


Supporting your clients

with rehabilitation and return-to-work





In 2020, 70% of the claimants we supported with rehabilitation, wellness, or retraining returned to work.

Empathy, care and dedicated support

At Zurich and OnePath we believe that getting clients back to doing what they love is critical to building their confidence and improving their mental health. We are committed to supporting clients in doing this with empathy, care and dedicated support.

Benefits of rehabilitation

The overall goal of rehabilitation is to improve the wellbeing of an individual – and that could include getting them back to work sooner. While your clients may not be able to work at the same capacity or perform the duties as before, we can help them find ways to get into a safe work routine that's right for them.

Rehabilitation can help create and maintain a daily routine, which can help improve the overall wellbeing of an individual.

It can also help them enjoy a healthier lifestyle with a focus on areas like nutrition, exercise, mindfulness and sleep hygiene, along with the social benefits that come with work.

Work is good for your clients

- Health benefits
- Regular salary
- A sense of identity
- Intellectual challenge
- Learn new skills
- Meet new people
- Access to community
- Understand the world better
- Work-life balance
- Sense of meaning and purpose

In 2020,
we paid over
\$201 million in
Income
Protection





Our commitment to your clients

Being engaged in work is a benefit to your client, their family and society and we want to help them make a safe return to health and work. We see it as part of our commitment to them when they have a policy with us. We'll work with your client and their medical team to ensure support is provided to assist with recovery and return to work opportunities.

Our guiding principles behind our Individual Disability Income Insurance



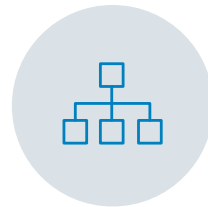
Work is good for you, supporting your mental health and wellbeing



Returning to health is a unique journey for every claimant



We pay genuine claims, meeting community expectations



Removing complexity, improves understanding and administration

What you can expect

of us

- make payments for the duration of your claim in a timely way
- make the claims process as straightforward as we reasonably can
- work with your client, their treating medical practitioners and where appropriate, our rehabilitation teams, to support them on their recovery journey
- we'll support the return to your previous occupation, however, if evidence indicates that a return to their previous occupation is unlikely, we'll work with your client, their treating medical practitioners and where appropriate our rehabilitation teams, to support them return to a suitable occupation based on thier education, training, or experience
- provide access to and funding for appropriate rehabilitation or retraining programs, which may include job seeking, graduated return to work plans, reasonable retraining and other work readiness programs
- adhere to the Life Insurance Code of Practice and it's principles of conduct such as being open, fair and honest.

... and your client

- lodge their claim as soon as they can after a sickness or injury
- follow the advice of any treating medical practitioner on an ongoing basis, including recommended courses of treatment and rehabilitation to strive for maximum possible improvement
- actively engage in assessments to assist in understanding capacity for work, progress in rehabilitation or employment prospects
- actively engage in planning for their return to work, including attending reasonable retraining for other suitable employment
- make reasonable efforts to return to work in suitable employment.



Helping your clients back to work and life

We know that your client wants to get back to work when they are able to.

That's why we offer a range of highly accessible rehabilitation services to support them on the journey back to wellness.



Tailored care

- Holistic and collaborative partnerships
- Personalised Recovery Plan
- Face to face or on-line support
- Needs based support for physical and mental health



Accessible support

- At any time while a claimant is unwell and has a claim with us
- If they are in the process of lodging a claim
- If they're waiting for their insurance payments to start
- If they're still working, but their health condition is making life difficult



Experience and expertise

- Our multidisciplinary team includes Occupational Therapists, Exercise Physiologists, Rehabilitation Counsellors and Psychologists
- Extensive experience in occupational rehabilitation, injury recovery, health and wellness, mental health and fatigue and pain management.

Comprehensive support back to wellness

We can support with things like:

Initial needs assessment - to understand which health services will be most helpful for them while they're recovering.

Onsite work assessment - to help them identify which duties from their job that they can safely take on now or in the future.

Funding for retraining - to enhance skills to help with getting back to work.

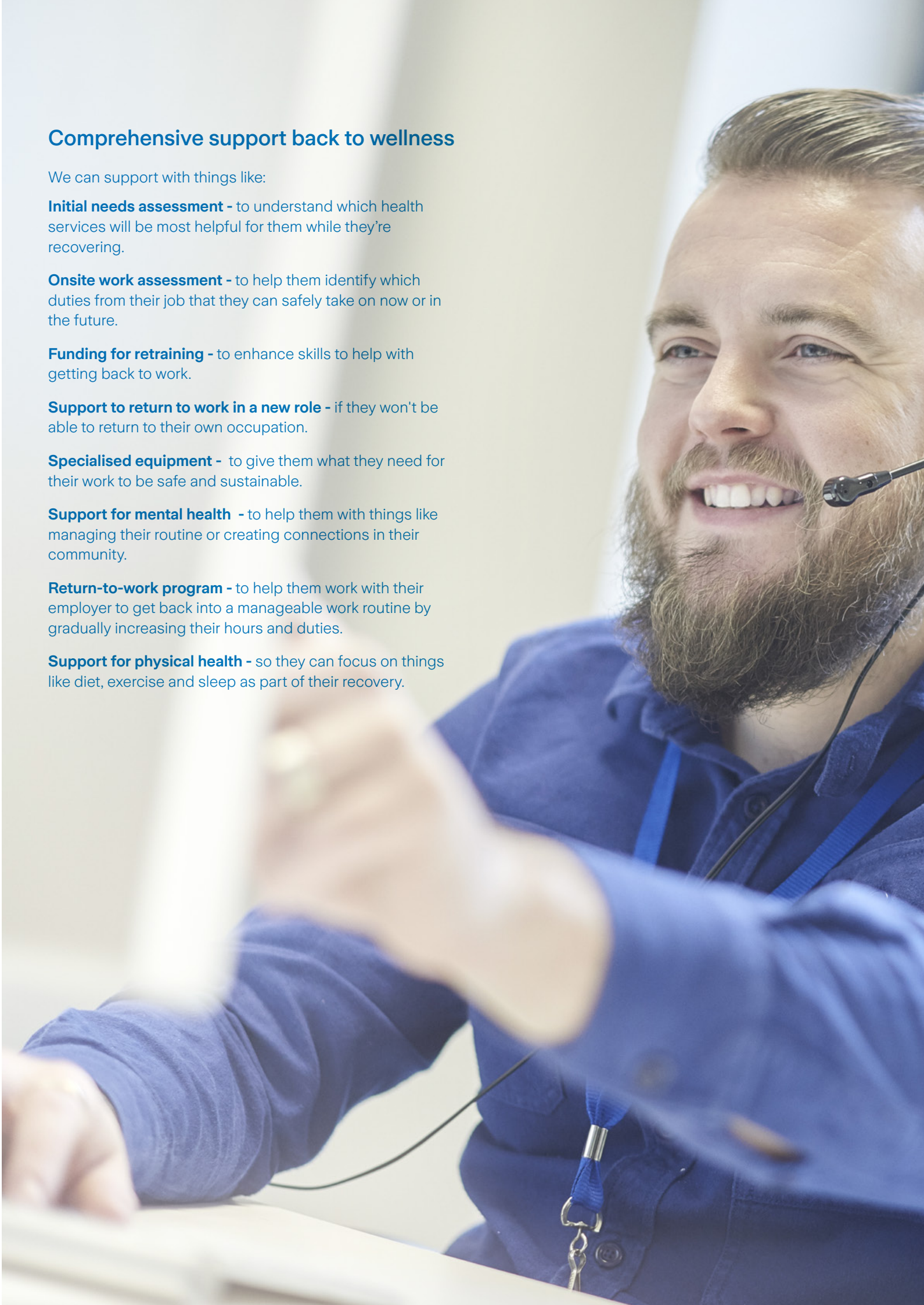
Support to return to work in a new role - if they won't be able to return to their own occupation.

Specialised equipment - to give them what they need for their work to be safe and sustainable.

Support for mental health - to help them with things like managing their routine or creating connections in their community.

Return-to-work program - to help them work with their employer to get back into a manageable work routine by gradually increasing their hours and duties.

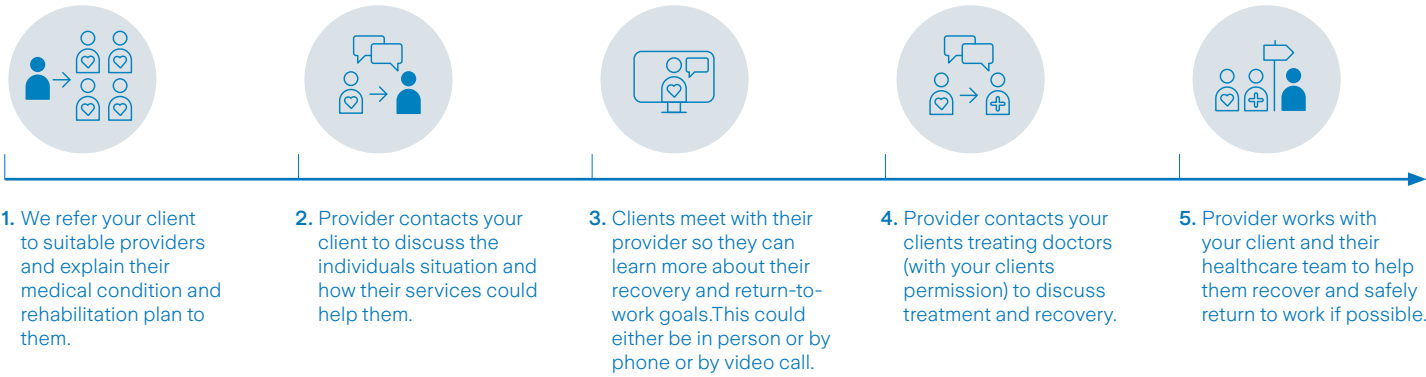
Support for physical health - so they can focus on things like diet, exercise and sleep as part of their recovery.



Working with our partners

We partner with a range of rehabilitation providers including rehabilitation counsellors, psychologists, physiotherapists, exercise physiologists and occupational therapists across Australia.

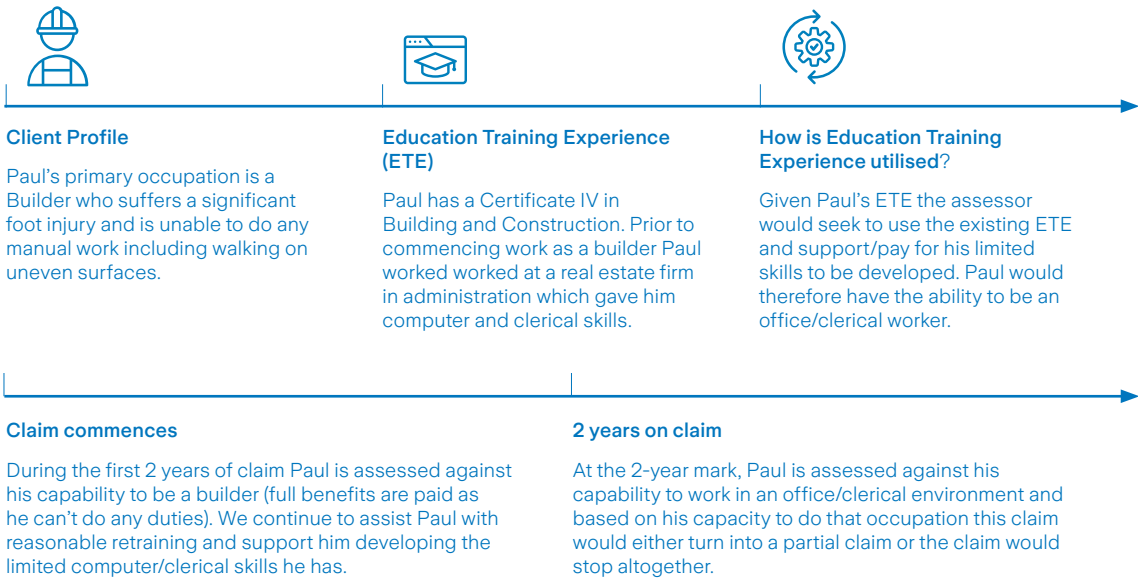
Here's how the process works:



For detailed information on each program and support services our partners can provide, please reach out to your Business Development Manager.

A typical claimant journey

The journey from a Disability definition to Partial Disability definition after two years on claim



Our 'philosophy of care'

We stand by our claims philosophy and our commitment to paying claims.

We treat customers how we would like to be treated.

We assess and pay claims in a fair and timely manner.

We show empathy and respect when customers are medically, financially or emotionally vulnerable.

We assess each claim on its merits with guidance from appropriate specialists.

We operate within a clearly defined risk management and governance framework and the highest quality standards.

We manage disability claims in a way that supports the customers' return to wellness.



Highly awarded for claims and service

Our customers are at the centre of everything we do. These recent awards we've won show our ongoing commitment to helping those we cover, when they need us most.



Claimant feedback



'It has been quite a journey since I had my stroke last year in July, but I am so happy to have made the inroads I have... For these reasons I saw my GP today, and he has signed me off as being fit for return to full work duties.'

I appreciate the help that OnePath has offered me in my recovery - particularly when I was completely incapacitated. I also very much appreciate the help with the rehabilitation which was offered, when I resumed some partial work duties - specifically with the exercise physiology and speech therapy.

When I visited my GP a few days after the stroke, he told me I had to brace myself that I might never be able to work again. I was so pleased to be able to tell him today, I wanted to return to my full work schedule.



It has been a challenging journey and I am so pleased to be where I am now. If anything positive can come out of my 'stroke', it is that I definitely have an increased empathy and understanding of the patients that I continue to care for ... and realise just how much impact a single life event can have on one's entire life ... both physically and mentally. I feel comforted that although I had a horrible event in my life ... that I did have some income protection to fall back on until I reached the recovery point.'

Andrew – OnePath customer

'Thanks for all your help and advice. The last couple of weeks have been especially stressful and have resulted in my anxiety and depression symptoms to increase significantly. Thanks for referring Nadene. I have already spoken to her twice and she has already given some practical guidance and advice to leverage some of the pressure and stress re; returning to work plan. I know I am not there yet and have a journey in front of me, but I am thankful for all the genuine help that has been provided.'

Veronika – Zurich customer

Other support

My Wellbeing Hub – a collection of health and wellbeing resources for your client, to support them on their journey towards overall wellness. zurich.com.au/mywellbeinghub

My Wellbeing Hub

_ZONE Education – a variety of webinars that can provide you with Mental Health and Wellbeing insights, support, the role a financial adviser can play in supporting their client pus more. Zoneeducation.com.au

_ZONE



For more information contact your
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Important information

This document has been prepared by Zurich Australia Limited
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You should consider these factors, the appropriateness of the information and the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD), if applicable, before making any decisions or recommendations. You can find these on our websites at zurich.com.au and onepath.com.au

RHEN-018921-2022

