



ComeBack Rehabilitation Insurance with Counseling Support

ComeBack Rehabilitation Insurance with Counseling Support provides professional support for employers, managers and employees when an issue affects an employee's health and performance at work. The sooner support is provided, the greater the prospects of avoiding a long and costly period of sick leave.

For personal and work-related issues

Counseling Support enables employees to seek advice from psychologists, financial advisers, lawyers, ergonomists, health coaches and HR consultant, to nip problems in the bud before they affect an employee's work performance or health. This help is available regardless of whether the issue in question is a personal one or is work-related.

Employees can seek assistance for problems such as stress, relationship problems, mental health problems such as anxiety and depression, ergonomic questions about your home office, legal, economic or lifestyle issues, alcohol and drug abuse, gambling addiction or conflicts at work.

Support for staff in their professional roles

Managers and HR staff also have the option of receiving support in their professional capacity. This can include advice on

difficult conversations, conflicts, employees who are ill or are at risk of becoming ill, and labor laws or work environment legislation and regulations.

24/7 Telephone Access

Telephone Counselling can be accessed around the clock, 365 days a year. Between 8:00 a.m. – 7:00 p.m. on working days a qualified psychologist or Welfare Officer will take the call and can arrange a time for further consultation with a specialist within five working days if necessary. Advice from psychologists or ergonomists is given by telephone or digital visit. Advice from other competencies is given by telephone. At other times (on public holidays and between 7:00 p.m. – 8:00 a.m. on working days) calls will be answered by a Specialist Crisis Support Nurse (languages: Norwegian and English), who is able to provide general advice.

REHABILITATION INSURANCE

Up to five consultations

Counseling Support covers the provision of advice or support for managers and employees by a qualified psychologist, financial adviser, lawyer, health coach or HR consultant up to five times per issue and calendar year. Advice from ergonomist is given two times per calendar year.

It is also useful to combine consultations; for example, two consultations with a psychologist, two consultations with a health coach and one consultation with a lawyer up to a maximum of five consultations relating to the same matter.

Activation within 30 days

If an employee is at risk of long-term sick leave or has recently been on medically certified sick leave, the employer activates ComeBack Rehabilitation Insurance by notifying Euro Accident online. Notification in respect of an employee who was recently on medically certified sick leave must be given to Euro Accident no later than the thirtieth day of absence on sick leave.

Appointment of a rehab coordinator

Following notification, a professional rehab coordinator is appointed by Euro Accident and remains actively involved throughout the process. The employer and employee receive assistance in mapping, planning, coordination, counseling, setting goals and measures and in follow-up and final reporting.

Support in fulfilling responsibilities

ComeBack Rehabilitation Insurance with Counseling Support provides support to assist the employer and manager in fulfilling their responsibility with regard to rehabilitation in the workplace in line with applicable legislation and regulations.

The aim is to set in motion the occupational measures that may be needed to avoid an employee being put on long-term sick leave or alternatively to facilitate a return to work for an employee who has been on sick leave.

Terms and conditions

No separate subscription to ComeBack Rehabilitation Insurance with Counseling Support is available from 2021, as it forms part of PlanSjuk Health Insurance. Deviation at contract level may exist. Full terms and conditions can be found on our website at euroaccident.com.

Professional support all the way

1. Telephone advice

The employee calls Counseling Support and may speak to a qualified psychologist, welfare officer or specialist crisis support nurse. If necessary, the employee may be given time for further consultation with a psychologist, financial adviser, lawyer, ergonomist, HR consultant or health coach within five working days.

4. Needs mapping

The rehab coordinator contacts the manager and/or HR manager and the employee by phone to map what action may be required.

6. Coordination and follow-up

The rehab coordinator coordinates the measures and regularly follows up on the plan, its implementation and its effects with those responsible for implementing it, the employee and the manager or HR. All those involved are responsible for informing the rehab coordinator if any changes occur that will affect the plan.



2. Assessment

If Counseling Support is not enough, the employee may be referred to Euro Accident for an assessment of whether further measures are required under ComeBack Rehabilitation Insurance.

3. Claim notification

The manager or HR manager submits a claim notification to Euro Accident to activate ComeBack Rehabilitation Insurance. Once entitlement to the insurance cover has been established by Euro Accident's claims department, a rehab coordinator is appointed.

5. Action

The rehab coordinator produces an action plan setting out targets, measures and the delegation of responsibility. The plan is amended if needs change during the process. The action plan can also work as a complement to the plan that the employer has a statutory responsibility to produce for a return to work.

7. Conclusion and report

The process ends when the goal is achieved or if the insurance indemnity period expires before this. The manager or HR manager receives a final written report from the rehab coordinator summarizing the results and status of the process and offering suggestions for the next step.

Together we create Sustainable Employees

Euro Accident's idea is simple: with the right insurance and focus on health, employees feel good. When they feel good, the company performs better. We call our concept Sustainable Employees - the key to success for the company of the future.