

Long Covid facts, help & support: your one-stop-shop

Whether you're working from home, on site or on furlough right now, we want you to know that you have access to various wellbeing support services, as required. There are many aspects of your existing benefits programme that can help with long Covid symptoms. This leaflet serves as a reminder of what's available from Generali, how to access everything, plus pointers to other trusted sources of information. Above all, staff should keep in touch with line managers or HR: no one should be suffering in silence.

What is long covid?

You'd be hard pressed to have not heard the term long Covid. As the pandemic unfolds and we learn more about its effects on the human body, it has become clear that many organs besides the lungs are affected by Covid-19. There are, in fact, many ways in which the virus can affect someone's physical and psychological health.

While most people with Covid-19 will recover and return to normal health, some individuals can have symptoms that can last for weeks or even months after recovery from acute illness. Even those who only suffer from mild illness can experience persistent or late symptoms. It is these long-term impacts on individuals that are now collectively termed 'long Covid'.

The information in this document is designed to help give you an overview of long Covid: prevalence, symptoms, and typical impacts on life and work. It is also designed to highlight to you the various relevant support services, either via your existing workplace benefits and services or via the NHS.

The symptoms

The most commonly reported long-term symptoms include¹:

- Fatigue
- Shortness of breath
- Cough
- Joint pain
- Chest pain

Other reported long-term symptoms include:

- Difficulty with thinking and concentration (sometimes referred to as "brain fog")
- Depression
- Muscle pain
- Headache
- Intermittent fever
- Fast-beating or pounding heart (also known as heart palpitations)

¹ Centers for Disease Control and Prevention, Long-Term effects of Covid-19, Nov 2020
<https://www.cdc.gov/coronavirus/2019-ncov/long-term-effects.html>

How many people are affected¹?

- Most people recover in 11 days
- 1 in 7 have symptoms at 4 weeks
- 1 in 20 have symptoms at 8 weeks
- 1 in 50 have symptoms at 12 weeks

Who is likely to develop long Covid?

Research has found that the more symptoms a person has in the first week of their infection with Covid-19, the more likely they are to go on to develop long Covid.¹

The same research discovered that older people are more likely to get long Covid than younger people, although it does occur across all ages. Also, women aged 18 – 49 are slightly more likely to suffer from long Covid than men within the same age group.

Weight also plays a role with people developing long Covid having a slightly higher average BMI than those with short Covid. People with asthma were also more likely to develop long Covid, although the researchers found no clear links to any other underlying health conditions.

What is the impact on life?

The symptoms of long Covid can impact on every part of an individual's life including, self-care, domestic and social activities, physical fitness, and capacity to work.

Chronic fatigue and pain specialist Vitality360, one of Generali's rehabilitation and wellbeing partners, has noticed a tendency for many people to push themselves to return to work too quickly. This leads to overexertion and triggers an increase in symptoms.

According to Vitality360, long Covid can also impact on psychological health, anxiety related to respiratory and cardiac symptoms, fear of hospitalisation and uncertainty regarding the future.

What can you do if symptoms persist?

2-6 weeks of Covid-19

Employer

Encourage individuals - whether insured under Generali UK's group income programme or not - to focus on recovery from acute illness:

- **Information:** Provide all the employee-facing information within this document to the entire workforce.
- **Targeted support:** Consider making use of Generali's **Wellbeing Investment Matching** services where a specific need is identified. For example, Bupa's Covid-19 support services: from return to work online risk assessments to antigen testing. Also, Bupa's Smart DNA, a personalised health and wellbeing programme that aims to help provide support mechanisms to improve underlying risk factors with regards to all conditions, including Covid-19.

¹ Zoe Covid-19 symptom study app, Oct 2020 <https://covid.joinzoe.com/post/long-covid>

- **Manager support & guidance:** Don't forget that your LifeWorks' Employee Assistance Programme (EAP) includes 24/7 consultations for HR, line managers, supervisors and people leaders. An expert EAP counsellor will help them through a situation they may be struggling with. For example: illness or medical conditions; emotionally sensitive employees; cross cultural communication; and much more. (Note that Lifeworks EAP does not provide any direct medical guidance or support.)

Employees

The following services are available to all employees (whether absent from work or not) including your family*:

- **Employee Assistance Programme (EAP):** This confidential resource offers information, advice and support 24/7, 365 days a year. Via the employee app or telephone, you can access emotional and psychological support from accredited counsellors and signposting to experts in their fields including lawyers and independent financial advisers. [Click here](#) to learn more.
- **Best Doctors by Teladoc Health:** Access to expert second medical opinions from an appropriate specialist. Also, mental health treatment reviews and expert signposting to appropriate services by mental health clinicians via Best Doctors' Mental Health Navigator. [Click here](#) to learn more.
- **Eldercare support services (ESS):** For those juggling the demands of work and caring responsibilities – for elderly relatives, children or sometimes both. The services available to you and your non-resident dependant parent or parent-in-law include access to an EAP service for financial and legal assistance, plus support on topics such as bereavement. Plus, specific Best Doctors' services, including Mental Health Navigator (as described above). Also, access to a vast online resource of health and medical information, help in finding a specialist for a specific medical case or condition, plus the Best Doctors' member care centre telephone line for guidance on the support available. [Click here](#) to learn more.
- **NHS Your Covid Recovery:** An online resource for families, friends and carers impacted by Covid-19, with information including what to expect from a stay in hospital, ongoing self-care and where to go to access further advice and support (NHS mental health helplines and charity services). [Click here](#) to learn more.

6 – 8 weeks of Covid-19

Employer

Income protection insured employees:

- If an employee has been absent from work or struggling for 6 weeks, particularly where mental health is a factor, this is the time you should be considering notifying the Generali claims team.
- For anything else, please notify the Generali claims team by 8 weeks of absence via email to groupclaims@generali.co.uk
- Generali will help you access specialist rehabilitation programmes via Vitality360.

*Eligible family members include the employee's spouse/partner, any parent, brother or sister living in the same household; any legal dependant under the age of 21 and in full-time education; or any other legal dependant who is dependent on the member because of disability.

Non-insured employees:

Where employees don't have income protection cover:

- Self-funded rehabilitation programmes directly with Vitality360 – please contact the Generali claims team via email to groupclaims@generali.co.uk for more information.
- Signpost to local [NHS Covid-19 clinics](#).

Employees

- Please keep in touch with your line manager and / or HR. If you're absent from work and still experiencing symptoms after 6 – 8 weeks, your employer will be able to provide additional support and / or guidance.
- All individuals insured under the group income protection scheme will have access to rehabilitation support from specialist provider Vitality360**.

How can Vitality360 help?

Vitality360's specialist clinicians will help anchor you and stabilise your symptoms. They will explore the factors that you can control and create step-by-step plans that address the factors that are most likely to help you. For example, teaching individuals meditation and breathing techniques to control any anxiety, breathlessness or disordered breathing they might be experiencing.

Vitality360 will help advise on a return to work, or a gradual and careful return to activities that are most important to you as an individual.

In addition to support with physical symptoms, Vitality360 work with you to reflect on your use of social media or news consumption to help you manage your anxiety, as well as problem solving and signposting to help with concerns about finances and social circumstances. Listening, validating and simply being with individuals on their journey at a time of social isolation and lack of full access to healthcare has also proven to be invaluable to clients.

**All employees covered by the Generali UK group income protection scheme will have free access to Vitality360's services. For anyone who doesn't have income protection cover, the employer may consider funding the programme directly from Vitality360 and / or signposting to local NHS Covid-19 clinics.