

Rehabilitation assistance with CommInsure

Income Protection



CommInsure



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Getting you back in business

Research shows that work is generally good for health and wellbeing, and that long term work absence, work disability and unemployment generally have a negative impact on health and wellbeing.¹

If you've been out of action due to illness or injury, getting yourself back into the workforce can be a hard task on your own. As a Commlnsure Income Protection customer, our full-time rehabilitation consultants can offer a managed process with appropriate and timely services, at no cost to you.



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1. Source: *Realising the Health Benefits of Work* (www.healthbenefitsofwork.edu.au) Australasian Faculty of Occupational and Environmental Medicine (AFOEM).

CommInsure's occupational rehabilitation service

How does it work?

Our rehabilitation consultants will assess your individual needs in consultation with you and your treating doctor, and will develop a plan tailored to your individual needs. Your doctor usually advises the timing for your return to work and we may also obtain advice from your specialist, or a doctor that we have selected to assist. If and when it is appropriate, our consultants will refer you to a local occupational rehabilitation provider.

Our rehabilitation consultants will monitor your progress together with you, your doctor and the occupational rehabilitation provider (when engaged). This ensures your individual rehabilitation plan stays effective and can be revised if necessary.

If you initially start back at work in your own occupation on reduced hours or light duties, CommInsure's Partial Disability Benefit may be able to assist by providing ongoing financial support whilst you gradually increase your work capacity, in line with your medical recovery. Similarly, if you are medically required to return to work in an alternate occupation and you earn less income than you did previously, you may also be entitled to a Partial Disability Benefit (assuming all other policy conditions are met).

Let us know

If you feel you would benefit from our free occupational rehabilitation service, please let us know in your claim form, or in your next progress certificate, and one of our rehabilitation consultants will contact you. Alternatively you may wish to contact one of our rehabilitation consultants directly.

CommInsure rehabilitation consultants



Linda Winterbottom

B.A (Psych), Grad. Dip Rehab Cng, CDMP

Linda is a Rehabilitation Counsellor with more than 19 years of experience in assisting individuals return to work following injury or illness. She has a degree in psychology, postgraduate qualifications in rehabilitation counselling and has international certification as a Disability Management Professional. Linda has extensive experience in all aspects of rehabilitation and has previously lectured at Sydney University in vocational and psychiatric rehabilitation. Linda is currently the Manager of the rehabilitation team. Linda won the 2013 ALUCA TurksLegal Scholarship.



Julie MacCormick

B.Hlth.Sc (Rehabilitation counselling)

A degree in rehabilitation counselling and more than 15 years Australian and international rehabilitation experience makes Julie one of the most skilled consultants in the rehabilitation team. Joining CommInsure in 2005, Julie established the CommInsure rehabilitation unit. Julie's specialist area of interest is assisting claimants suffering from mental illness. Her paper on Managing Mental Illness won her the 2007 TurksLegal Scholarship.



June Khaw

BAppSc (Phty)

June is a qualified Physiotherapist with over 17 years' experience, having worked in both inpatient and outpatient rehabilitation settings providing clinical treatment for 8 years. And prior to that, working as an in-house Rehabilitation Adviser for various insurers over the last 9 years. June's expertise in orthopaedic and musculoskeletal injuries is second to none. She is passionate, pro-active and highly skilled at developing creative solutions to overcome recovery and return to work barriers.



Tim Hulme

B.A.Psych (Hons)

Tim is a registered psychologist who has been working in occupational rehabilitation for the last 12 years. He has experience in providing job seeking assistance, career counselling and vocational assessment services for people who are unable to return to their pre-disability careers. A good knowledge of rehabilitation service providers across Australia ensures he is also able to match the right people with the most appropriate services.

If you are interested in receiving rehabilitation assistance, speak to your income protection claims assessor or call **13 1056**.

Here are some tips to help you prepare for your return to work

Things to think about:

- When you begin to feel better, be positive and start planning what steps may need to be taken for you to return to work.
- Will you be returning to your previous job, or another type of job?
- If you are not sure about the way forward, think about your skills, assets and special interests that may benefit an employer.
- Think about any barriers that may need to be overcome, as well as any fears, concerns or questions you have.
- If you are employed, think about contacting your employer to advise them you may soon be ready to return to work and discuss possible options.
- If you own your own business, think about what actions you will need to undertake to return to the business and what extra support you may need.

Things you can do:

- Your daily routine is important after time off, so make a list of your daily activities. Include such things as the time you get up in the morning, the activities you do during the day and any exercise. This will be important to a rehabilitation provider to assist you in your return to work. Your Claims Assessor may automatically provide you with an Activity Diary to assist you with this, or alternatively you can ask us for one.
- If you are employed, try to make the effort to stay in contact with your Employer throughout your absence to keep them informed and to assure them of your interest in returning to work when recovered.
- The closer you come to the day of your return to work, try to get up at reasonable times and allow for travel, even if you haven't started yet.
- Ensure all family/childcare responsibilities have been discussed and appropriate arrangements put in place to support your successful return to work.

If you are unable to return to your pre-disability occupation due to medical circumstances:

- Start thinking about your skills, assets, special interests and how you can utilise these in other jobs.
- Think about what types of jobs will give you a similar income to that which you used to earn and which you already have skills.
- Start searching the newspapers and internet to become familiar with the types of jobs available.
- Prepare your resume and gather up your past employment records, ready to go to an initial interview with a rehabilitation provider.

What are the benefits of occupational rehabilitation for you?

- Individualised plan tailored to your personal circumstances.
- Access to experts specialising in recovery and return to work.
- Assistance in accessing schemes that may subsidise your treatment costs.
- Improved fitness and capacity to work.
- Increased independence.
- Improved adjustment to disability.
- Safe and timely return to the workforce.
- Development of strategies to help you stay at work.

What occupational rehabilitation services may be available?

- Individualised return to work guidance and planning.
- Meetings with your treating doctor and your employer (if applicable).
- Arranging workplace modifications that will assist with returning to work.
- Arranging modified, graduated, or alternate duties in your business or with your employer, consistent with medical advice.
- Supervised gym program to improve your work capacity.
- Career counselling and job seeking assistance – when you are medically unable to return to your previous employment.
- Business/Executive coaching.

CommInsure's success stories

Richard's story*

Richard was a 58 year old business consultant when he was referred to our rehabilitation consultants suffering depression.

After discussions with Richard and his treating doctor, it became apparent that he was not getting adequate treatment. A suitable psychologist was identified in his local area and to ensure the treatment was affordable, we helped make arrangements to ensure maximum Medicare rebate would be received.

Richard's health improved considerably following the new treatment and approval was soon gained from his doctor for him to start a graduated return to work. His doctor believed a full return to work could be achieved over a three month period. Richard was then referred to an executive outplacement service for ongoing support and assistance.



* This is an actual claim, but name and location has been changed for privacy.

Marlena's story*

Marlena, aged 36 and a medical practitioner based in Melbourne, experienced a gradual onset of low back pain which resulted in total disability.

While surgery was able to return some movement, Marlena continued to experience significant pain. She was unable to travel long distances to her consulting rooms and found it difficult to work full time. Bending to examine patients and sitting for long periods to write reports increased her pain.

After Commlnsure arranged for an occupational therapist to assess her work environment, we provided her with an ergonomic chair and hydraulically operated height adjustable examination table. Adjustments were also made to the seating in her car, allowing her to travel greater distances with reduced pain.

These ergonomic adjustments enabled Marlena to gradually increase her work hours, without experiencing an increase in her back pain.



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Jake's story*

At 24 and working in the Western Australian transport industry, Jake injured his hand severely enough to prevent him from further work in the industry.

When he was initially approached by our rehabilitation consultants he was very unsure as to what he was going to do and appreciated the assistance with returning to work.

Through vocational counselling, we identified that security work would be a suitable career path for him. We were able to help him to obtain his security licence and find his first job within the industry.



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13 1056

8am-8pm (Sydney time)

Monday to Friday

commbank.com.au

CIL1596 200913

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