

**MEDICALS
DIRECT**

GROUP



Rehabilitation Services

The cost effective way to improve
health and well-being

EXPERIENCE • QUALITY • SPEED

Restoring Health Reducing Cost

The accepted wisdom is that proactive rehabilitation accelerates the recovery process and is therefore a vitally important step in returning people back to health and back to work. Our extensive expertise in resolution focused rehabilitation provides significant time and cost savings for our clients whilst delivering a first-class and comprehensive rehabilitation service.



The Facts

- Only 10% of people return to work after serious injury in the UK compared to 30% in the US and 50% in Scandinavia
- Sickness absence costs UK businesses over £12 billion per year*
- Sickness absence costs employers £495 a year in direct costs for every worker employed. Indirect costs are probably considerably more*
- AIG Europe's claims review of 30,000 cases (June 2004) highlighted a reduction in claims costs of 20% when rehabilitation was applied compared to cases when it was not provided**
- QBE reported that where rehabilitation was provided claims settled for one-third less**
- Over 90% of physiotherapy cases referred to us are typically resolved within five weeks

*Confederation of British Industry (CBI) 2005 Statistics

**Insurance Times September 2007

Our Solution

We have a long and proven track record in providing high quality, customer focused, rehabilitation services nationwide on a competitive, fixed price basis. Our proactive service and concentration on early intervention has successfully reduced costs for our clients whilst restoring health and well-being.

Our success has been achieved through the development of comprehensive rehabilitation treatment programmes that address the biological, psychological and sociological aspects of illness and injury management. We offer clients a nationwide, bespoke service providing a complete range of treatments including cognitive behavioural therapy (CBT) and physiotherapy.

Our Strengths

EXPERIENCE – We have been successfully providing rehabilitation services to the insurance industry for over ten years

SECURITY – We have a long term proven operating record, financial strength and business continuity and disaster recovery procedures

CONFIDENCE – All our treatment providers are fully qualified and registered with their appropriate professional bodies

QUALITY – Our providers are briefed on the desired case outcome and our audit and review procedures ensure we operate to our strict service levels at all times

CONVENIENCE – All our services are available nationwide and at a competitive fixed price

FLEXIBILITY – Our processes are absolutely flexible and can be tailored to each client's particular needs

SPEED – From assessment to the end of completion our unique working practices allow us to operate at optimum speed

Working for You

We provide dedicated account managers who will facilitate the entire rehabilitation process for you. We assess each individual's needs on a case-by-case basis and, whilst our managers are focused on the effective rehabilitation of the claimant (and a speedy return to work where appropriate), they are also highly skilled in ensuring that the appropriate number and type of rehabilitation sessions are provided in the most cost effective manner.

We operate strict service procedures and all cases are closely monitored to ensure adherence to the agreed service level. Our sophisticated and flexible system produces Management Information reports in the format and frequency you require providing absolute clarity about the savings achieved.

For more information on our rehabilitation services please visit our website at www.medicalsdirect.com/rehab

Total Rehabilitation Service

Our Total Rehabilitation Service is focused on achieving the speediest return to health and work in the most cost effective manner. We adhere to the Rehabilitation Code, promoting early intervention for the benefit of all parties.



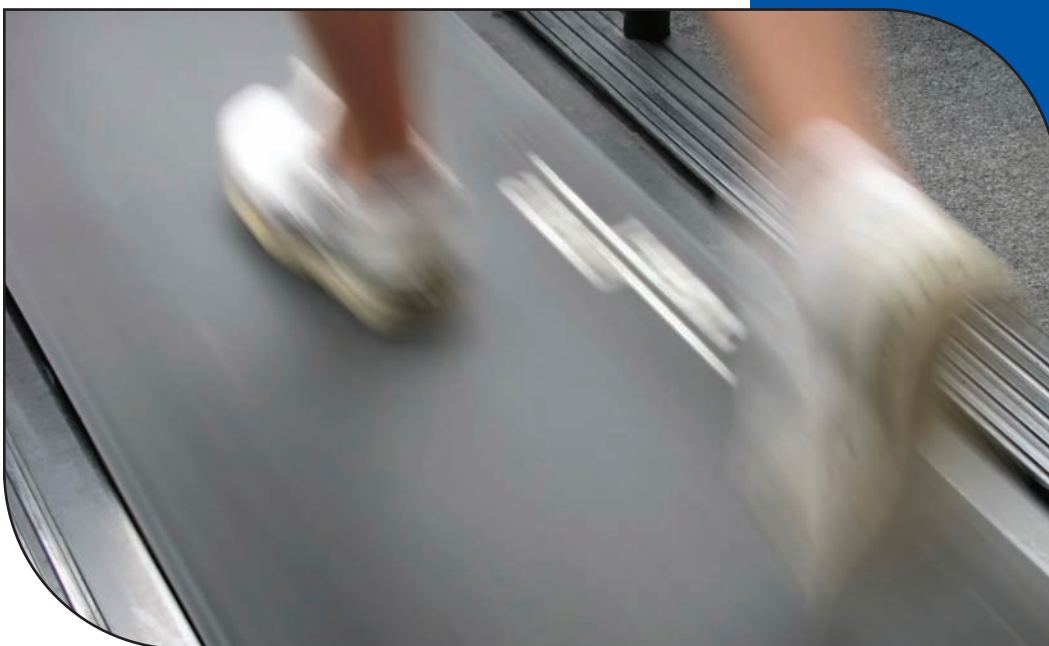
Medicals Direct Group Limited
Buckingham House East
The Broadway
Stanmore
Middlesex
HA7 4EB

T: 0845 108 0446

E: sales@medicalsdirect.com

www.medicalsdirect.com

- Screenings
- Underwriting
- Claims
- Rehabilitation
- Healthcare Services



www.medicalsdirect.com