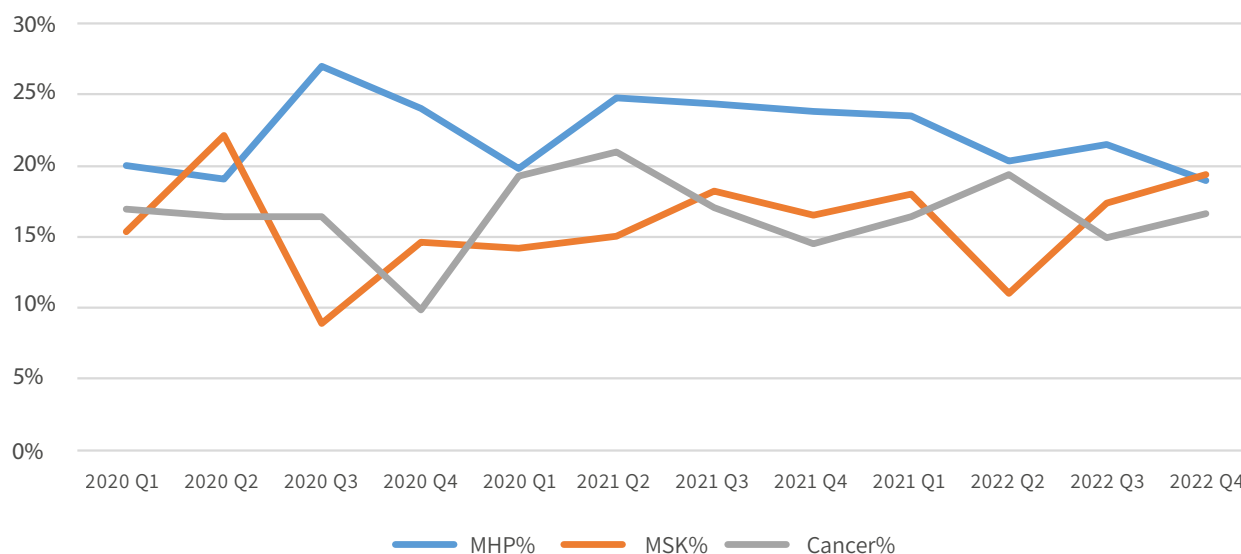
Illness Trends



Our top 3 causes of claim for several years have been mental health problems, musculoskeletal conditions, and cancer, and 2022 proved to be no different. Mental health continues to be the primary cause of claim and a key area of focus for employers, where the emphasis has been on supporting employees back to the post pandemic workplace. There is still lots to be done as mental health problems remains the number one cause of absence (both short term and long term) and deserves continued attention.

The causes of claim changes over time and the impact of the pandemic, reopening of services and transition back to the workplace can be seen here to an extent.

Cause of Claim 2020-2022



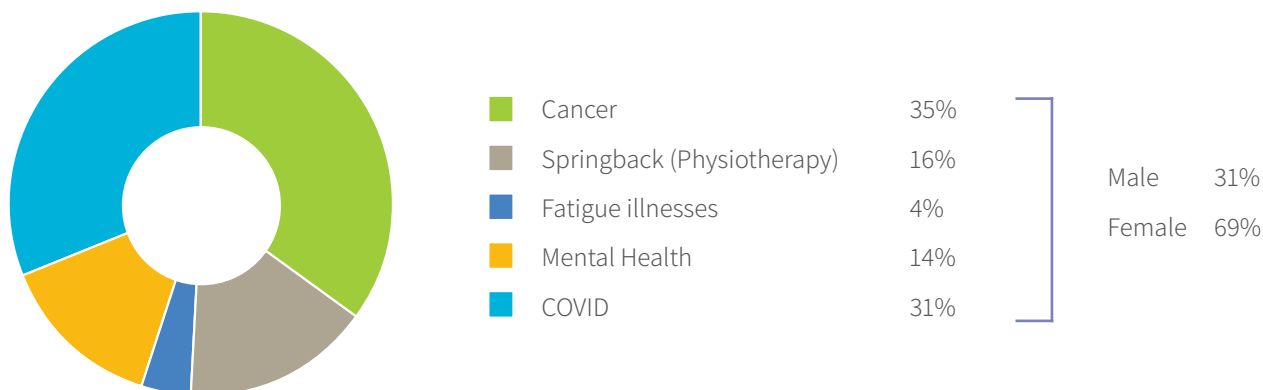
MHP = Mental Health Problems / MSK= Musculoskeletal

It will take some time to fully analyse the impact of the global pandemic, but even at this stage we can see the reductions in both cancer and musculoskeletal claims in 2020 as an immediate knock-on effect of hospitals and workplaces being closed.

One statistic not highlighted here is the volume of COVID claims received. The fact is the numbers of claims where COVID is the primary cause of claim has been slightly lower than what might have been anticipated. What will be more difficult to see is the indirect impacts of COVID on other co-morbid illnesses. We recognised our responsibility to our customers and launched two COVID rehabilitation programmes, which have been helpful to many people, especially through early intervention.

Rehabilitation highlights and trends

Rehabilitation 2022



We have been rehabilitating our customers for almost 30 years, starting out with physiotherapy in the 1990's before expanding to include mental health, cancer, fibromyalgia, acquired brain injuries and more recently COVID. To ensure we get the best rehabilitation support possible, we work with various doctors, hospitals and clinics and build our programmes from the ground up. This diverse approach avoids potential issues of working with a single provider and means we have the flexibility to move with the times and provide what is really needed, when it is needed.

Our rehabilitation consultant is always looking for ways to improve our rehabilitation offering and we shall shortly be launching some new mental health supports for both income protection and early intervention employees.

Traditionally, physiotherapy and Cognitive Behavioural Therapy have been the top two forms of rehabilitation. However, over the past five years, our excellent CanSurvivor programme has consistently topped the charts. In 2021 in particular, just over half of all our rehabilitation referrals were for cancer and this was due to our agile approach being able to adjust and continue to provide face to face treatments where required when other, also excellent, services had to curtail some of their supports during various pandemic restrictions.

CanSurvivor continued to provide excellent support to lots of people in 2022, but we also saw a big take up in our two COVID rehabilitation programmes. These cater for Post COVID Syndrome, or Long COVID, and also for people suffering some after-effects of having COVID but who have not received a formal ongoing medical diagnosis. Our approach is multi-disciplinary taking the considerable possible range of symptoms into account. Even though COVID is no longer a daily news item, and most activities have returned to pre-pandemic ways, it is still very much an ongoing situation. The lack of media exposure and more recent guidelines issued may be contributing to the fact some supports available to sufferers are being taken away. We recognise the ongoing need to continue making these programmes available to our customers and we have no plans to withdraw these supports.

So, what do our rehabilitation participants have to say about us?

“ Communication was good and consistent. I gained a confidence to return to work, that I was being listened to and that there were others feeling like I did and there was a path to recovery.

“ Great support from the Psychologist, Nutritionist, Physiotherapist with good advice from all 3 professionals and excellent communication from the Medical and Administration support staff.

“ Cancer is a very emotional journey, to know that the people in an organisation whose job is to manage a programme such as this, for organisations and people they don't know or get to meet and to do it to such a professional standard – I am in awe and so thankful. Thank you very much for the jobs that you do.

Currently our COVID rehabilitation programmes have a

92%

satisfaction rating amongst participants.

Please see here for more information about our main rehabilitation programmes [here](#)

Career Change and Vocational Assistance

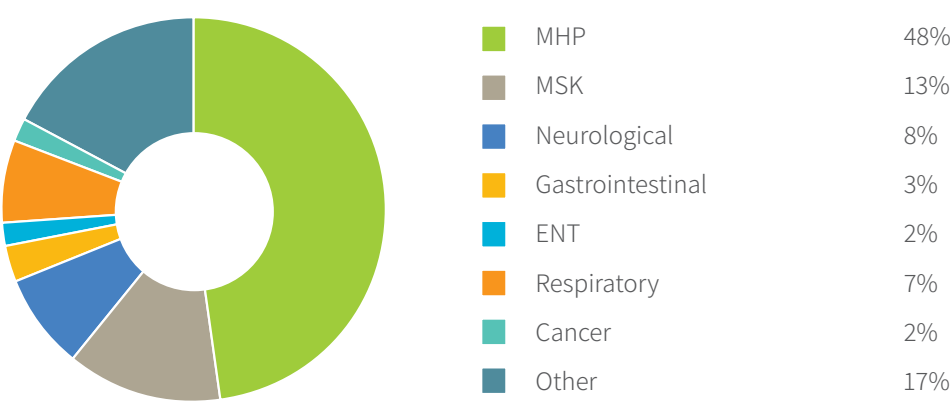
Along with medical rehabilitation we also provide career change training for people who will not be able to return to their original occupations. Like all of our programmes, this is available nationwide.

Irish Life also has an exclusive arrangement with Absence Management Solutions to provide vocational and mediation services in Ireland with Alex Freeman. Alex has worked with lots of our customers helping both the employer and employee overcome challenges, so all parties reach the best possible outcome.

More information about our vocational services can be found [here](#)

Early Intervention

Early Intervention Service Cause of Absense



We run our own internal Early Intervention Service (EIS) with our in-house team of nurses. It is available to all employers with Group Income Protection policies with Irish Life, regardless of size. If you have 10 employees or 10,000 in your company all will receive the same expert nurse support and rehabilitation opportunities. If you have your income protection with Irish Life and are not using EIS, chances are some of your competitors are as we get referrals from almost every industry type including Finance, Pharma, IT, Transport, Manufacturing, Legal, Medical Devices, Communications, Retail, Healthcare, Food, Architecture, Insurance Broking, Social Media etc.

It's no surprise to anyone that mental health problems have been the top cause of absence for cases referred since we launched our Early Intervention Service in 2021. This is followed by musculoskeletal conditions, neurological illness (mainly migraines) and respiratory (COVID). With over 75% of EIS referrals coming from these four causes, the good news is that EIS can be very effective providing support to employees with these conditions.



So how do I get started with Early Intervention?

It's very simple, you just need to use us! As long as you have your Group Income Protection policy with Irish Life you can start using us today. There are no contracts or additional charges for using the service. Our nurses will work directly with your employees, and with their permission will share quality nurse reports and recommendations with you. Over one third of participants receive rehabilitation support and a further third are case managed over a period of time.

Here are some guidelines to get you started:

- You can make referrals anytime within the first **four weeks** of employee's absence.
- If you have a 13-week deferred period, referrals at 2 weeks is best.
- For any potential work-related situations, we suggest waiting at least 2 weeks before you make a referral.
- We operate on the principles of voluntary consent. At the end of the day, we are here to support the employee and therefore if they participate they must do so voluntarily. Once your employee indicates they are happy to proceed, you can make the referral.
- Suitable for cases where you are looking to provide support to the employee, and/or are hoping for a return to work in the near future.
- Conditions such as mental health problems, musculoskeletal conditions, migraines, COVID etc. are likely suitable.
- To make a referral, or to help find out if someone might be suitable please call our nurses directly on 01 562 5106.
- If you don't have time to talk, you can make a referral completing our short referral form [here](#) and send it back to EIS@irishlife.ie

Are all cases suitable?

Not every case is going to be suitable, but most cases we see are. Don't worry if you make a referral that's not suitable. Our nurses will explain why and might still be able to offer you some advice even if we don't get to work directly with the employee. Reasons why a case might not be suitable include:

- You are looking for an opinion on fitness for work. This is not something we provide and your occupational health doctor will be better suited for this.
- The employee's condition may unfortunately continue to deteriorate and therefore they will need the long-term support of an income protection claim. Our nurses main focus is providing support to people on a pathway back to recovery and work.
- The employee has decided they would prefer not to participate. While unfortunate, this is a decision open to any employee and as above, our service will only work with the voluntary consent of each employee.

What do employees think about our early intervention?



“ Nurse provided outstanding support at all stages of this process. I found her to be positive, encouraging and thoroughly professional at all times.

“ The nurse was extremely knowledgeable, compassionate and helpful as she had a full background check done of suitable services that were available to my specific needs and it made everything so much easier for me to open up and didn't add extra burden.

“ I found the service to be exactly what I needed to put my focus in the right direction at a time that I felt stuck, and the help and support I was given was extremely beneficial.

Please feel free to start making referrals today, but if you would prefer an opportunity for your HR Team to discuss and see how EIS will fit into your existing processes beforehand, please contact shane.goggin@irishlife.ie who will be happy to facilitate.

Wellbeing and Prevention

Did you know Irish Life has our own Wellbeing company? Well we do! Irish Life Wellbeing is a health and wellbeing consultancy available to work with your company to help employees lead healthier lives, supporting managers and employees to build a culture where everyone can thrive. All of this is backed by our Scientific Advisory Council. Having our own company enables us to provide a whole range of services looking after all employees and helping prevent illnesses. When things do go wrong however, our expert early intervention, claims services and rehabilitation all have a part to play. We are really with you at every step of the way!

All of our Group Risk customers get complimentary access to our monthly Wellbeing Calendar with specific themes, articles and webinars being made available. If you would like to sign up to our complimentary Wellbeing Calendar you may do so by emailing wellness@irishlife.ie

If you would like to organise a consultation with one of our Wellbeing Consultants to see what supports might be available for your company please reach out to your Account Manager.

Please note that while access to our Wellbeing Calendar is complimentary, there may be costs associated with any additional wellbeing services you decide to implement. Some reports show that for every €1 invested in employee Wellbeing generates a return of €2.20. *A more recent report shows that return on investment for spending on mental health initiatives can be as much as five-fold. ** There are real business reasons therefore to consider investing in employee Wellbeing.

Please note Wellbeing and associated Wellbeing Services are not Regulated Activities.

To learn more about Income Protection, or the various supports we offer please contact:



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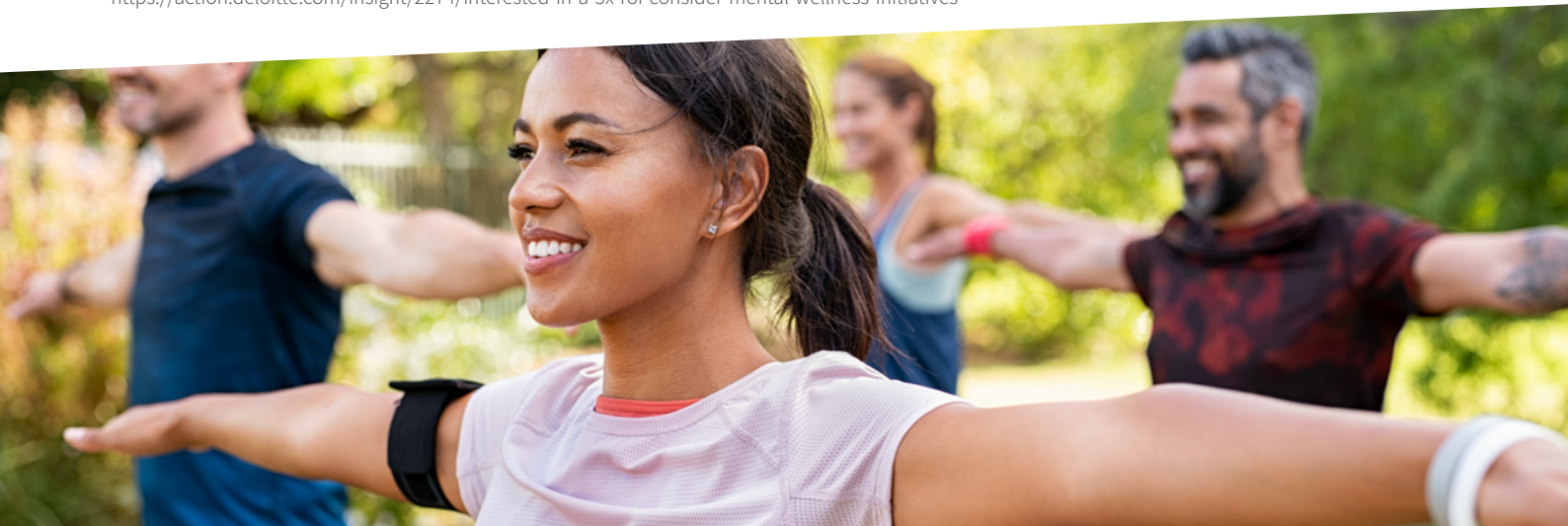
Email: cathal.casey@irishlife.ie

If you are not a group Income Protection customer of Irish Life and would like to discuss taking out cover with us, please contact your insurance broker or Barry Sinnott: cbsalesupport@irishlife.ie



* Why Focusing On Health And Wellbeing Makes Business Sense (engageforsuccess.org)

** <https://action.deloitte.com/insight/2274/interested-in-a-5x-roi-consider-mental-wellness-initiatives>



Contact us

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Email incomeprotection@irishlife.ie
Website www.irishlifeemployersolutions.ie
Write to Irish Life, Irish Life Centre, Lower Abbey Street, Dublin 1.

Irish Life Assurance plc, trading as Irish Life, is regulated by the Central Bank of Ireland.
Irish Life Health dac is regulated by the Central Bank of Ireland.
In the interest of customer service we will monitor calls.
Irish Life Assurance plc, Registered in Ireland number 152576, VAT number 9F55923G.