



HELPING YOU FIND A HEALTHY BALANCE.

The Back to Wellness program is a flexible mental health plan to help you get back to being you and back to work when you're ready.

CommInsure



Getting immediate support

If you are experiencing a mental health issue, you are not alone.

Emergency support is available - try one of these resources:

- ◆ Ambulance/Fire/Police - 000
- ◆ Lifeline - 13 1114
- ◆ Suicide Call Back Service - 1300 659 467
- ◆ Kids Helpline - 1800 551 800
- ◆ MensLine Australia - 1300 789 978
- ◆ beyondblue - 1300 224 636
- ◆ Attend the emergency department of your local hospital.

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We understand recovering from your mental health condition may not be easy.

Support when you need it most

At CommInsure, we care about your mental wellbeing. With early intervention, tailored treatment and understanding from those around you, the severity of your condition can be minimised, helping you to recover faster.¹

Mental illness is a serious issue that, if left untreated, can have devastating consequences.

Pain doesn't need to be seen to be felt...

Without action, mental health problems may get worse. Whether it's anxiety, depression, or another type of mental illness, working with a team of specialists can be vital for recovery.

¹ SANE Australia. *The roads to wellness*. Obtained 23/02/2016 from <https://www.sane.org/roads-to-wellness/17-the-roads-to-wellness>

You'd seek treatment for a broken leg ...

Mental health problems should be the same – without action the problem may get worse. Whether it's anxiety, depression, or another type of mental illness (there are several), working with a team of specialists can be vital for recovery.

Mental illness is so common

Mental illness is a widespread issue. Here are some interesting statistics:

- ◆ almost one in five Australians will experience a mental illness in a 12-month period
- ◆ during this time, anxiety disorders will affect 14% of the population and depression will affect 6%
- ◆ anyone can develop a mental illness, and no one is immune to mental health problems.²

You've made a claim. What happens next?

Initial information stage

When you make a mental illness claim, you will be introduced to a CommInsure case manager who will collect the necessary information which will enable us to understand your situation and what you may need to help in your recovery.

At this stage, we may also contact your doctor or other relevant health care professionals to obtain a case history or to discuss your situation.

These conversations should take away the need for claims forms to be filled out.

² SANE Australia. *Mental Health & Illness Facts and figures*. Obtained 24/02/2016 from: <https://www.sane.org/mental-health-and-illness/facts-and-guides/facts-figures>



What does recovery feel like to you?

It might include:

- ◆ feeling less anxious
- ◆ feeling more connected with those around you
- ◆ sleeping better
- ◆ feeling you've turned a corner
- ◆ experiencing more happiness in day-to-day life
- ◆ finding the right balance of medications
- ◆ having more purpose in life, and meaningful activities to enjoy
- ◆ being able to return to work, or be more productive and engaged at work
- ◆ feeling clear in your mind, with fewer unwanted negative thoughts interrupting your progress
- ◆ feeling more confident, capable and in control
- ◆ feeling more able to enjoy social interactions with friends and family.

CommInsure's commitment to you

We aim to:

- ◆ establish a positive and respectful partnership with you
- ◆ support your treatment providers so they can focus on your return to wellness
- ◆ strive to understand your circumstances and obtain relevant information through our initial information stage
- ◆ provide you with the details of additional support services to facilitate your recovery, such as vocational rehabilitation providers, for early recovery support
- ◆ support your goals as decided by you and your treating practitioners and contribute to making your goals realistic and achievable
- ◆ empower you to focus on and take control of your own recovery
- ◆ liaise regularly with you and your treatment providers to assess your progress via three way case conferencing (this can be over the phone or face-to-face)
- ◆ advocate and educate employers to understand your ability to work and your changing needs
- ◆ provide you with your deemed income protection payments during your recovery period.

What about my employer?

At CommInsure we can also help and support your employer during this period, if you wish and only when we have your approval. We do this by:

- ◆ helping them to understand mental health issues, your ability to return to work and your changing needs during the recovery process.
- ◆ providing workplace adjustments (if required) that may assist in your return to employment as quickly as you are able.

THE BACK TO WELLNESS PROGRAM



CommInsure's commitment to helping you get back to wellness

We want to take an active role in your treatment if you are happy for us to do so. This will ensure your care is suitable, flexible and tailored to your individual and sometimes complex needs...

“The financial and social impact of mental illness and suicide is significant and reinforces the need for preventative measures through ... education as well as early intervention, rehabilitation programs and wellness initiatives to help members stay in work or return to work sooner”

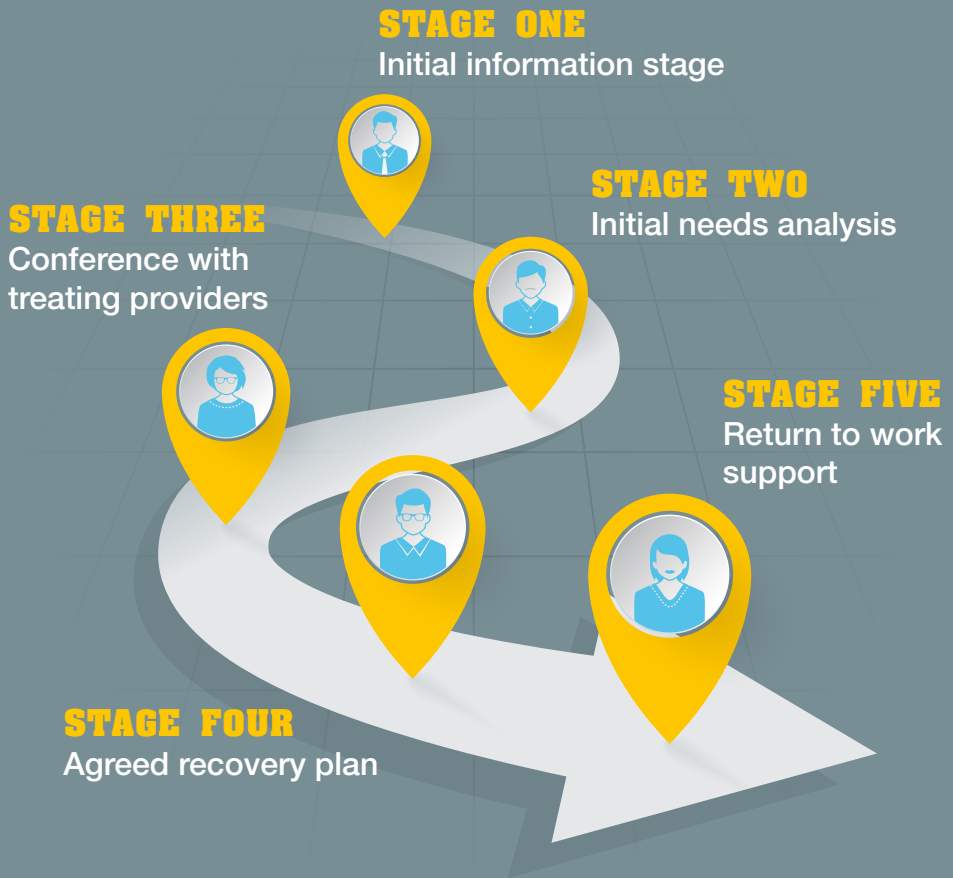
— Margo Lydon, CEO SuperFriend, 2014.

The CommInsure Back to Wellness program is designed to support those affected by mental health conditions, helping you to get back to work and wellness as soon as possible. Some of the benefits include:

- ◆ A simple and straightforward claims process, focusing on recovery and positive discussions rather than administration and incapacity levels.
- ◆ Dedicated support from highly skilled professionals, resulting in a deep understanding and a more tailored service.
- ◆ A focus on collaboration with all involved parties, helping to facilitate an optimal treatment plan and aid in the identification and removal of any recovery barriers.

The Back to Wellness program lifecycle

We know that each situation is different, so the CommInsure Back to Wellness program is designed to be tailored and flexible, to be adapted each time we receive an eligible claim where mental illness is the primary cause.





STAGE ONE

Initial information stage

When you make a mental illness claim, you will meet your CommInsure case manager who will collect the necessary information for us to:

- ◆ develop a clear understanding of your situation, symptoms and importantly, capacity in all areas of your life, and
- ◆ quickly allocate the right claims specialist and resources to help you get the right support, when you need it most.

We will also:

- ◆ discuss the claim, and answer any questions you may have about the claims process or Back to Wellness program.
- ◆ discuss any treatment currently in place.
- ◆ discuss the status of any other claims you may have, such as workers compensation or any other formal legal proceedings.

This will begin within three business days following notification of your claim. At this stage, the case manager may also contact your doctor or other relevant health care professionals to obtain a case history or to discuss your situation.

Our commitment to you: We will act quickly to understand and assess your condition.



STAGE TWO

Initial needs analysis

In stage two, we work with you to begin creating a tailored return to wellness program, taking into account return to work timeframes. At this point, we also use standard tools, used in all mental health claims, to measure and record your mental wellbeing. These standard tools may include the K10 scale which measures any psychological distress or the PHQ9 questionnaire which measures any depression related symptoms.

The initial needs analysis will be done either face-to-face or over the phone, and involve an in-depth interview regarding your condition, symptoms and how you are coping with the demands and responsibilities of your day-to-day life. Discussion points may include:

- ◆ any support networks available
- ◆ your employment situation
- ◆ potential barriers to recovery
- ◆ recommended milestones for your journey towards recovery.

Ideally this will take place within 12 business days of notification of the claim.

Our commitment to you: We will help you to facilitate your own recovery.



STAGE THREE

Conference with treating providers

Here, we collaborate with all involved, including you, to agree and document a recovery plan, ensuring that all parties are working towards common goals. The 'conference' is likely to be via telephone and during this stage, the following happens:

- ◆ the case is discussed with all parties, including condition triggers and recovery goals
- ◆ the doctor and treating specialists agree on goals and milestones
- ◆ the return to wellness plan is established, with agreed milestones and timeframes for review points. This is documented and we retain a copy.

The conference will be conducted within 20 business days of notification of the claim (where possible).

Our commitment to you:

You will feel supported to achieve your wellness goals.



STAGE FOUR

Agreed recovery plan

During this stage we review and monitor the recovery plan that has been tailored specifically for you, and we work with you to:

- ◆ help achieve the goals you have established
- ◆ review your progress at each agreed milestone point
- ◆ evaluate your current level of mental health, compared to the onset of your symptoms.

Because the plan is flexible, we can work with the same parties involved in step three to review and reconsider the treatment plan if changes need to be made.

Our commitment to you:

We are a partner and not a barrier to recovery. By making the claims process simple and easy, we enable you to have more time to focus on your treatment.



STAGE FIVE

Return to work support

Once you're at this stage, we will discuss helping you get back to work, and provide the support needed to make the transition as smooth as possible.

Case study

Age: 54
Gender: Female
Diagnosis: Mixed Affective Disorder and Depression
Occupation: Carer

In December 2015, Marina* was referred to Commlnsure's Back to Wellness program. Marina had a history of depression and mixed affective disorder. On the day of her diagnosis, she was admitted to hospital. Marina's treating psychiatrist advised that vocational assistance would be beneficial to improve function and work place capacity. Initially Marina was anxious

about participating in the program, however she quickly established rapport with the rehabilitation provider which led to her engaging well in the program. Much to the success of the program, Marina's doctor was also supportive of the program and was actively involved through regular medical case conferences. Through the program, Marina completed



a Cognitive Behavioural Therapy assertiveness training course and was provided with strategies to manage her anxiety and mood. Marina was actively involved in developing monthly activity schedule calendars which incorporated the recovery goals on her Wellness Plan.

By demonstrating improvements in her function thanks to her participation in this program, Marina was able to obtain a partial upgrade in capacity from her doctor, and was certified fit to work part time from March 2016. The rehabilitation provider liaised with her employer to discuss and facilitate a

graduated return to work in line with her capacity. CommInsure funded her First Aid course which was a requirement for re-commencing employment. Marina returned to work on the 20th of April 2016 and now reports having more energy and does not require as many 'rest days' between shifts. She has also enrolled in a Diploma at TAFE to increase her skills and future employment prospects. By all accounts, everyone involved in Marina's care is happy with her progress, especially Marina herself.

* Name changed for privacy.

Mental health professionals

Different mental health professionals offer different types of services and treatments. If you're unsure about what might work for you, speaking to your General Practitioner (GP) is a really good place to start. GPs can provide an initial assessment, medical treatment, psychological or 'talking' therapy, and/or refer you to other mental health specialists. These could include a psychologist, social worker or occupational therapist, all who specialise in talking therapies; or a psychiatrist, who as well as talking therapies, specialises in medical treatment as well.³

Medicare's contribution

Medicare's 'Better Access to Psychiatrists, Psychologists and General Practitioners' program can also help. The program aims to improve the outcomes for those with clinically-diagnosed mental disorders through evidence-based treatment. Under this initiative, Medicare rebates are available for selected mental health services provided by GPs, psychiatrists, psychologists (clinical and registered), and eligible social workers and occupational therapists.

For more information on the Medicare Better Access to Psychiatrists, Psychologists and General Practitioners program, visit www.health.gov.au/mentalhealth-betteraccess.

Please note:

If you would prefer to seek medical assistance using your private health cover, please be aware that practitioners determine their own fees and any amount above what Medicare covers will need to be met by you.

3 beyond blue (2015).

You're not alone

Always remember that there is help out there and you are not alone. There are many other resources that you can seek help from, and below is a small selection.

- ◆ The Australian Psychological Society publish a national listing of psychologists that can be searched by issue and location: <http://www.psychology.org.au/FindAPsychologist/>
- ◆ Alternatively, a directory is also available on the Mindhealthconnect website: www.mindhealthconnect.org.au/mental-health-services
- ◆ Free or low-cost psychological therapies may be available through formal institutions, such as hospitals and universities. Some workplaces also offer free employee counselling (Employee Assistance Programs). Cognitive behaviour therapy is also available online, for example, via the MoodGYM program from the Australian National University's National Institute for Mental Health Research.



Where can I find more information on mental illness?

Some free websites and helplines available to help you include:

beyondblue - 1300 224 636

www.beyondblue.org.au

Online (email and chat) and 24 hour telephone support services. Provides information and support to help “everyone in Australia achieve their best possible mental health”.

Black Dog Institute

www.blackdoginstitute.org.au/

Information on symptoms, treatment and prevention of depression and bipolar disorder.

Carers Australia - 1800 242 636

www.carersaustralia.com.au/

Short-term counselling and emotional and psychological support services for carers and their families in each state and territory.

Headspace - 1800 650 890

<http://headspace.org.au/>

Free online and telephone service that supports young people aged between 12 and 25 and their families going through a tough time.

MensLine Australia - 1300 789 978

<http://www.mensline.org.au/>

A telephone and online support, information and referral service, helping men to deal with relationship problems in a practical and effective way.

mindhealthconnect

<http://www.mindhealthconnect.org.au/>

An innovative website dedicated to providing access to trusted, relevant mental health care services, online programs and resources.

MindSpot Clinic - 1800 614 434

<https://mindspot.org.au/>

An online and telephone clinic providing free assessment and treatment services for Australian adults with anxiety or depression.

Relationships Australia - 1300 364 277

www.relationships.org.au/

A provider of relationship support services for individuals, families and communities.

SANE Australia - 1800 187 263

www.sane.org/

Information about mental illness, treatments, where to go for support and help carers.

We're here to help

At CommInsure, we have a highly specialised rehabilitation team available to help you with your recovery and return to wellness. If at any time you have any questions regarding your mental illness claim, please contact your case manager, or your superannuation fund.



