



AMP Insurance



Did you know AMP can help with occupational rehabilitation?

Our programs aim to give you the best possible outcome following your illness or injury.

The Return to work bonus² within AMP Elevate insurance and Flexible Lifetime[®] – Protection provides you a further helping hand by paying you an additional benefit once you return to work after participating in an occupational rehabilitation program.

What is occupational rehabilitation?

After an accident or illness, we know your focus will be on getting well again and returning to your everyday life. Once deemed medically appropriate, we will engage our dedicated Recovery team to help facilitate your return to the workforce.¹ The program comes at no additional cost to you. AMP offers occupational rehabilitation focusing on your return to work together with your treating doctor. It's just another benefit your AMP policy provides.

Our programs aim to give you the best possible outcome following your illness or injury, by providing a durable and sustainable return to work program in line with your medical condition and your future working capacity.

Occupational rehabilitation may be available through Income Protection, Temporary Salary Continuance and Group Salary Continuance and in some instances through Business Overheads and Total and Permanent Disability.

How we can support your recovery

There are a broad range of occupational rehabilitation services our consultants can make available where they believe it will assist your recovery and return to work, some of which are listed below:

- initial assessment regarding your rehabilitation needs
- specialised mental health services to assist with a graded return to work
- activities of daily living assessments
- workplace assessments, including recommendations for equipment and modifications
- graded return to work plans, including recommendations for work conditioning programs
- occupational assessments, including recommendations for retraining
- transferrable skills assessments, including any occupational recommendations
- functional assessments, including any physical modifications
- assistance with job seeking, resume and interview coaching
- business coaching, to assist some self-employed clients restructure their business to continue to earn income.

AMP's in-house recovery specialists work with a nationwide network of approved and accredited external rehabilitation providers ready to assist you in your local area.

¹ In certain circumstances AMP can offer occupational rehabilitation services to help you return to the workforce, while your medical condition is managed. Any offer of occupational rehabilitation services is at the discretion of AMP, and is subject to an assessment and approval on a case by case basis by AMP.

² This feature is available to customers with AMP Elevate Income Insurance Premier, Plus, Income Insurance Plan or Flexible Lifetime – Protection Income Protection Plans.

[®] Flexible Lifetime is a registered trademark of AMP Life Limited ABN 84 079 300 379

Mark's story

Mark, a 49-year-old physiotherapist, sustained a back injury, which resulted in him being unable to work in his own occupation.

With the assistance of AMP's occupational rehabilitation support, which included an analysis of his skills, as well as job seeking and interview assistance, Mark was successful in securing a new higher-paying consultancy role, which didn't have the physical demands of his previous occupation.

Mark acknowledged that without the support of the AMP Recovery team he would not have had the confidence to secure his new occupation.

Sara's story

Sara returned to suitable alternative employment after experiencing a mental illness, because she was unfit to return to her pre-disability work as director of a logistics firm.

Following treatment and signs of improvement in her condition, Sara accepted AMP's offer of assistance through our occupational rehabilitation program offering. AMP co-ordinated the program, which included professional counselling to look for alternative work options, retraining assistance and support. The tailored services were aimed at developing new skills and experience, as well as building her confidence. As a result, she successfully secured employment as a real estate agent.

Would you like to know more?

If you have any questions, or would like to know if the AMP Recovery team can assist you, please call us on **1300 366 214**.

Please note that occupational rehabilitation services do not include medical costs, treatment costs (such as physiotherapy) or any other costs, which can only be reimbursed by a registered health insurer.

What you need to know

Any advice in this document is general in nature and is provided by AMP Life Limited ABN 84 079 300 379 (**AMP Life**). The advice does not take into account your personal objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of this advice having regard to those matters and consider the relevant product disclosure statement before making a decision about the product. AMP Life is part of the AMP group and can be contacted on 131 267 or askamp@amp.com.au. If you decide to purchase or vary a financial product, AMP Life and/or other companies within the AMP group will receive fees and other benefits, which will be a dollar amount or a percentage of either the premium you pay or the value of your investments. You can ask us for more details.