

# CIGNA offers support when you need it most. Vocational Rehabilitation helps bring you back to work.

## Learning to focus on the positive...

Megan began to struggle with severe vision complications at age 57. Over time, her ability to perform daily job functions became a constant challenge. As a result, she had to temporarily leave her position as a Customer Service Representative. A series of surgical procedures in both eyes was just the beginning; the long road to recovery proved discouraging for her. CIGNA's Vocational Rehabilitation Counselors helped Megan through the transition from short-term to long-term disability. Her counselors worked directly with her physician and employer to identify Megan as a good return-to-work candidate. Together, they explored numerous visual aid modifications for her work station. Their support allowed Megan the opportunity to learn how to live and cope with her optical disability. Less than six months later, Megan returned to her original position full-time with reasonable accommodations to her work environment.

The personalized attention she received from counselors enabled Megan to rebuild her confidence in her ability to keep her job.

## Solutions to help rebuild your life and career

Dealing with a long-term disability can be challenging for even the most ambitious, self-motivated individual. CIGNA Group Insurance recognizes the obstacles you may face when an illness or injury changes the way you live and work. Our Vocational Rehabilitation services can help disabled employees develop modified or alternative work options. Once CIGNA determines your eligibility for these services, we can offer solutions that guide you in the direction of rebuilding your life and career.

The professional Vocational Rehabilitation services provided through CIGNA can help you to identify solutions tailor-made to address your specific needs, and ultimately, guide you back to a working life that is as independent and fulfilling as possible. Our Vocational Rehabilitation Counselors are co-located in CIGNA Group Insurance's disability claim offices with our Nurse Case Managers, with whom they work closely to establish appropriate plans and goals for you.

CIGNA's Vocational Rehabilitation Counselors, who hold master's degrees and national certification in rehabilitation counseling, are committed to helping you reach your greatest vocational potential. In addition, we have access to a nationwide network of specialists who can provide further assistance as needed.

## Vocational Rehabilitation Counselor Evaluation

CIGNA's Vocational Rehabilitation Counselors first provide telephonic consultation to identify work options and, if necessary, coordinate access to in-person services. A Vocational Rehabilitation Counselor will contact you to determine:

- Your willingness to participate in the process
- Factors and circumstances that may impact return-to-work planning
- Perceived return-to work barriers and how they can be reduced or removed

Following the assessment, your Vocational Rehabilitation Counselor will first seek to identify opportunities with your current employer involving the same, modified or alternative work situations. Services can include identifying:

- Assistive technology
- Workplace accommodations
- Job placement and retraining options



## CIGNA's Vocational Rehabilitation services can:

- Help you establish return-to-work goals
- Assess modified or alternative work options
- Provide access to a nationwide network of Vocational Rehabilitation specialists
- Reduce perceived return-to-work barriers



Return-to-Work  
SUCCESS

## Finding the strength to start again...

Rheumatoid arthritis was an obstacle for Jonathan, 41, nearly his entire life. After three years of unemployment, his confidence began to deteriorate along with his health. He had no work experience other than his previous position as a Psychiatric Registered Nurse, no job-seeking skills, and no knowledge of the internet. Overwhelmed by a sense of worthlessness, Jon turned to CIGNA's Vocational Rehabilitation services.

Immediately, a Vocational Rehabilitation Counselor contacted Jon's physician to clarify his physical limitations. Through the collaborative efforts of the CIGNA Vocational Rehabilitation Counselor and a network specialist (who provided in-person services recommended for this case), Jon learned how to set goals, write a resume, successfully interview and submit online employment applications.

More importantly, the extensive counseling Jon received enabled him to view himself as a competitive candidate in the labor market despite his disability. CIGNA's Vocational Rehabilitation services provided the push he needed to start over. Shortly after, Jon landed a new job as a Psychiatric Care Manager and was well on his way toward financial independence.

## Is Vocational Rehabilitation Right for You?

*Recipients of Long Term Disability Benefits are eligible to be considered for the Vocational Rehabilitation Program. This brochure describes the vocational services that may be available, should CIGNA determine your eligibility for benefits after you file a disability claim. The following questions and answers can help you determine if Vocational Rehabilitation is right for you. Your physician can help you better understand your functional abilities and ensure that returning to work is an integral part of your treatment plan.*

### **Should I participate in Vocational Rehabilitation?**

Once CIGNA has determined that Vocational Rehabilitation services are appropriate for you, these services can help you return to work and earn an income greater than what you would receive through a disability benefit alone. In addition, returning to productivity, even on a modified basis, can help rebuild your self-esteem, which can further assist in rehabilitation. You may be eligible to receive Social Security disability benefits until you return to work on a regular basis. Check with the Social Security Administration regarding continuation of your Social Security benefits while working.

### **How do I know if I am ready to return to work?**

CIGNA's Vocational Rehabilitation Counselors will work with your physician to determine your capabilities. Counselors will consider your capabilities, transferable skills, education and work experience to identify appropriate work options for you. In some cases, you may begin with part-time work. In other cases, your abilities may allow you to return to work full time in your same field or in another field.

Your Vocational Rehabilitation Counselor starts by assessing your work options with your employer. If returning to your current employer is not possible, the Vocational Rehabilitation Counselor next assesses your transferable skills and develops a job-search plan.

Retraining may be a necessary step to ensure that you return to work successfully.

### **Will I continue to receive disability benefits while participating in Vocational Rehabilitation?**

Your claim remains open during the rehabilitation process. Most CIGNA policies do not limit trial workdays, so you can attempt to return to work during the benefit waiting period. Check with your Case Manager regarding exactly how returning to work is administered according to your policy.

How participating in Vocational Rehabilitation impacts your ongoing disability payments is outlined in your specific policy. Your Case Manager can answer specific questions related to how this affects your disability benefits.

### **What's next after successful rehabilitation?**

Successful completion of the program means you are able to return to either your own job or another reasonable occupation. At that time, we will evaluate your continued eligibility for benefits. You should contact your CIGNA Case Manager for further information about how successfully returning to work will affect your CIGNA disability benefits.

### **What if rehabilitation is unsuccessful?**

The reinstatement of benefits varies by plan. If you again become disabled during the benefit period from the same disability, you will likely be required to provide medical evidence of continued disability.