

# Provides the support you need to get back to work

### Solutions to help rebuild your life and career

Dealing with a long-term disability can be challenging for even the most motivated individual. CIGNA recognizes there are obstacles you may face when dealing with an illness or injury. If eligible, our Re-Employment Solutions can help you develop modified or alternative work options and provide solutions to help rebuild your life and career.

The Vocational Rehabilitation Counselors (VRCs) of CIGNA's Re-Employment Solutions can help guide you back to an independent and fulfilling working life. Consulting with our Nurse Case Managers as appropriate, your VRC will work with you, your physician and your employer to establish appropriate plans and goals.

CIGNA's VRCs have master's degrees and national certifications in rehabilitation counseling and are committed to helping you reach your goals. In addition, we have access to a nationwide network of specialists who can provide further help if needed.

### Breaking down the barriers to new job opportunities

We'll begin with a phone call. One of our VRCs will contact you to talk about your work options by identifying your willingness to return to work and explore different job opportunities. The VRC will uncover any factors that may prevent you from returning to work and talk to you about how to reduce or remove those barriers.

Following the call, your VRC will talk to your current employer about whether you can work in the same, modified or new position. These discussions can also include the possibility of using:

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

### CIGNA's Re-Employment Solutions can also provide:

- Hands-on skill development through individual coaching, group webinars and full range of technology-based resources
- Personalized online course curriculum based on your goals
- In-home vocational assessment and services



### Return-to-Work Success Learning to focus on the positive...

Megan began to struggle with severe vision problems 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 surgeries in both eyes was just the beginning. The long road to recovery proved discouraging for her.

A CIGNA Vocational Rehabilitation Counselor guided Megan through the transition from short-term to long-term disability by helping her to focus on her return to work goals. The counselor 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. CIGNA's Vocational Rehabilitation Counselor worked with Megan's employer to create a return to work plan. This support allowed Megan the opportunity to learn how to live and cope with her vision disability. Less than six months later, Megan returned to her original, full-time job with reasonable accommodations identified with the help of CIGNA's Vocational Rehabilitation Counselor.

The personalized attention she received from her counselor helped rebuild Megan's confidence and ability to keep her job. The partnering with Megan's employer helped provide a business solution while assisting their employee.



## Is vocational rehabilitation right for you?

If you receive Long Term Disability Benefits, you are eligible to be considered for CIGNA's Re-Employment Solutions. This brochure describes the services that may be available, once you file a disability claim and CIGNA determines your eligibility for benefits. 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 make sure that returning to work is an important part of your treatment plan.

### ***Should I participate in vocational rehabilitation?***

These services can help you return to work and perhaps earn a larger income than you would receive through a disability benefit alone. In addition, going back to work, even on a modified basis, can help rebuild your self esteem and further assist in your overall rehabilitation. You may still be eligible to receive Social Security disability benefits until you return to work on a regular basis. Check with the Social Security Administration about receiving Social Security benefits while working.

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

CIGNA's VRCs will work with your doctor to determine your ability to return to work. 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.

Your VRC assesses work options with your employer. If returning to your current employer is not possible, the VRC will evaluate your transferable skills and develop a job-search plan. Retraining may be a necessary step to help 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 as long as you continue to meet the disability contract terms. Most CIGNA policies do not limit trial workdays, so you can attempt to return to work during your benefit waiting period. Your CIGNA Claim Manager can explain how your employer's policy affects your CIGNA disability benefits and answer any questions you have.

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

When you are able to return to your own or a new job, you have successfully completed the program. At that time, CIGNA will evaluate your continued eligibility for benefits. You should contact your CIGNA Claim 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 proof of continued disability.



## 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 diminish 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 Re-Employment Solutions.

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

More importantly, the extensive counseling helped Jon see himself as a competitive candidate in the workforce despite his disability. CIGNA's Re-Employment Solutions provided the push he needed to start over. Shortly after working with CIGNA's VRC, Jon landed a new job as a Psychiatric Care Manager and was on his way toward financial independence.