

Helping people move from disability to a new career

A recent CIGNA study¹ reveals that 65 percent of Americans consider a job much more than a paycheck; rather, they "live to work." The study demonstrates that most people consider work an essential part of their sense of self-worth and emotional well-being. Employers can help enhance their employees' sense of security and minimize the negative emotional and financial impact of an illness or injury by partnering with a disability carrier to offer disability insurance, employee assistance program support and effective return-to-work programs.

People out of work due to disability often face many physical and mental barriers preventing them from returning to the job. They may be unable to return to their previous positions or are unclear on what steps to take on a new career path. CIGNA's extensive Re-Employment Solutions program can break down these barriers and successfully help motivated individuals rebuild their lives and careers after a disability.

Vocational Rehabilitation Counselors guide the way back to work

After consulting with the disabled employee's claim manager, CIGNA's certified and experienced Vocational Rehabilitation Counselors (VRCs) call the employee. This call helps the VRC to:

- Assess the person's skills, motivation and willingness to work
- Identify factors that may impact return-to-work planning
- Reduce or remove perceived return-to-work barriers

CIGNA is the only company with Vocational Rehabilitation Counselors who spend 100 percent of their time working directly with employees to help bring them back to work.²

Vocational Rehabilitation Counselors help rebuild the confidence of an individual dealing with a disability. The counselors get to know the people they are helping – not only their education, training, skills and interests, but also their strengths, aptitudes, resources and how they cope with change. Together, they develop customized return-to-work plans and track the progress towards that goal.

VRCs will also partner with CIGNA's Nurse Case Managers and the employee's managers and doctors to ensure that everyone involved understands the individual's physical capabilities. If needed, the counselors can arrange in-person services through Intracorp to help find the most suitable return-to-work situation. Intracorp, a CIGNA subsidiary and the largest case management provider in the United States,³ offers early intervention case management, individual ergonomic and workstation analysis, job analysis, and transitional work options.



CIGNA's Re-Employment Solutions can provide:

- Collaborative, personalized vocational rehabilitation planning
- Career search guidance and support
- Ongoing assistance with job placement and optional skills-based training
- Exploration of educational alternatives or self-employment
- Coordination of assistive technology accommodations or transitional work with the current employer



Additional Re-Employment Solutions resources include:

- Hands-on skill development through individual coaching, group webinars and a full range of technology-based resources
- Personalized online course curriculum developed by Vocational Rehabilitation Counselors based on the employee's goals
- Vocational assessment and services at the employee's home

CIGNA's career transition program

VRCs help employees take advantage of additional tools and resources, as needed. Through an exclusive partnership with Right Management, the nation's leader in outplacement services, CIGNA offers a home-based career transition program that provides services and tools to people who need assistance obtaining a new position or moving into a new career. Each career consultation begins with a program orientation, an individual situation analysis and career assessment.

CIGNA's Re-Employment Solutions can also include personalized online training programs from Skillssoft, a leading provider of on-demand e-learning solutions. Working with a disabled employee, VRCs develop a customized course curriculum based on an individual's goals and needs. CIGNA's Re-Employment Solutions program is another industry-leading example of how CIGNA is helping the people we serve improve their health, well-being and security.

Contact your CIGNA representative to learn more about CIGNA's return-to-work and vocational rehabilitation programs for disabled employees.

¹ About the survey: The survey on disability insurance, conducted by Yankelovich, a part of The Futures Company, consisted of telephone interviews with 742 full-time employed Americans 18 years of age or older. These interviews took place Jan. 29 – Feb. 2, 2009. Data are weighted by age, gender, geographic region and race to ensure reliable and accurate representation of the population. The sampling error for this study is +/- 3.6 percent

² Comparative data based on 2008 LIMRA Market Scan report, Vocational Rehabilitation Practices

³ *Business Insurance*, April 2009, "Largest Case Management Providers"

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Right Management Inc. is a wholly-owned subsidiary of Manpower Inc.

Skillssoft online training programs are provided through Corporate Education Solutions

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