

Income Protection A Guide to Claims for Members

Irish Life Corporate Business



Irish Life

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First Class Providers of
Income Protection

An income if you cannot work
as a result of illness or injury.

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Income Protection provides you with a regular income, which is paid out if you cannot work due to an illness or injury. These income payments replace some of your earned income, they bridge the gap between social welfare entitlements and the income you require to maintain a reasonable standard of living when you are ill or injured. Income Protection is a valuable benefit provided by your employer.



Irish Life is dedicated to providing all its customers with excellent service – this booklet forms part of that commitment. It contains essential information concerning Irish Life's benefit application documentation, our assessment and review processes - in fact, all the necessary information you require in connection with a claim.

It is important to note that the Income Protection scheme is a contract between your employer and Irish Life. Your employer has paid all premiums. It is therefore your employer's decision whether or not a claim is submitted in your respect and Irish Life will only communicate its decisions to your employer. The conditions of the scheme, as outlined in this booklet, are subject in all respects to the provisions of the Master Policy which has been issued to your employer.

A copy of the Policy may be viewed by prior arrangement with your employer.

We want to pay genuine Income Protection claims. We make every effort to pay claims quickly and on time, however, we also need

to protect the interests of our policyholders and our shareholders against the possibility of fraudulent claims. We must therefore investigate each claim thoroughly at the outset and continue to monitor the claim on an ongoing basis.

About Irish Life

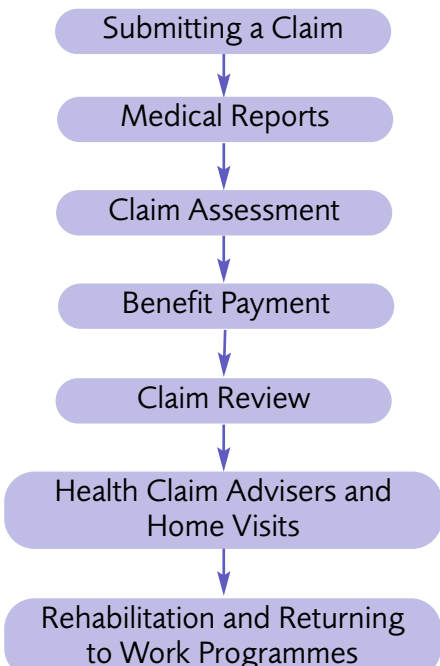
Irish Life is the leading provider of Income Protection in Ireland. We currently provide insurance to over 275,000 people covering a wide range of occupations. Irish Life pays disability payments worth over €49m to over 2,200 people each year.

(Source: Irish Life Corporate Business)

Our Income Protection goes a lot further

After a serious illness or accident, many people are unable to adjust to their changed circumstances without the benefit of supportive advice and assistance. Because of this, Irish Life's Income Protection goes much further than simply paying benefits. Irish Life believe in the formation and maintenance of long term relationships with the income protection claimant - this relationship spans from managing genuine claims efficiently, to offering rehabilitation and retraining possibilities and also trained help and advice. All these services are offered to you with the objective of restoring physical, mental, social and occupational capability as quickly and as fully as possible.

These are typical steps of a claim:



Income Protection payment begins once a predetermined period ("the deferred period") has passed after the start of your absence from work. The deferred period is usually a continuous 13, 26 or 52 weeks, but this may differ according to the specific terms of the policy.

Employees who qualify under the scheme will be paid under the terms of the policy until:

- they resume work
- they are fit enough to return to work
- their employment ceases
- the expiry date of payment
- retirement
- death

whichever is the earlier.

The benefit may also cease if you take up an alternative occupation.

Benefits under the scheme may escalate in the course of payment on the anniversary date of the date when the payment started. Payments may increase then by an agreed percentage subject to a maximum of the Consumer Price Index (CPI) in the preceding twelve months. The scheme will also provide a proportionate benefit for you if you resume work on a part-time basis or undertake an alternative occupation at reduced earnings (see page 17 for details).

It is important that you are aware that although Income Protection is a valuable benefit, it is not a pension. The scheme is specifically designed to provide adequate financial protection, but not to be so beneficial to employees that they have no financial incentive to return to work once they are capable of doing so.

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submitting
a claim

You and your employer need to complete a number of forms in order to submit a claim to Irish Life:

- **Claim Form**

Your employer will ask you to complete a Claim Form. This form is designed to gather initial information on the cause of disability and to provide your consent to obtain the necessary information to process the claim.

- **Medical Certificate**

Your employer will also give you a Medical Certificate to be completed by your General Practitioner or Specialist. You should take this form to your General Practitioner or Specialist for completion. You need to cover the cost of completion of the Medical Certificate.



It is very important that all documentation is correctly completed. Please ensure the Claim Form is signed and dated and that all the questions have been answered in full. Any omissions may cause unnecessary delays while documents are returned for completion.

- **Birth Certificate**

Your original Birth Certificate or an alternative proof of age (Driver's Licence/Passport) needs to be submitted. A copy will be taken and we will return the original to you as soon as possible.

- **Employment Information Form**

Your employer needs to complete an Employment Information Form which provides basic information concerning your employment status, your salary, social welfare benefits together with information regarding any employer's liability or third party claims. Your employer also needs to submit a detailed job description in your respect.

Check that you have fully completed the necessary forms. These documents should then be returned to your employer who will in turn pass them on to Irish Life for assessment. If copies of any hospital/specialist reports are available, they should also be submitted as they may speed up the processing of the claim.

Do not send short GP Certificates

Throughout the duration of the claim, please do not send routine medical certificates issued by your General Practitioner to Irish Life, as these are not used when assessing a claim. They should be sent to your employer in the normal way if required.

When to make your claim

If you delay in completing the claim form or in having your doctor complete the Medical Certificate, you might miss the expiry date of the deferred period. The later the claim is submitted, the more difficult it is for Irish Life to collate medical evidence in retrospect. We would like to stress that it is important that we are informed in good time.

Where claim forms are submitted late i.e. after the expiry of the deferred period, Irish Life may only be in a position to pay a claim from the date of receipt of the forms. In some cases it may not be possible to consider a claim at all if there is a lengthy delay involved.



Don't miss out by delaying! It is vitally important claim forms are submitted on time.

Processing your claim once full benefit application documentation is received

When we have received your benefit application documentation from your employer, a Claims Assessor will then proceed to assess the report from the General Practitioner/Specialist and obtain any additional medical evidence we need to verify the claim.

Health Claims Advisor

The Claims Assessor may ask the Health Claims Advisor (Page 22) to visit you by appointment at this stage to gain a better understanding of your condition and circumstances. Any subsequent report will be treated as confidential and will be seen only by Irish Life and its Medical Officers.



These home visits do not form part of the medical assessment of the claim and will not delay a decision if all the medical evidence has been received.

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medical
reports

Obtaining medical evidence

If the Medical Certificate is completed by your General Practitioner and you are also under the specialist care of a Consultant, we will usually request the Consultant to provide us with full detailed information from your case notes. In most cases a medical examination will also be required.

The need for an examination by a Consultant of our choice

This will be carried out by an appropriate independent specialist of Irish Life's choice, who has not previously treated you. The need for such an examination should not be interpreted as cause for concern - it is simply another element in the process of obtaining independent information to assess the extent of any disability.

Arranging a Medical Examination

Certain aspects must be taken into account when arranging a Medical Examination:

- **The Specialist** - the appropriate Specialist has to be found.
- **The location** - we want to arrange the examination as near as possible to where you live.
- **Obtaining appointments** - this can be difficult but should rarely delay the claim where claim forms have been submitted

on time. However, it may lead to an examination some distance from your home.

Minimising delays

Unfortunately most delays occur following the requests for medical information have been sent. We allow three weeks from the despatch of the requests before we start 'chasing' the information and we continue to do so at regular intervals until it is received.



Delays can be considerably reduced if you also telephone your General Practitioner or Consultant. This step is entirely optional and should only be done after you have checked with your employer as to the current status of the claim.

Any other queries regarding the progress of your claim should also be directed to your employer.

Once we receive all the information, we immediately pass it to our Claims Assessors. Usually, at this stage, there will be sufficient medical evidence for us to make a decision on the claim.

However, this is not always the case - the information can be very brief and in such cases, further clarification may be requested from the General Practitioner or the Consultant. In some cases, we may request a copy of your medical records if they are relevant to the application for benefit.

Payment for Specialist Reports

Irish Life will pay for further GP Reports and the Examination Report and will also pay reasonable travel expenses on production of the appropriate receipts in respect of attendance for a Medical Examination. By this we mean bus or train fares or a contribution towards petrol expenses. We are unable to pay food or overnight accommodation expenses.

Confidentiality

All medical reports are obtained for the benefit of our Chief Medical Officer and are treated as strictly private and confidential.

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claim

assessment

All factors are taken into account

When assessing the claim, the Assessor will look at all the medical evidence received and any Health Claims Advisor report, as well as considering your occupation (the occupation you were performing immediately prior to disability) and the policy terms and conditions. Our Chief Medical Officer will also often be consulted.

Functional disability

The Assessor will use the information gathered to determine the extent to which you are unable to perform the material and substantial duties of your occupation - in other words, the extent of functional disability. It is important to note that diagnosis of a condition does not in itself necessarily always denote functional disability.

The claim decision

At this stage a decision is made either to admit or decline the claim. We will immediately inform your employer in writing. If the claim is admitted, we have accepted liability and will pay the claim.



Your employer will inform you of this decision and will make the necessary arrangements to pass on the benefit to you through the normal payroll system.

Payment for a stated period

Sometimes it is clear from the information received that full recovery and return to work can be anticipated within a short period. In these cases your employer will be notified that our liability is accepted for this limited period only, after which the benefit payments will cease. Should you return to work earlier than this we will agree the necessary adjustments with your employer.

Declined claims

If the claim is declined, the letter to your employer will indicate the reasons behind the decision. Our Chief Medical Officer may also write to your General Practitioner, if requested to do so, explaining, with further medical detail, the reasons behind the decision.

There is an appeals process (see page 21) and any appeal must be submitted with supporting evidence, within 3 months of the decision.

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benefit
payment

The first benefit payment

The benefit is always paid to the employer monthly in arrears. Sometimes, due to various factors (such as delays in receiving medical evidence) the decision to admit the claim may not be made until after the payment was due to commence.

Subsequent payments

Subsequently, payments will be made to your employer on the monthly due date.

For how long will the benefit be paid?

The benefit will continue to be paid under the terms of the policy as long as the medical evidence and any other relevant evidence in our opinion continues to support the claim.



It is important to note that the claim will only continue to be paid for as long as the employer/employee relationship exists.

Accepted Residences

We are generally unable to assess claims or offer claims management services outside of Ireland or the UK. You will therefore only be entitled to benefit if you are ordinarily resident within Ireland or the United Kingdom. The benefit will not be payable for more than 6 calendar months in total while you are outside these countries.

Tax/PRSI

The benefit may consist of two parts, the Member's Benefit and the Premium Protection. Your employer will retain the Premium Protection element and use it to contribute to the continuing cost of any pension and life assurance benefits. The Member's Benefit will be paid to you through your employer's normal payroll system. It is treated as salary for income tax purposes and, therefore, comes under the PAYE system.

PRSI should be deducted from your benefit, subject to the normal PRSI thresholds and exemption limits. Your PRSI class may change and it is important that you notify your employer if this happens. Also, if you are exempt from paying PRSI, you should inform your employer of this. You should contact The Department of Social Protection if you have any queries regarding your PRSI class. You should also keep in regular contact with your employer to ensure that the appropriate PRSI contributions (if any) are being made on your behalf.

The Income Levy will also be deducted from your benefit, subject to the normal thresholds and exemption limits. If you are exempt from paying the Income Levy you should inform your employer of this. You should also inform your employer if there is any change in your exemption status at any stage in the future. You should contact the Revenue Commissioners if you have any queries regarding your liability for the Income Levy.

Maximum Benefit

The benefit payable, including amounts from other sources, cannot exceed a proportion of your salary, typically 2/3 of your salary. The amounts from other sources could include any other salary or income, Social Welfare payments, other similar insurance benefits (including disability mortgage protection insurance) and any annualised lump sum awards or settlements made in respect of your disablement.

Partial Benefit

If, immediately following a period of disablement when you were receiving full benefit, you are unable to carry out your normal occupation but, with our approval, you return to your own or any occupation at a reduced rate of earnings, the benefit may continue to be paid but at a reduced rate. A benefit formula is used to ensure that you are better off financially as a result of any such partial return to work.

Relapse after returning to work - linked claims

Sometimes people return to work, but their original condition subsequently worsens to such an extent they are no longer able to continue working. If you return to work for less than six months before this happens we will consider 'linking' the claim.

This means another deferred period will not apply and payment of benefit will resume immediately, at the same level as when benefit ceased, providing the objective medical evidence supports the claim.

Another deferred period will not apply only if the reason for the second absence is directly related to the original disability.



claim review

The claim review procedure

Claims are always reviewed on a regular basis. Where a recovery is indicated, we will review the claim as warranted by the medical information.

A Certificate of Continued Disablement may be requested. This is made up of two parts.

- One part for completion by you
- and the second part to be completed by your doctor/specialist.

The completed form should then be returned to your employer. Please note that Irish Life does not cover the doctor's fee for this Certificate of Continued Disablement.

We may also obtain up-to-date information from your Specialist on the current extent of your functional disability. Like the General Practitioner's report, this will normally be provided based on your case notes.

Occasionally however, your Specialist may wish to carry out an examination before submitting a report.

An independent medical examination by a selected specialist may also be requested or we may arrange for our Health Claims Advisor to meet you to discuss the various aspects of the claim.

While the vast majority of claims are absolutely genuine, some are not. We have a duty to ensure that we only pay claims that satisfy the policy terms and conditions. For these reasons, we use the services of Private Investigators on occasion as one of our tools to help us determine whether claims are valid. The Private Investigation companies used are large professional companies which

must be accredited or be members of an appropriate trade body. They are bound by a confidentiality agreement and by the terms of the Data Protection Acts. This means that information given to them by us as part of their instructions, and gathered by them on our behalf, will not be disclosed to any other party. On completion of an investigation, the Private Investigation Company must deliver all the data collected in relation to the investigation to us and delete all information from their own records. Private Investigators must also comply with and operate within a Code of Practice prepared by us.

Payment for claim review information

We pay the General Practitioner's and the Specialist's fees for any information requested directly by us together with the fees of any independent examiner. However, we do not pay for any incidental expenses you may incur in connection with the claim review apart from reasonable travel expenses in respect of any examination arranged by Irish Life as mentioned previously.

When might benefits cease?

If the medical evidence and any other relevant evidence received at the review in our opinion supports the claim, then the benefit will continue to be paid.

However, if the evidence does not confirm you are functionally disabled under the terms of the policy, then Irish Life will be obliged to cease payment and your employer will be advised accordingly.



ceased claims

If the decision to cease the benefit is made, your employer will be notified in writing in advance. As with the initial claim assessment, the letter will indicate the reasons behind our decision to cease benefit.

resolving any disputes once Irish Life's internal dispute resolution procedures have been exhausted.



At any time during the review of your claim, you can check the current position with your employer.

Make sure we are notified if the position changes

It is worth remembering that we can only make a decision on the medical evidence on file. If, after the decision to cease the claim, you have to have unexpected further treatment, we cannot act unless we are aware of the current situation.

Appeals

Appeals are dealt with by separate Claims Assessors within Irish Life to enable a fresh review of the claim. As the policy is between Irish Life and your employer, it will be the responsibility of your employer to process an appeal on your behalf. Further up-to-date specialist medical evidence would be required in order to support an appeal. It would be up to you to provide this information. The decision may then be upheld, the benefit payment could be reinstated or, as happens in the majority of appeals, a further independent specialist medical examination may be required.

Please note that not all appeals are successful and the reasons for the rejection of an appeal will be given in writing. The Financial Services Ombudsman may subsequently have a role in



health claims advisors

Home visit service: Trained assistance and advice

Our Income Protection goes much further than simply paying benefits. As part of our claims management philosophy, we try to get to know each of our clients as an individual and to tailor our services to your requirements, where appropriate. In our experience, if you have suffered a serious illness or accident that prevents you from working, there are questions which you sometimes find difficult to get answered.



The aim of our home visit service is to help with some of these aspects and also to provide supportive advice and assistance.

For example, Health Claims Advisors can provide advice about:

- The claims assessment processes
- Possible rehabilitation supports available from Irish Life
- The role of outside agencies and the supports they can provide
- Planning the transition back into the workforce
- Financial safety nets which offer help in attempting a return to work

Visits to clients whose claims have not yet been admitted will generally be arranged by appointment. Subsequent visits, in respect of claims which are in payment, can be either by appointment or unannounced.



returning to
work and
rehabilitation
programmes

Rehabilitation

Irish Life provide access to a number of rehabilitation services including:

- Mental Health Rehabilitation Programme
- Cancer Rehabilitation Service
- Springback Programme
- Career Change Programmes



These approved programmes are fully funded by Irish Life and have been hugely successful in helping claimants to return to work.

Although you might not be able to resume your original occupation on a full-time basis, you may recover sufficiently to be able to work part-time, or to take an alternative job at a reduced salary.

Irish Life should be notified in advance and a partial benefit may be payable so that you do not suffer financially as you take this first step towards rehabilitation. It is very important when a benefit is being paid on this basis that we are notified of any salary increases so benefit can be adjusted before incorrect payments occur.

Mental Health Rehabilitation Programme

This programme is suitable for anyone who has experienced mental health difficulties that have resulted in a period of absence from work and who is experiencing difficulties in returning to paid employment.

It is based around 4 major themes that are addressed in a variety of ways. Work under each theme involves a combination of individual consultations with both the Rehabilitation Co-ordinator and relevant professionals.

It also includes home exercises that are designed to encourage exploration and increase awareness.

Elements of the Programme:

- 1 Exploring mental health**
This initial phase is designed to help you consider the meaning of the terms mental health and mental ill health and the impact that your own difficulties have had on your life.
- 2 Optimising functioning**
This strand aims to maximise function both physically and socially and to raise awareness of how attitudes and behaviour can impact on the ability to return to work.
- 3 Regaining and retaining mental health**
The aim of the work carried out under this section is to build psychological resilience to prevent or tackle mental health difficulties such as depression and anxiety and to equip participants with the skills to tackle their own emotional difficulties.
- 4 Returning to work**
Work carried out under this theme aims to facilitate a return to work and to explore the impact of the participant's own mental health difficulties on work.

Cancer Rehabilitation Service

Our Cancer Rehabilitation Programme was designed in association with the Beacon Clinic. It is natural for people who have completed cancer treatment to be worried about a recurrence and what the future might hold for them. Returning to the workplace can evoke other concerns including a fear of not being able to cope, a fear of isolation and a fear of not being accommodated if the person has specific requirements to enable them to complete their job. The programme is designed to assist people who have suffered from cancer during this transition phase back into the workplace.

Elements of the Programme:

1 Suitability assessment

This initial phase will involve a consultation with the Occupational Health Physician who will thoroughly evaluate your health and assess your suitability to participate in the programme. This phase also includes the gathering of information from your medical doctors in order to build up a full medical history.

2 Rehabilitation treatments

During this intensive 6 week programme, you will have regular meetings with your Case Manager who will consult with all the parties providing rehabilitation on the programme. During the programme, you will receive treatment from an Occupational Health Physician, a Psychotherapist and a

Lifestyle Consultant. Where required, referrals will also be made to other medical specialists, and this may include physiotherapy.



The programme is designed to be flexible and can be organised around medical appointments, or a phased return to work which may have already started.

Completion of the programme offers you assistance in returning to work, and getting closer to the life you had before you had cancer. The programme is directed by an Oncologist and delivered by a very experienced multidisciplinary team. The aim is that this programme will be the final milestone for people in their recovery from cancer.

The Springback Programme

The Springback Programme was developed in association with the Blackrock Clinic. It is designed to help people suffering from back pain to return to work at the earliest possible opportunity. The programme is available countrywide.

The aim of the programme is to:

- Enable you to become more active and to encourage you to self-manage your current symptoms and any potential relapses.
- Provide you with an independent exercise programme you can pursue indefinitely.

Essentially, the focus of the entire programme is to achieve pre-set goals including improved functional capacity and the ability to return to work.

Elements of the Programme:

1 Initial Assessment

Following an assessment by Irish Life, participants are referred to the Blackrock Clinic Physiotherapy Department where objective measures are taken. These provide the baseline.

2 Rehabilitation

Participants are either treated at the Blackrock Clinic or referred to a local chartered physiotherapist for rehabilitation. The Springback Programme generally consists of 10

one-hour rehabilitation sessions followed by a reassessment at the Blackrock Clinic.

3 Final Assessment

Following completion of rehabilitation, a final assessment at the Blackrock Clinic is organised. The assessment involves repeating all physical measures and all self-assessment questionnaires. At this time, your personal goals and return to work status are reviewed.



These approved programmes are fully funded by Irish Life and have been hugely successful in helping claimants to return to work.

Career Change Programmes

Some employees who have suffered serious illness will not have the ability to return to their normal occupation. However, they may be capable of taking up alternative employment or careers. We therefore fund and provide access to a Career Change Consultant. This ensures individually tailored assessment and follow-on sessions with the Consultant. The main items covered by the programme are:

- Assessing personal strengths, abilities and experience
- Examining career options
- Retraining options
- CV and personal profile preparation
- Researching and targeting companies
- Job searching
- Interview preparation
- Job placement
- Starting a new business or being self-employed

Irish Life has been very successful in assisting employees in finding new jobs, changing careers or starting new businesses.

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