

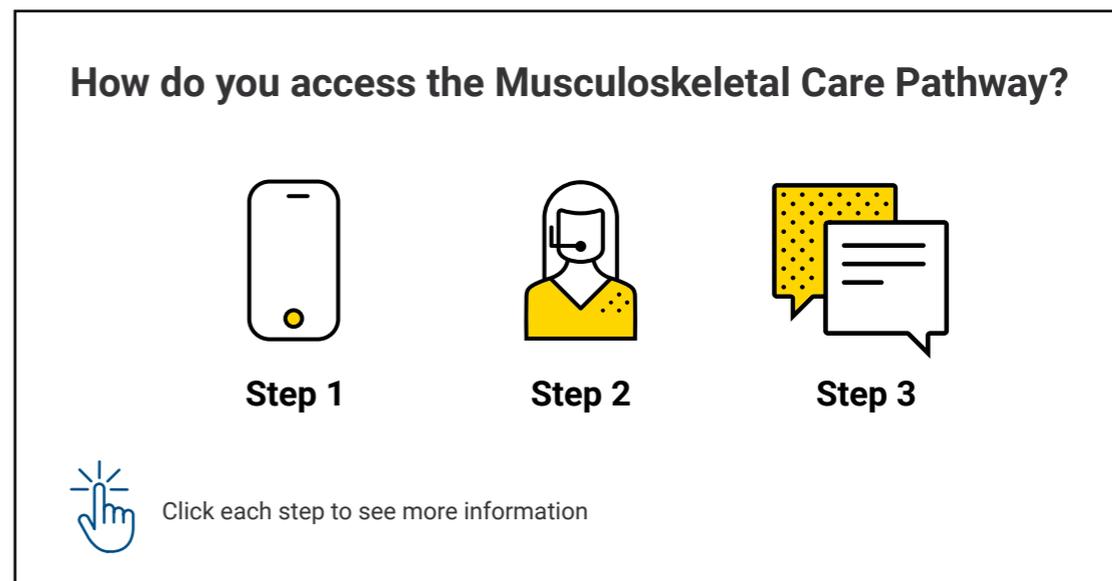
Musculoskeletal Care Pathway

Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

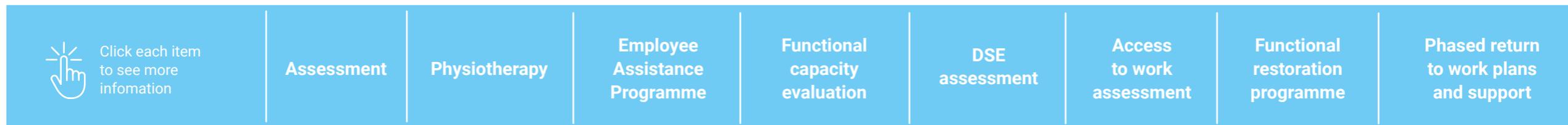
We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.



Support for your business



Support for your employees



How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- [Tools to help you create or update your wellbeing policies](#)
- [Free wellbeing resources that you can signpost your employees to](#)
- [Practical ideas for quick wins and implementation](#)
- [A reminder of the wellbeing services available with our Group Protection products](#)

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

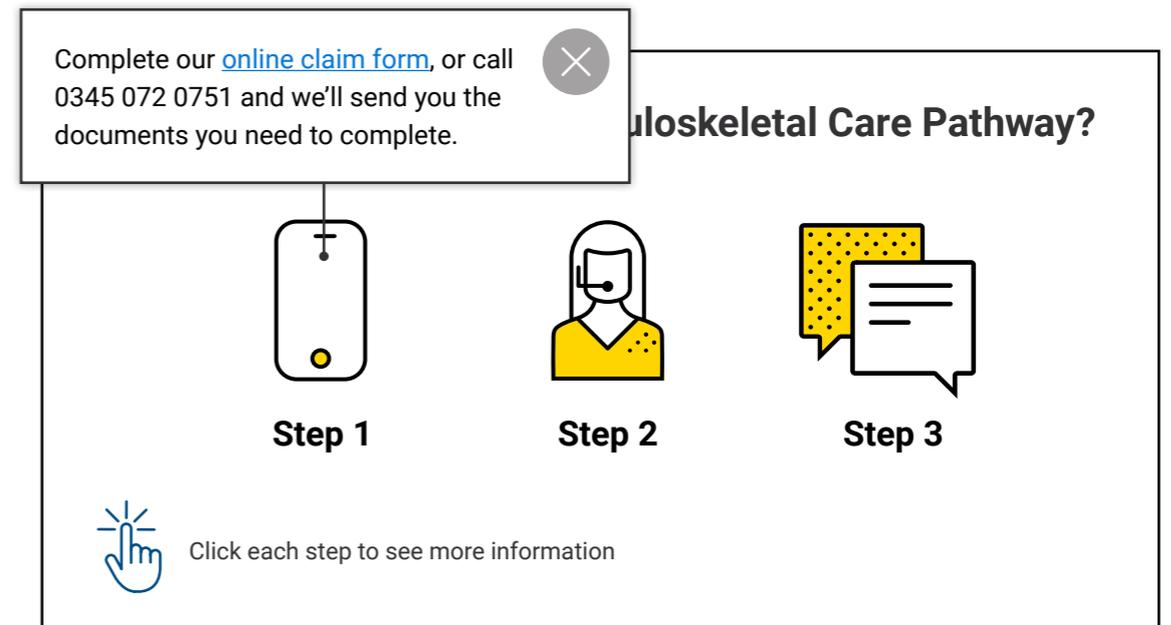
Musculoskeletal Care Pathway

Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.



Support for your business



Support for your employees



How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- Tools to help you create or update your wellbeing policies**
- Free wellbeing resources that you can signpost your employees to**
- Practical ideas for quick wins and implementation**
- A reminder of the wellbeing services available with our Group Protection products**

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

Musculoskeletal Care Pathway

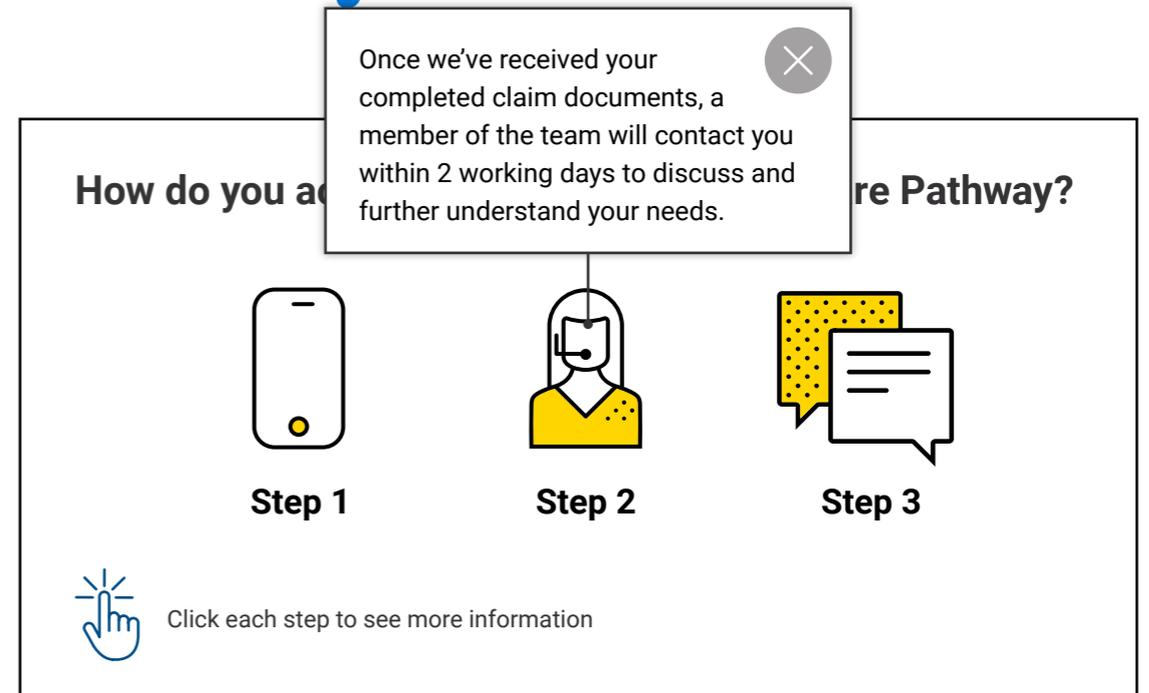


Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.



Support for your business



Support for your employees



How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- **Tools to help you create or update your wellbeing policies**
- **Free wellbeing resources that you can signpost your employees to**
- **Practical ideas for quick wins and implementation**
- **A reminder of the wellbeing services available with our Group Protection products**

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

For more information, please visit legalandgeneral.com/be-well

BH2858 5/22

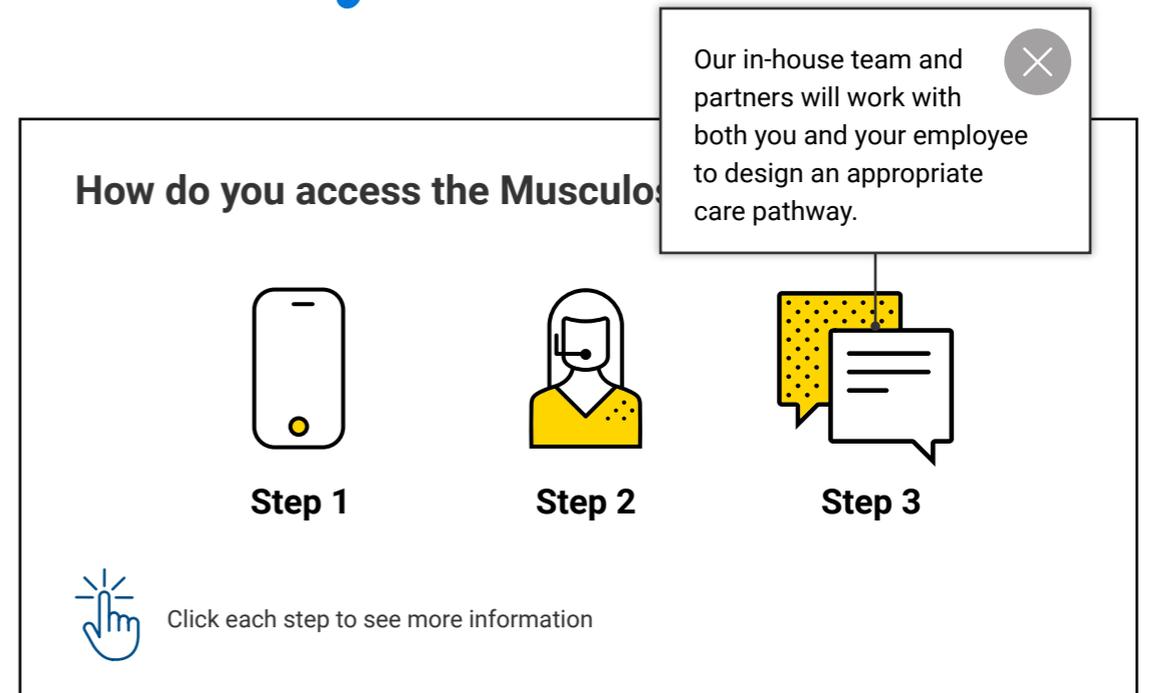
Musculoskeletal Care Pathway

Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

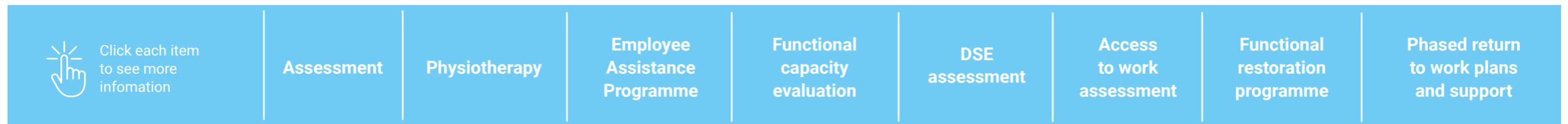
We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.



Support for your business



Support for your employees



How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- [Tools to help you create or update your wellbeing policies](#)
- [Free wellbeing resources that you can signpost your employees to](#)
- [Practical ideas for quick wins and implementation](#)
- [A reminder of the wellbeing services available with our Group Protection products](#)

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

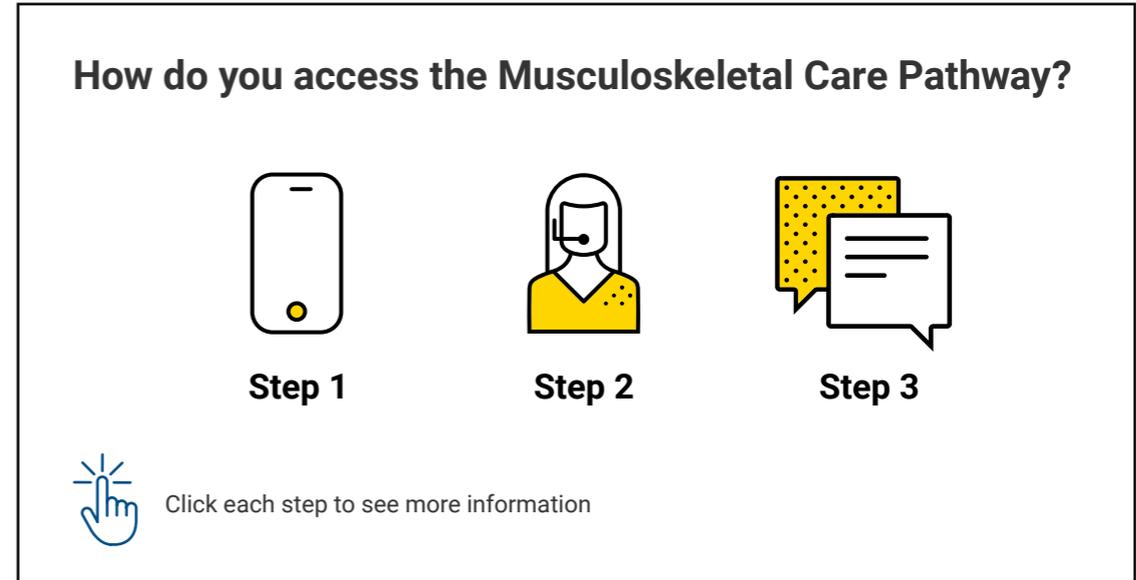
Musculoskeletal Care Pathway

Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of conditions and injuries that affect the joints, bones, muscles and connective tissue, such as osteoarthritis, rheumatoid arthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, you can build in systems for early reporting of symptoms. We place the employee at the heart of the process. An assessment, to establish what can be done, is the first step. Our Musculoskeletal Care Pathway makes accessing the right support and treatment a return to work plan.

The Employee Assistance Programme (EAP) delivers comprehensive, 24/7 guidance for issues including mental health, legal and financial. The programme can also provide up to eight sessions of structured counselling for each employee through Health Assured.



Support for your business



Support for your employees



How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- [Tools to help you create or update your wellbeing policies](#)
- [Free wellbeing resources that you can signpost your employees to](#)
- [Practical ideas for quick wins and implementation](#)
- [A reminder of the wellbeing services available with our Group Protection products](#)

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

Musculoskeletal Care Pathway

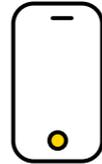
Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers and build in systems for early reporting of symptoms, proper treatment. We place the employee at the heart of our approach. If an employee has an assessment, to establish what care pathway would be most beneficial. Our Care Pathway makes accessing the right resources quick and easy to return to work plan.

When the assessment indicates a clinical need, our Clinical Team can refer your employee for physiotherapy or rehabilitation through the appropriate third party provider. Our clinicians will keep you informed.

How do you access the Musculoskeletal Care Pathway?



Step 1



Step 2



Step 3

 Click each step to see more information

Support for your business

 Click each item to see more information

Employee Assistance Programme

Referrals and keeping the employer informed

Contacts for help and signposting

Awareness materials

Employer visits and reasonable adjustment discussions

Return to work plans

Support for your employees

 Click each item to see more information

Assessment

Physiotherapy

Employee Assistance Programme

Functional capacity evaluation

DSE assessment

Access to work assessment

Functional restoration programme

Phased return to work plans and support

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- [Tools to help you create or update your wellbeing policies](#)
- [Free wellbeing resources that you can signpost your employees to](#)
- [Practical ideas for quick wins and implementation](#)
- [A reminder of the wellbeing services available with our Group Protection products](#)

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

Musculoskeletal Care Pathway

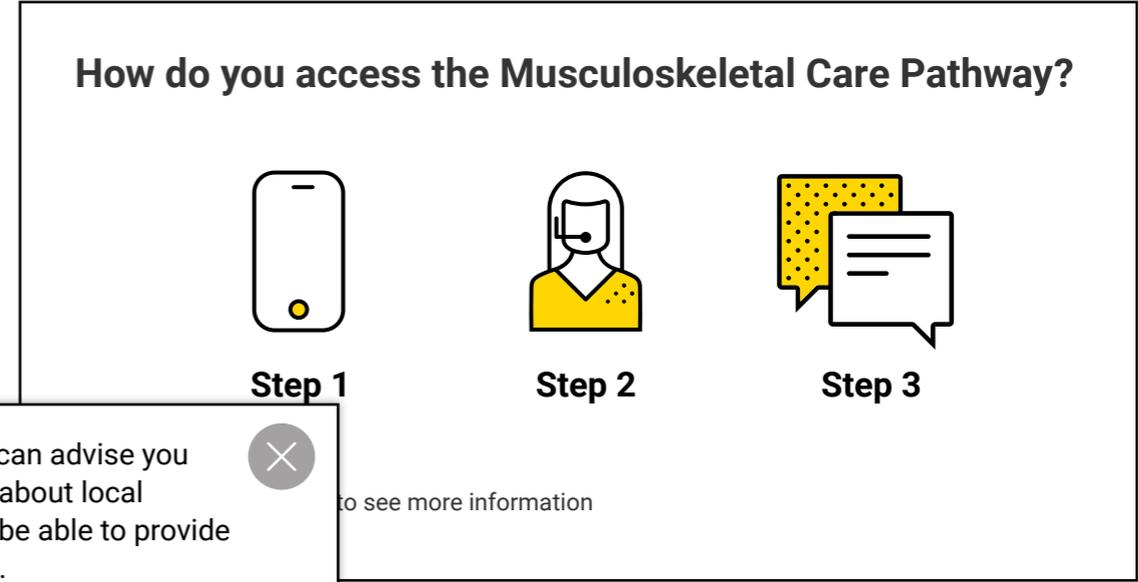


Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team will conduct an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a return to work plan.



Support for your business

Click each item to see more information	Employee Assistance Programme	Referrals and keeping the employer informed	Contacts for help and signposting	Awareness materials	Employer visits and reasonable adjustment discussions	Return to work plans
---	-------------------------------	---	-----------------------------------	---------------------	---	----------------------

Support for your employees

Click each item to see more information	Assessment	Physiotherapy	Employee Assistance Programme	Functional capacity evaluation	DSE assessment	Access to work assessment	Functional restoration programme	Phased return to work plans and support
---	------------	---------------	-------------------------------	--------------------------------	----------------	---------------------------	----------------------------------	---

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- **Tools to help you create or update your wellbeing policies**
- **Free wellbeing resources that you can signpost your employees to**
- **Practical ideas for quick wins and implementation**
- **A reminder of the wellbeing services available with our Group Protection products**

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

For more information, please visit legalandgeneral.com/be-well

BH2858 5/22

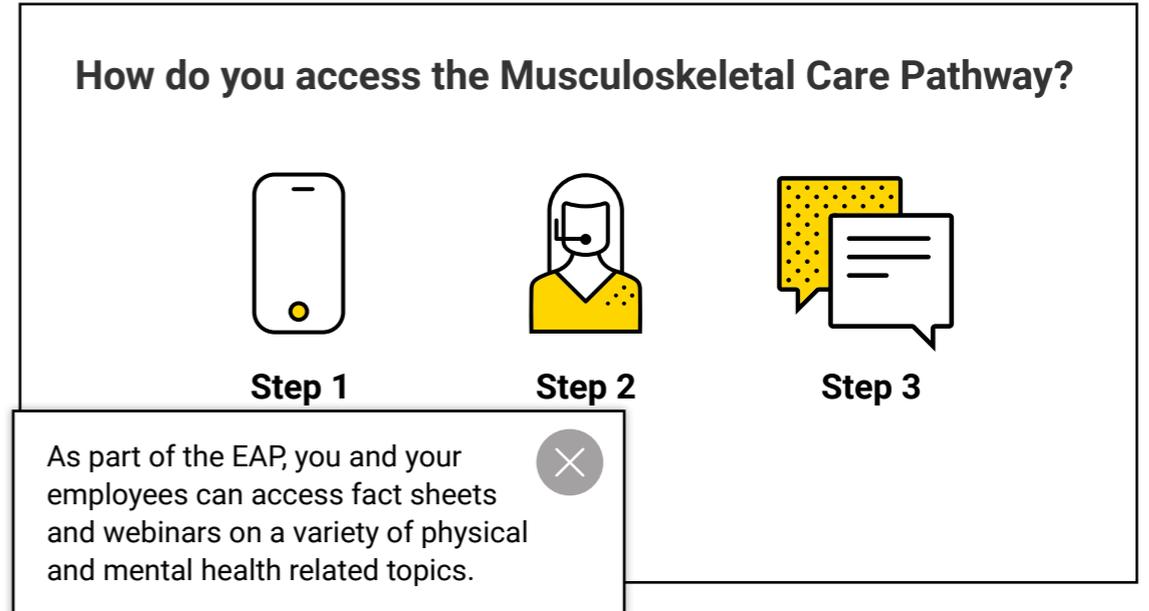
Musculoskeletal Care Pathway

Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.



Support for your business

 Click each item to see more information	Employee Assistance Programme	Referrals and keeping the employer informed	Contacts for help and signposting	Awareness materials	Employer visits and reasonable adjustment discussions	Return to work plans
---	-------------------------------	---	-----------------------------------	---------------------	---	----------------------

Support for your employees

 Click each item to see more information	Assessment	Physiotherapy	Employee Assistance Programme	Functional capacity evaluation	DSE assessment	Access to work assessment	Functional restoration programme	Phased return to work plans and support
---	------------	---------------	-------------------------------	--------------------------------	----------------	---------------------------	----------------------------------	---

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- **Tools to help you create or update your wellbeing policies**
- **Free wellbeing resources that you can signpost your employees to**
- **Practical ideas for quick wins and implementation**
- **A reminder of the wellbeing services available with our Group Protection products**

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

Musculoskeletal Care Pathway

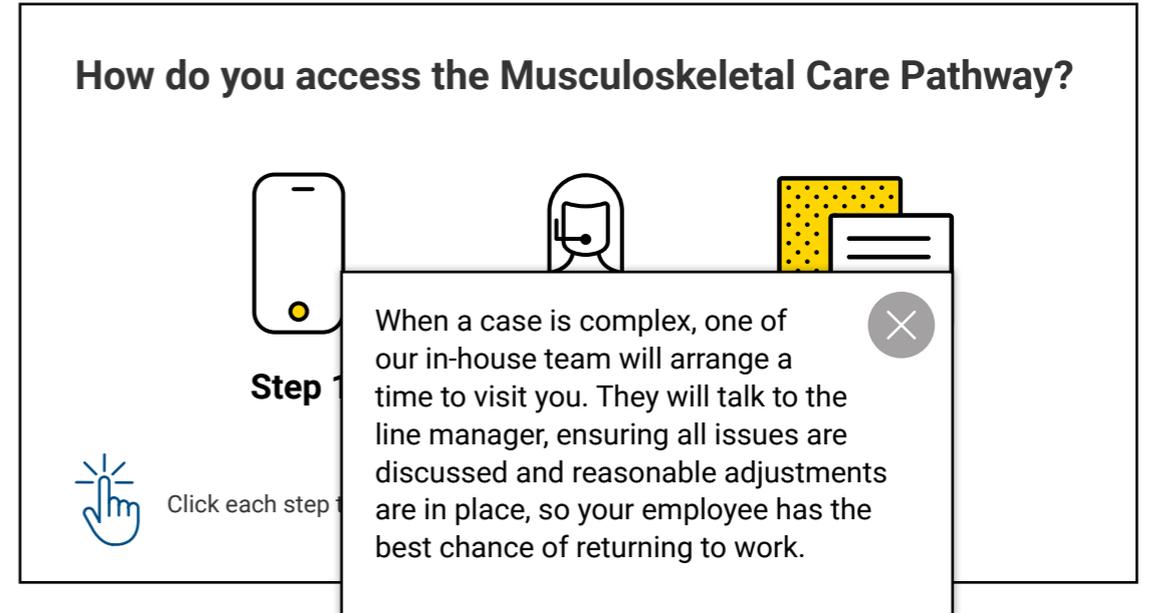
Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.

How do you access the Musculoskeletal Care Pathway?



Step 1

Click each step

When a case is complex, one of our in-house team will arrange a time to visit you. They will talk to the line manager, ensuring all issues are discussed and reasonable adjustments are in place, so your employee has the best chance of returning to work.

Support for your business



Click each item to see more information

Employee Assistance Programme	Referrals and keeping the employer informed	Contacts for help and signposting	Awareness materials	Employer visits and reasonable adjustment discussions	Return to work plans
-------------------------------	---	-----------------------------------	---------------------	---	----------------------

Support for your employees



Click each item to see more information

Assessment	Physiotherapy	Employee Assistance Programme	Functional capacity evaluation	DSE assessment	Access to work assessment	Functional restoration programme	Phased return to work plans and support
------------	---------------	-------------------------------	--------------------------------	----------------	---------------------------	----------------------------------	---

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- **Tools to help you create or update your wellbeing policies**
- **Free wellbeing resources that you can signpost your employees to**
- **Practical ideas for quick wins and implementation**
- **A reminder of the wellbeing services available with our Group Protection products**

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

Musculoskeletal Care Pathway



Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.

How do you access the Musculoskeletal Care Pathway?



Step 1



 Click each step to see more information

✕

Our in-house team of clinicians will work with each employee to create a bespoke return to work plan that's tailored to their individual needs. This means they'll receive continuity of our expert care, while reducing the workload of your busy HR department.

Support for your business

 Click each item to see more information

Employee Assistance Programme

Referrals and keeping the employer informed

Contacts for help and signposting

Awareness materials

Employer visits and reasonable adjustment discussions

Return to work plans

Support for your employees

 Click each item to see more information

Assessment

Physiotherapy

Employee Assistance Programme

Functional capacity evaluation

DSE assessment

Access to work assessment

Functional restoration programme

Phased return to work plans and support

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- [Tools to help you create or update your wellbeing policies](#)
- [Free wellbeing resources that you can signpost your employees to](#)
- [Practical ideas for quick wins and implementation](#)
- [A reminder of the wellbeing services available with our Group Protection products](#)

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

Musculoskeletal Care Pathway

Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.

How do you access the Musculoskeletal Care Pathway?



Step 1



Step 2



Step 3

 Click each step to see more information



Click each item to see more information

Support

Our clinicians will carry out an assessment with your employee to understand their current state of health. Based on our findings, they will put together the most beneficial and appropriate care pathway.

Referrals and keeping the employer informed

Contacts for help and signposting

Awareness materials

Employer visits and reasonable adjustment discussions

Return to work plans

Support for your employees



Click each item to see more information

Assessment

Physiotherapy

Employee Assistance Programme

Functional capacity evaluation

DSE assessment

Access to work assessment

Functional restoration programme

Phased return to work plans and support

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- [Tools to help you create or update your wellbeing policies](#)
- [Free wellbeing resources that you can signpost your employees to](#)
- [Practical ideas for quick wins and implementation](#)
- [A reminder of the wellbeing services available with our Group Protection products](#)

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

Musculoskeletal Care Pathway



Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.

How do you access the Musculoskeletal Care Pathway?



Step 1



Step 2



Step 3

 Click each step to see more information

Support for your business



Click each item to see more information

If a clinical need is identified during assessment, the employee will be referred for physiotherapy from our third-party provider.

and keeping
er informed

Contacts for help
and signposting

Awareness
materials

Employer visits and
reasonable adjustment
discussions

Return to
work plans

Support for your employees



Click each item to see more information

Assessment

Physiotherapy

Employee
Assistance
Programme

Functional
capacity
evaluation

DSE
assessment

Access
to work
assessment

Functional
restoration
programme

Phased return
to work plans
and support

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- [Tools to help you create or update your wellbeing policies](#)
- [Free wellbeing resources that you can signpost your employees to](#)
- [Practical ideas for quick wins and implementation](#)
- [A reminder of the wellbeing services available with our Group Protection products](#)

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

For more information, please visit legalandgeneral.com/be-well

BH2858 5/22

Musculoskeletal Care Pathway



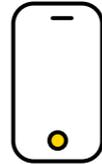
Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.

How do you access the Musculoskeletal Care Pathway?



Step 1



Step 2



Step 3

 Click each step to see more information

Support for your business

 Click each item to see more information

Employee Assistance Programme

Contacts for help and signposting

Awareness materials

Employer visits and reasonable adjustment discussions

Return to work plans

The Employee Assistance Programme delivers comprehensive, 24/7 guidance for issues including mental health, legal and financial. The programme can also provide up to eight sessions of structured counselling for each employee.

Support for your employees

 Click each item to see more information

Assessment

Physiotherapy

Employee Assistance Programme

Functional capacity evaluation

DSE assessment

Access to work assessment

Functional restoration programme

Phased return to work plans and support

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- Tools to help you create or update your wellbeing policies**
- Free wellbeing resources that you can signpost your employees to**
- Practical ideas for quick wins and implementation**
- A reminder of the wellbeing services available with our Group Protection products**

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

Musculoskeletal Care Pathway



Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.

How do you access the Musculoskeletal Care Pathway?



Step 1



Step 2



Step 3

 Click each step to see more information

Our third party provider will carry out a functional capacity evaluation, (FCE) to assess the employee's capacity to perform work activities related to their role. The FCE process compares the employee's health status, body functions and structures to the demands of their job and work environment.

Support for your business

 Click each item to see more information

Employee Assistance Programme

Refer the employee

Awareness materials

Employer visits and reasonable adjustment discussions

Return to work plans

Support for your employees

 Click each item to see more information

Assessment

Physiotherapy

Employee Assistance Programme

Functional capacity evaluation

DSE assessment

Access to work assessment

Functional restoration programme

Phased return to work plans and support

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- [Tools to help you create or update your wellbeing policies](#)
- [Free wellbeing resources that you can signpost your employees to](#)
- [Practical ideas for quick wins and implementation](#)
- [A reminder of the wellbeing services available with our Group Protection products](#)

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

Musculoskeletal Care Pathway

Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.

How do you access the Musculoskeletal Care Pathway?



Step 1



Step 2



Step 3

 Click each step to see more information

Support for your business

 Click each item to see more information

Employee Assistance Programme

Referrals and keeping the employer informed

A Display Screen Equipment evaluation assesses the way individuals use computers and display screens at work. Each of the employee's workstations should be assessed, and the risks diminished as much as is practical to prevent harm.

Employer visits and reasonable adjustment discussions

Return to work plans

Support for your employees

 Click each item to see more information

Assessment

Physiotherapy

Employee Assistance Programme

Functional capacity evaluation

DSE assessment

Access to work assessment

Functional restoration programme

Phased return to work plans and support

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- Tools to help you create or update your wellbeing policies**
- Free wellbeing resources that you can signpost your employees to**
- Practical ideas for quick wins and implementation**
- A reminder of the wellbeing services available with our Group Protection products**

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

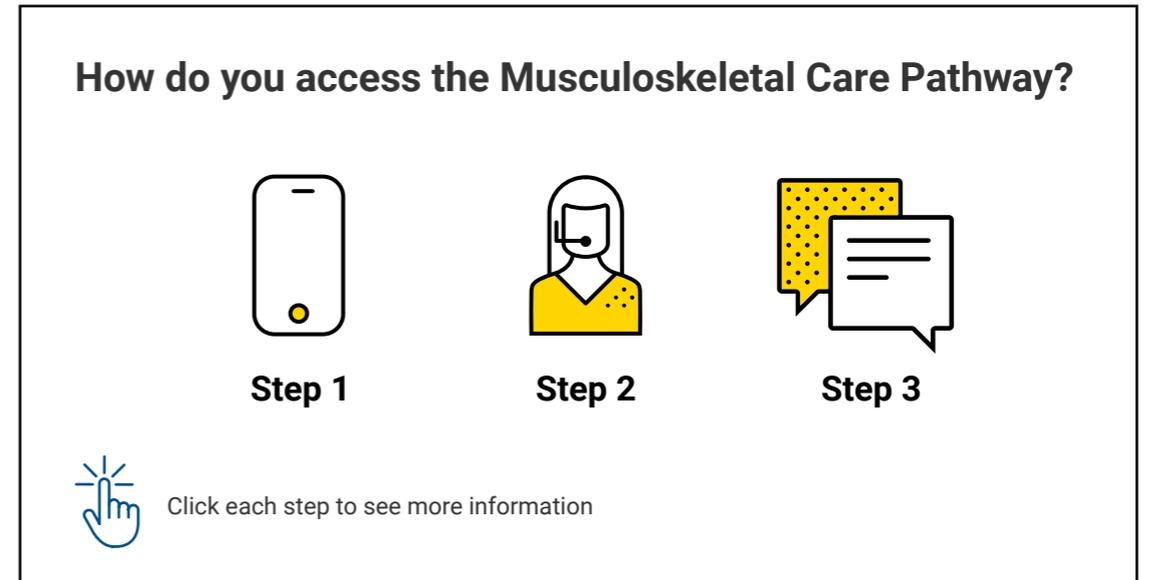
Musculoskeletal Care Pathway

Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

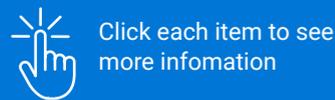
[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.



Support for your business



Employee Assistance Programme

Referrals and keeping the employer informed

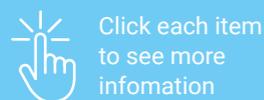
Contacts for help and signposting

and ment

Return to work plans

Support from the access to work service covers a wide range of interventions, beyond reasonable adjustments associated with overcoming disability related barriers. These packages are agreed on an individual basis.

Support for your employees



Assessment

Physiotherapy

Employee Assistance Programme

Functional capacity evaluation

DSE assessment

Access to work assessment

Functional restoration programme

Phased return to work plans and support

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- [Tools to help you create or update your wellbeing policies](#)
- [Free wellbeing resources that you can signpost your employees to](#)
- [Practical ideas for quick wins and implementation](#)
- [A reminder of the wellbeing services available with our Group Protection products](#)

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

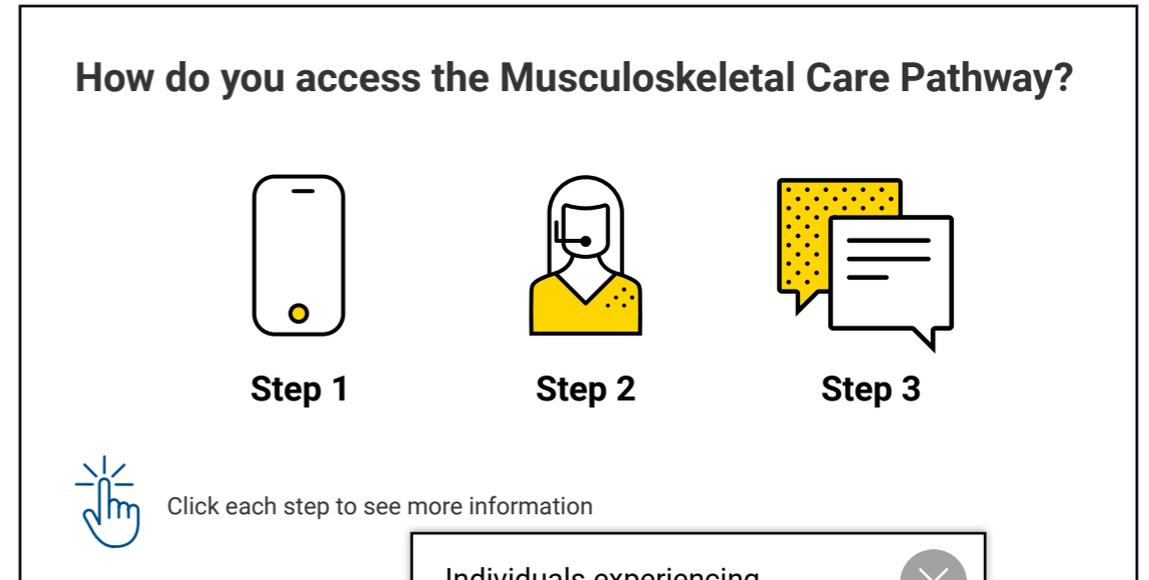
Musculoskeletal Care Pathway

Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.



Individuals experiencing persistent pain and/or fatigue can be referred to receive support from our third-party providers, as appropriate. They will receive help to become experts at managing their situation. The aim is to help improve their function and quality of life, while enabling them to return to work.

Support for your business



Support for your employees



How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- **Tools to help you create or update your wellbeing policies**
- **Free wellbeing resources that you can signpost your employees to**
- **Practical ideas for quick wins and implementation**
- **A reminder of the wellbeing services available with our Group Protection products**

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.

Musculoskeletal Care Pathway



Helping our Group Income Protection customer's employees access the right support and treatment during musculoskeletal diagnosis and recovery

[Musculoskeletal conditions continue to be a leading cause of sickness absence in the UK for men and women.](#)

The term 'musculoskeletal disorders' (MSDs) covers a broad range of disorders and injuries that affect the joints, bones, muscles and connective tissue. MSDs include rheumatoid arthritis, osteoarthritis, ankylosing spondylitis and lower back pain. While you cannot prevent all MSDs, it is very important you minimise risks for workers, and build in systems for early reporting of symptoms, proper treatment and suitable rehabilitation.

We place the employee at the heart of our approach. If an employee needs help, our clinical team can carry out an assessment, to establish what care pathway would be most beneficial and appropriate. Our Musculoskeletal Care Pathway makes accessing the right resources quick and easy, from physiotherapy to creating a tailored return to work plan.

How do you access the Musculoskeletal Care Pathway?



Step 1



Step 2



Step 3

 Click each step to see more information

Support for your business



Click each item to see more information

Employee Assistance Programme

Referrals and keeping the employer informed

Contacts for help and signposting

Awareness materials

Employee resources

Our in-house team of clinicians will work with you and your employee personally, to create a bespoke return to work plan. It'll be tailored to individual needs and could include a phased return if appropriate.

Support for your employees



Click each item to see more information

Assessment

Physiotherapy

Employee Assistance Programme

Functional capacity evaluation

DSE assessment

Access to work assessment

Functional restoration programme

Phased return to work plans and support

How we're supporting workplace wellbeing

Be Well Hub

Available to all employers, our Be well hub provides access to a range wellbeing resources designed to help you actively manage your employees' wellbeing. Under each of the physical, financial, social and mental health pillars of wellbeing, you'll find:

- [Tools to help you create or update your wellbeing policies](#)
- [Free wellbeing resources that you can signpost your employees to](#)
- [Practical ideas for quick wins and implementation](#)
- [A reminder of the wellbeing services available with our Group Protection products](#)

Please contact us for more details about what we can cover, the support we can provide and how we assess claims.