

# EARLY SUPPORT WITH AIA AUSTRALIA

## Helping you recover and return to work and life with confidence

March 2025



HEALTHIER. LONGER.  
BETTER LIVES

### What is Early Support

When faced with a health challenge that is affecting your work, getting support early can make all the difference. Our Early Support Program is designed to provide you with proactive assistance right from the onset of an illness or injury, helping you manage symptoms and prevent them from escalating.

By accessing Early Support, you can avoid extended time away from work, address health issues before they become chronic, and stay connected to the resources you need for a smooth recovery.

### Signs you might need Early Support

It can be hard to know if you need support during the early stages of an illness or injury. But if any of the following apply to you, it may be worth reaching out to your employer to explore your options:

- You're experiencing symptoms due to an illness or injury that's affecting your work.
- You've been absent from work for 10 or more consecutive days due to an illness or injury.
- You've noticed a significant and sustained drop in your performance at work.

### Why choose our program?

- **Get immediate access to guidance and resources** – Start addressing your illness or injury early to prevent it from impacting your long term health and work life.
- **Receive a personalised recovery plan** – Get tailored advice on treatment, rehabilitation, and work adjustments to help you balance your health and work.
- **Discover flexible work solutions** – We help you explore options to adjust your work environment or schedule, so you can continue working, if possible, while focusing on your recovery.
- **Access a strong support network** – We nurture collaboration between you, your workplace, and our Wellbeing Team to create a return-to-work plan that's best for you.

Taking advantage of Early Support means you can get back to what matters most sooner – your health, your work, and your life.

### HOW EARLY SUPPORT WORKS

Once you've been off work for 10 consecutive days, your manager will begin the process

Your manager will conduct an eligibility check

Once your eligibility is confirmed, your manager will discuss your Early Support options with you

You will then need to complete a consent form and send it to us

Our Wellbeing Team will be in touch within 48 hours of receiving your consent form

Your bespoke Early Support program commences

## Early Support – a part of AIA Embrace

AIA Embrace is our holistic wellbeing ecosystem of world-class programs and partnerships designed to support everyday health and wellbeing at every stage of life's journey.

### Early Support vs. Early Intervention

Early Support is available before an insurance claim is necessary, focusing on short-term absences due to illness or injury. It provides proactive support right from the start, so you don't have to wait until you've missed a substantial amount of work or for your condition to become chronic.

Early Intervention typically begins after a long period of work absence or once an insurance claim has been made. By this point, recovery may be more complex, requiring more intensive intervention to address chronic or prolonged symptoms.

### Our services and programs

Our holistic Early Support services and programs help you access the guidance you need during recovery, so you can stay connected to work and health from the very beginning.

These include:

- graded exercise programs
- graded return-to-work support
- business and executive coaching
- wellness programs
- vocational counselling
- career advice and redirection
- re-skilling or retraining
- modification of work environment and the provision of ergonomic equipment, and
- health coaching programs
  - Pain Coach – a telehealth education program to help you better manage and control pain and introduce appropriate movement to assist in recovery
  - Mind Coach – a stepped care program using cognitive behavioural therapy strategies to help individuals with depression or anxiety handle any challenges they're facing
  - Cancer Coach – assists people undergoing cancer treatment with digital tools, personal coaching, and educational resources

## Meet our Wellbeing Team

We have one of the largest and most experienced wellbeing teams in the life insurance industry. Our team have a wealth of clinical experience as allied health professionals from several disciplines, including:

- Rehabilitation counselling
- Occupational therapy
- Exercise physiology
- Chiropractic therapy
- Mental health
- Physiotherapy, and
- Psychology.

Our team are experts in supporting you at every stage of your recovery journey, from Early Support all the way to your return to work.

### Ready to take the first step?

If you've recently been away from work due to an illness or injury, speak to your employer about getting Early Support from AIA Australia.

### Reclaiming health and life with Early Support

In 2023, 42-year-old Catherine\*, a bank employee, was referred to AIA Early Support by her employer to receive assistance following a breast cancer diagnosis. She underwent surgery, chemotherapy, and radiotherapy, resulting in early menopause and significant side effects. Our Wellbeing Team, in collaboration with her employer, designed a holistic and personalised program, which included cancer coaching and an exercise program to support her needs.

Catherine's resilience to return to work remained steadfast, despite delays from health complications. Early Support provided information about nearby accommodation options, enabling her family to stay close during her treatment. Consistent communication ensured her needs were at the heart of her recovery journey.

A gradual return-to-work plan allowed her to resume her role part-time, with hours set to increase as her capability returns. Ongoing support from AIA's Early Support team and her care team continue to empower Catherine, helping her manage remaining side effects and focus on health and hope as she builds her future.

\*Name changed for privacy reasons.