



# Reap the rewards with Canada Life's Group Income Protection Claims Management Services (CMS)

We give your clients much more than just insurance

Our unique Claims Management Services (CMS) have been providing innovative claims management solutions for over 10 years and now offer four different levels of support to suit your client's needs. These are: CMS+ ViP with EIS, CMS+ ViP, CMS Connect and CMS Core.



**CMS+ ViP with EIS (Early Intervention Services).** CMS+ ViP services are further enhanced with specialist early intervention activity for all Group Income Protection (GIP) schemes with an annual premium in excess of £300,000. EIS provides additional support in employee rehabilitation with referrals at four weeks of continued absence.



**CMS+ ViP.** Provides an extensive Employer Visits Programme, supported by home claimant visits, telephone conferences and on-site process workshops, with all activity and outcomes captured in bespoke management reports. The service is available for all GIP schemes with an annual premium in excess of £100,000



**CMS Connect.** Our new service provides many of the benefits of our CMS+ ViP proposition, built around telephone-based conferencing, for GIP schemes in excess of £75,000 annual premium income.



**CMS Core.** Head office based support with enhanced claims management, including claimant home visits, for all other GIP schemes.

## Your clients will benefit from a tailored approach...

- Five dedicated points of contact for CMS+ clients that provide technical, rehabilitative and administrative support to help incapacitated employees recover and return to work sooner.
- Technical claims expertise from our experienced Claims Management Consultants (minimum five+ years experience) who are responsible for the adjudication and procedural aspects of claims and the overall scheme strategy.
- Medical expertise from our in-house medically-trained Rehabilitation Consultants (minimum five+ years experience) who provide specialist support for the rehabilitation of long-term absent employees (as well as short term where CMS+ with EIS is adopted).



# Claims Management Services in detail...

	Scheme eligibility	Optimal claims notification point	Ongoing client scheme support	Employer designated contact	Contact profile	Claims Management Consultant and Rehabilitation Consultant	Employer reports
	£300k annual premium income	8-10 weeks for schemes with a deferred period > 13 weeks, 6 weeks for schemes with a 13 week deferred period Absence referral point for EIS is 2/4 weeks	On site	<ul style="list-style-type: none"> <li>Dedicated home-based Claims Management Consultant (CMC)</li> <li>Dedicated home-based Rehabilitation Consultant (RC)</li> <li>Claims Management Assistant</li> <li>Dedicated CMS Administrator</li> <li>CMS Liaison Manager</li> </ul>	<ul style="list-style-type: none"> <li>On site monthly, quarterly or twice yearly visits (by CMC with RC)</li> <li>Monthly teleconferences</li> <li>On site CMS and EIS workshops</li> <li>Rehabilitation Consultant visits to employer and employee</li> </ul>	Minimum 5+ years experience	Quarterly, twice yearly or annual reports
	£100k annual premium income	8-10 weeks for schemes with a deferred period > 13 weeks, 6 weeks for schemes with a 13 week deferred period	On site	<ul style="list-style-type: none"> <li>Dedicated home-based Claims Management Consultant (CMC)</li> <li>Dedicated home-based Rehabilitation Consultant (RC)</li> <li>Claims Management Assistant</li> <li>Dedicated CMS Administrator</li> <li>CMS Liaison Manager</li> </ul>	<ul style="list-style-type: none"> <li>On site monthly, quarterly or twice yearly visits (by CMC with RC)</li> <li>Monthly teleconferences</li> <li>On site CMS workshops</li> <li>Rehabilitation Consultant visits to employer and employee</li> </ul>	Minimum 5+ years experience	Quarterly, twice yearly or annual reports
	£75-£100k annual premium income	8-10 weeks for schemes with a deferred period > 13 weeks, 6 weeks for schemes with a 13 week deferred period	Head Office	<ul style="list-style-type: none"> <li>Dedicated head office Claims Management Consultant (CMC)</li> <li>Rehabilitation Consultant Team</li> <li>Claims Management Assistant</li> <li>Dedicated CMS Administrator</li> <li>Manager, Claims Management Services (CMS)</li> </ul>	<ul style="list-style-type: none"> <li>Monthly or quarterly teleconferences</li> <li>Annual meeting in Bristol, if required</li> <li>CMS implementation meeting on site</li> <li>Rehabilitation Consultant visits to employer and employee</li> <li>Additional telephone support from Registered General Nurses</li> </ul>	Minimum 5+ years experience	Annual report if appropriate
	All schemes less than £75k annual premium income	8-10 weeks for schemes with a deferred period > 13 weeks, 6 weeks for schemes with a 13 week deferred period	Head Office	<ul style="list-style-type: none"> <li>Head office Claims Management Consultant (CMC)</li> <li>Rehabilitation Consultant Team</li> <li>Claims Management Assistant</li> <li>CMS Administration Team</li> <li>Manager, Claims Management Services (CMS)</li> </ul>	<ul style="list-style-type: none"> <li>Rehabilitation Consultant visits to employer and employee</li> <li>Additional telephone support from Registered General Nurses</li> </ul>	Minimum 5+ years experience	Not applicable

NB: Canada Life Group Insurance (CLGI) is flexible to the needs of individual end user customers, claims notification can be agreed with CLGI on a case by case basis. CMS is offered as part of the Working Well benefits package available alongside Canada Life's Group Income Protection insurance. For full details visit [www.canadalife.co.uk/group](http://www.canadalife.co.uk/group)

Our forms are available to download from our website: [www.canadalife.co.uk/group](http://www.canadalife.co.uk/group)

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