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Rehabilitation benefits and assistance – getting your clients back in business

CommInsure’s Income Care range will assist with and potentially fund your client’s rehabilitation to assist them with their recovery and return to work.

Our rehabilitation consultants will assess each client’s individual needs in consultation with you and the treating doctor. They will monitor the client’s progress and make a referral for Occupational Rehabilitation services (when appropriate). This will ensure that your client receives the best advice on how to manage their return to work following illness or injury.

Should your client only be able to start back at work on a part time basis because their recovery is still progressing, the Partial Disability Benefit in the policy provides support while they are gradually building up to a full return to work. Should they return to a full time basis but find they are not coping with this level of work for medical reasons, the Recurrent Disability Benefit in the policy means that they are not penalised for trying to return to work, and they are still entitled to go back to their original partial or total disability claim.

What occupational rehabilitation services we can make available to your clients?

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

In real life

John was a carpenter working in Newcastle. He fell from a roof and injured his shoulder. Following surgery he found the heavy lifting and overhead work required in his job increasingly difficult. His business gradually declined to the point where he had to close the business. Now in his early 50s, John found the prospect of starting a new career daunting. However, CommInsure was able to assist John by referring him to a local rehabilitation provider who could help him determine a new direction. John retrained as a TAFE teacher, and with further job seeking assistance from the rehabilitation provider, was able to start work as a trade teacher with his local TAFE.

Summary

The benefits within our Income Care range provide important financial support in the event that your client requires rehabilitation services. Plus CommInsure’s full time in-house rehabilitation consultants are there to help facilitate a return to work.