

# The journey **back to work...**

**One of the most traumatic experiences that your client can go through is to suffer a debilitating injury or illness that makes it uncertain whether he or she will ever be able to return to work or not.**

**A**lthough insurance is the furthest thing from a client's mind at that stage, it is good to know that where appropriate insurance is in place, there is a safety net in the client's time of need.

## HELPING A CLIENT RETURN TO WORK

While the majority of people who access their disability insurance may never return to work, in instances where it is possible, it should be noted that they do indeed make an effort to return to their working lives.

Although many of us dream of a permanent vacation, the truth is that sitting around and not doing much can be massively frustrating. Work not only gives individuals a sense of purpose, it also creates the opportunity to continue to grow their careers and contribute to their retirement, creating a more comfortable situation in their final years.

Helping a client to return to gainful employment is one of the soft skills that an adviser can master to differentiate themselves from the rest.

Even in instances where individuals do not wish to return to work, their policies may require them to undergo vocational rehabilitation to determine whether their situation can be improved to the extent that it is possible to return to work. Most policies cover the cost of these rehabilitation programmes if the medical scheme contributions run out, or from the outset, if no medical scheme is in place.

## THE REHABILITATION PROCESS

Clients should really be encouraged to follow their rehabilitation programmes to the best of their abilities, as the provider will usually cease contributions to the rehabilitation programme if a claimant fails to comply with its requirements, or where the programme is found to be ineffective.

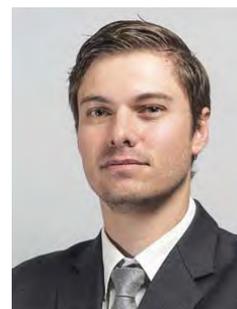
Even if they are only able to perform a portion of their previous work, they may find some purpose in that. In these instances, a portion equal to the salary now earned would fall away, but they would still be covered by the insurer against the shortfall.

No matter how effective the rehabilitation process, it is doubtful whether clients will ever be able to perform at their former levels, but help is at hand. In many instances, policies provide for a case manager, usually an occupational therapist, to manage the often-frustrating process of returning to employment. These case managers are worth their weight in gold in terms of the proactive management of returning to work, including a plan that includes easing back into the job, modifying the work to suit the client's new needs, counselling, education and vocational training.

## ADVISING YOUR CLIENTS

Most policies also allow for a person to trial a return to work, guided and supported by a case manager, to see whether the individual is able to perform the tasks expected from him or her. If the individual cannot meet the demands of the job, he or she can leave, and the cover should resume. This can differ from policy to policy, and from one disability event to the other, particularly in relation to the date of disabling event. It is therefore very important to understand the provisions of the policy when advising clients.

By advising your clients what they can expect during this time, you show compassion and empower them to make the uncertain journey less fearful.



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