



HEALTHIER, LONGER,
BETTER LIVES

REHABILITATION ASSISTANCE WITH AIA AUSTRALIA

Income Protection



aia.com.au

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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 likely you'll be to succeed.

As an AIA Australia income protection customer, our rehabilitation consultants can offer you proactive, practical and solution focused support. We can assist you to access the help you need to recover and to coordinate your recovery journey, at no cost to you.



AIA AUSTRALIA'S OCCUPATIONAL REHABILITATION SERVICE

How does it work?

If you require assistance, our rehabilitation consultants will talk to you about your particular circumstance and in consultation with you and your treating doctor, will develop a recovery plan tailored to your individual needs. We will help you to access the support you need to recover in your local area; your doctor usually advises the timing for your return to work. If and when it is appropriate, our consultants will refer you to a local occupational rehabilitation provider.

If you require assistance, 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 modified duties, AIA Australia'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 your claims case manager know or note it on your claim form and one of our rehabilitation consultants will contact you.

AIA AUSTRALIA'S BACK TO WELLNESS PROGRAM

A program for mental health support

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:

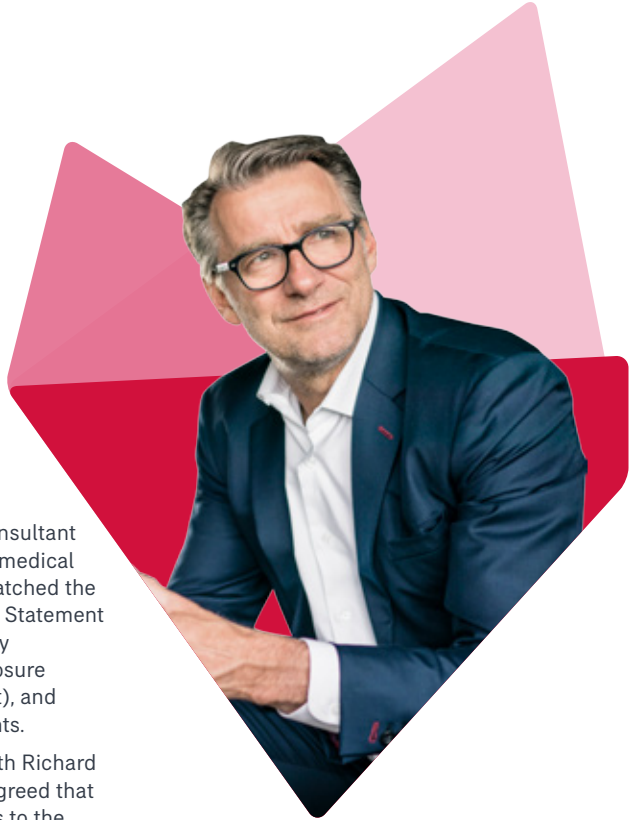
- A simple and straightforward claims process, focusing on recovery and positive discussions rather than administration and incapacity levels.
- Dedicated support from highly skilled professionals, resulting in a deep understanding of your claim and a more tailored service.
- A focus on collaboration 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 AIA Australia team.



CUSTOMER STORIES

Our team helps hundreds of people each year with their recovery and 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 by a certified medical practitioner with depression, which matched the Tailored Protection Product Disclosure Statement (PDS) and Policy Document (previously CommInsure Protection Product Disclosure Statement (PDS) and Policy Document), 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 the Medicare rebate would be arranged to assist his recovery further.

Richard's health improved considerably following the psychologist's intervention, which led to a graduated 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, which matched the definition of the Tailored Protection Product Disclosure Statement (PDS) and Policy Document.

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 Tailored Protection 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.

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

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.

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



LET US KNOW

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HERE ARE SOME TIPS TO HELP YOU PREPARE FOR YOUR RETURN TO WORK

Things to think about

- Start planning early what steps you need to take for you to return to work.
- Speak regularly with your doctor about when and how you will return to work.
- Stay in regular contact with your employer and keep them updated of your recovery progress. Communication between your employer and doctor can also help progress and support your return to work plans.
- If you are self-employed, think about what duties you could do in the initial stages when you first return to the business and how you can gradually introduce increased hours and duties to your work routine, in line with your recovery.

Things you can do

- During your treatment and recovery, it is important to maintain a daily routine where possible. Having a plan or schedule, and setting daily/weekly goals can assist. Some examples include having a set time to arise in the morning and go to bed in the evenings, scheduling gentle exercise as tolerated, reading or using a computer for a set period of time, driving, using public transport, meeting socially with family, friends or colleagues, completing housework, participating in volunteer work and running errands. Keeping a record of your activities can help you and your doctor monitor your progress and activity levels, identify focus areas for further rehabilitation and assist with timing and planning your return to work.
- 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

- If in discussions with your doctor and/or employer it is deemed you will be unable to return to your same occupation due to medical reasons, consider how your education, training, skills, experience and special interests may be transferable to a different occupation.
- Speak to your employer about whether there is another role within the organisation you could undertake. Consider what types of jobs will give you a similar income to that which you used to earn and for which you already have relevant transferable skills.
- When you require an alternate occupation with a different employer, use your professional and personal networks in addition to reviewing online vacancies and researching potential employers and contacting them directly.
- Update your resume and collate any relevant documents related to your education, training, experience and achievements.

What occupational rehabilitation services may be available?

- Assistance to access locally based support services for your recovery.
- 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 where required.
- Career counselling and job seeking assistance – when you are medically unable to return to our previous employment.
- Business/Executive coaching.



WE'RE STILL HERE TO HELP

While all products under Tailored Protection are closed to new customers from 1 April 2020, we want to reassure you that as an existing customer you continue to hold your cover and can manage it to suit your changing insurance needs. All of your existing product benefits, features and options remain the same, as does our commitment to paying claims.

If you have any questions about your cover, you can speak to your financial adviser or contact us at the details below.

13 1056

8am–6pm (AEST/AEDT)

Monday to Friday

aia.com.au/tailored-protection

