



Monitor each case of incapacity for work

The turnkey solution for all absences

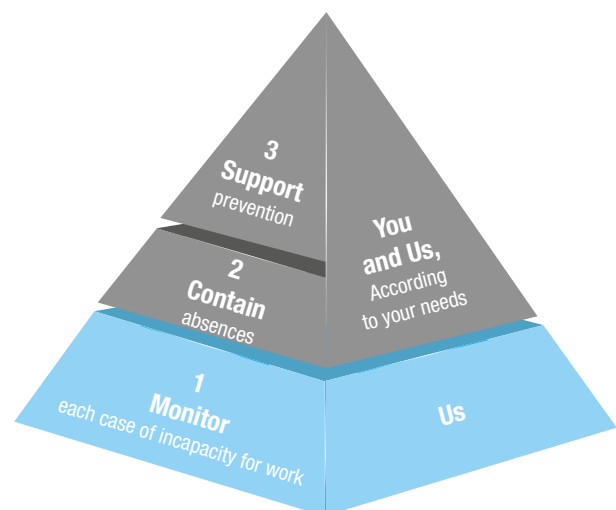
As soon as an absence is reported, Groupe Mutuel takes care of the investigation stages and relieves you of any concerns. You can therefore benefit from appropriate measures designed to encourage employees to return to work.

Objectives

- To relieve you of complex insurance-related administrative duties.
- To reduce absence-related costs.

Procedure

- Our team of competent and experienced managers investigates each reported absence.
- Each case of incapacity for work is assessed objectively.
- Complex cases are coordinated with the relevant institutions (AI/IV, unemployment insurance, pension fund, etc.) and followed up specifically.



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The following measures will be implemented by our managers depending on the case:

People involved*	Measures	Results
Claims inspector	Assesses and visits employees having suffered an accident or illness	Early detection of long-term cases; assessment of the chances of recovery and elements facilitating recovery
Medical Advisor or Expert	Assesses and verifies capacity for work	Enhanced therapeutic measures to aid the recovery process and progressive return to work
Case Manager Care Manager	Encourages prompt and economical access to quality care within our network of partner clinics	Anticipation of the return to work by optimising the medical treatment
Case Manager	Arranges for a temporary partial return to work with compensation for the loss of productivity	Encouraging progressive return to work and supporting mobility
Case Manager	Coaches absent employees	Promoting retention in employment or, if necessary, professional reorientation in coordination with other relevant insurances
Claims inspector, or LFA/ FLG specialist	Verifies the legitimacy of a questionable incapacity for work (upon request of the employer)	Limiting undue benefits in order to maintain fair premiums
Manager	Coordination with the disability office (AI/IV)	Report cases to the disability insurance within the statutory deadline and follow-up of measures

* Akteure

- **The claims inspector** is an employee of Groupe Mutuel who acts as a link between the absent employee and the manager.
- **The medical advisor** is a neutral practitioner appointed by the Groupe Mutuel to assess medical cases. He is specialised in work disability and labour relations.
- **The expert** is a specialist doctor appointed by Groupe Mutuel (and the disability insurance) to examine complex medical cases during an appointment with the patient.
- **Case Managers** are health professionals (nurse, psychologist, social insurances expert, etc.). Within Groupe Mutuel, they act as professional reintegration specialists.
- **Care Managers** of Groupe Mutuel manage the access to the best treatments in hospitals and clinics. They also negotiate the cost of these treatments.
- **The LFA/FLG specialist**, thanks to his specific knowledge, can clarify specific situations.
- **Your contract manager** is your privileged partner who will monitor the investigation stage of every case of incapacity for work.

Your assets as an employer

- A close relationship with an experienced team at your service
- Relief of administrative duties thanks to our online claims management system
- Assessment of the insurance benefits paid for loss of income, thanks to our reporting tool
- Swift return to work of employees having suffered an accident or an illness
- Absence costs are reduced up to 25%



Read more about Monitor each case of incapacity for work

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