Rehabilitation Assistance with CommInsure
Income Protection
Getting you back in business

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.

To help facilitate your return to work, CommInsure employs full-time in-house Rehabilitation Consultants.

CommInsure’s Rehabilitation Consultants 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. 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 our Rehabilitation Service facilitates your return to work in a reduced capacity, we will pay you a partial disability benefit. In most cases, the sum of your partial monthly benefit and income earned from your Employer will be greater than your current monthly benefit.

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

Julie MacCormick (left)
B.Hlth.Sc (Rehabilitation Counselling)

A degree in Rehabilitation Counselling and more than 10 years Australian and international rehab experience makes Julie an ideal CommInsure Rehabilitation Consultant. Joining CommInsure in 2005, Julie is responsible for developing the rehabilitation unit and her current primary focus is those claimants suffering mental illness.

Ph: (07) 3328 5854 – Fax: (07) 3328 5858
E: JulieAnn.MacCormick@cba.com.au

Tim Hulme (right)
B.A.Psych (Hons)

Tim is a Registered Psychologist who has been working in Occupational Rehabilitation for the last 6 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.

Ph: (02) 9947 5972 – Fax: (02) 9947 4655
E: Tim.Hulme@cba.com.au
Here are some tips to help you prepare for your return to work.

**Things to think about:**

- When you begin to feel better and the Doctors say you should think about your return to work, be positive and start thinking about 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.
- What do you think any barriers may be?

**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. The closer you come to the day of your return to work, try to get up at reasonable times and allow time for travel, even if you haven’t started yet.

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

- Search the newspapers and internet for the type of job you may like to do.
- 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?**

- Improved fitness and capacity to work
- Reduced reliance on health services and medication
- Increased independence
- Safe and timely return to the workforce
- Improved adjustment to disability
- Improved capacity to manage pain

**What occupational rehabilitation services are available?**

- Supervised gym program to improve your work capacity
- Arranging modified, graduated, or alternate duties with your Employer, consistent with medical advice
- Arranging workplace modifications that will assist with returning to work
- Career counselling and job seeking assistance – when you are unable to return to your previous employment
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.

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 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.

*Names and locations have 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 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.

*Names and locations have been changed for privacy.
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