



REHABILITATION ASSISTANCE WITH COMMINSURE

Income protection

CommInsure



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Getting you back to 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.

If you've been out of action due to illness or injury, getting yourself back in the workforce can be a hard task on your own. Evidence shows that the earlier you embark on a recovery and return to work program, the more successful you'll be. As a CommInsure income protection customer, our full-time rehabilitation consultants can offer a managed process with appropriate and timely services, at no cost to you.

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 you 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's Back to Wellness Program

A program for Mental health issues

Our Back to Wellness program is a flexible, individualised mental health plan to help get you get back to being you and get back to work when you're ready. This program ensures your care is suitable, flexible and tailored to your individual and sometimes complex needs.

Some of the benefits include:

- ◆ A simple and straightforward claims process, focusing on recovery and positive discussions rather than administration and incapacity levels.
- ◆ Dedicated support from highly skilled professionals, resulting in a deep understanding and a more tailored service.
- ◆ A focus on collaboration with all involved parties, including you. This will help to facilitate an optimal treatment plan and aid in the identification and removal of any recovery barriers.

If you think this program might be suitable for you, please speak to your case manager or a member of the CommInsure team at rehabilitation.consultant.referrals@cba.com.au.

Customer stories

Our team helps hundreds of people each year in returning to work. Here are just a few examples of how we can help.



Richard's Story*

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

Collaborative discussions were had with Richard and his treating doctor, where it was agreed that a referral to a psychologist with access to Medicare rebate would be arranged to assist his recovery further.

Richard's health improved considerably following the psychologist's intervention, which led to a guaranteed return to work plan being created via his treating doctor over the following three months. Richard was then referred to an executive outplacement service for ongoing support and assistance to find suitable employment.

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

Marlena's story*

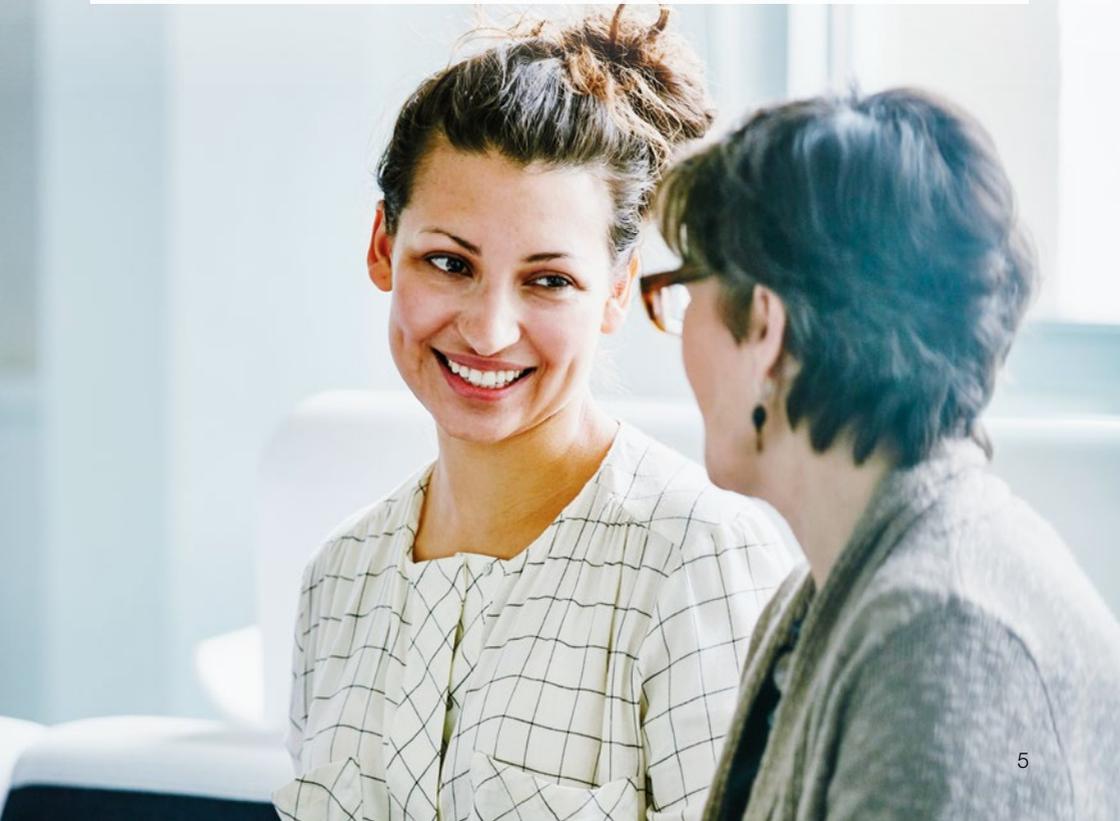
Marlena was a 36 year old medical practitioner based in Melbourne, who experienced a gradual onset of low back pain which resulted in total disability.

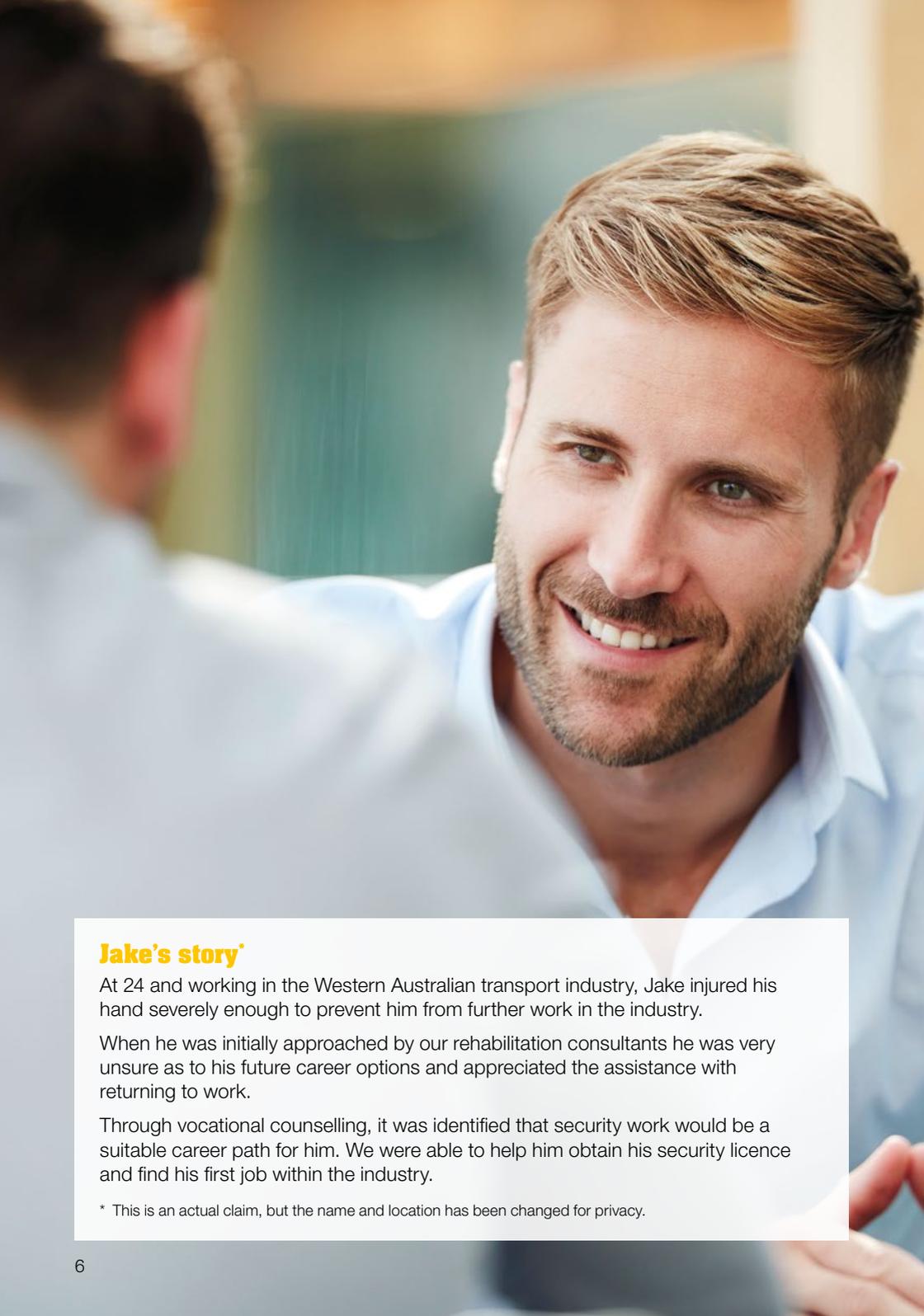
Whilst undergoing surgery enabled her to regain some of her work activities, Marlena continued to experience significant pain. She was unable to travel long distances to her consulting rooms and found it difficult to work full time. Bending to examine her patients and sitting for long periods to write reports increased her pain.

After CommInsure 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 his future career options and appreciated the assistance with returning to work.

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

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Let us know

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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 you may need to be taken for you to return to work.
- ◆ Will you be able to return to your previous job, or are you considering 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 work and discuss possible options.
- ◆ If you own your own business, think about what actions you will need to undertake the 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 and discuss possible options.
- ◆ If you are employed, keep 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. This will help you get back into your previous work routine.
- ◆ If you haven't already, make plans to 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 our previous employment.
- ◆ Business/Executive coaching.

Why CommInsure?

CommInsure is a leader in the Australian Insurance industry with over three million customers. With roots dating back 140 years we have a history of financial strength and security.

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8 am–8 pm (Sydney time)
Monday to Friday

commbank.com.au/tailoredlife