

# AIA CLAIMS | 360 CARE

A personalised end to end claims experience, when support matters most.



HEALTHIER, LONGER,  
BETTER LIVES



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**H**aving an illness or injury that stops you from working can be difficult for you, and your loved ones. We understand that getting your claim paid quickly is just the beginning, and you may need additional support to be able to return to wellness, work and life.



**AIA 360 Care** is a personalised end to end claims experience that provides support, guidance and rehabilitation when you need it most.



The programme is currently available to eligible income protection claimants and is offered free of charge. 360 Care is an evolving claims experience that will be available to more claimants in the future.



Our support doesn't stop when you return to work. We also offer a Post Care Recovery programme to support you once you are back in the workplace.

## What is 360 Care and how can it support you?

### Expert support and guidance when you need it most

You will be provided with a dedicated, experienced Case Manager who will make sure your claims experience is tailored for you and your family's needs so you can focus on your recovery.

Your Case Manager is your personal point of contact, who will go the extra mile to provide you with:

- ✓ Support and guidance throughout your claims journey
- ✓ Answer any initial questions about your policy
- ✓ Guide you through any claims information that you need to provide
- ✓ Establish whether any medical reports are required
- ✓ Facilitate your rehabilitation programme/return to work programmes on your behalf

Your Case Manager can meet with you at home, via video conference or over the phone, whichever way is easier.



**Did you know:** In 2022, we completed 194 home visits.

## Rehabilitation and transitioning back to work

At AIA, our rehabilitation service focuses on occupational rehabilitation – assisting people returning to wellness and work after illness or injury.

We understand that everyone's situation is different, and your Case Manager will work closely with you, and medical professionals to design a rehabilitation programme specific to your needs, to support your recovery.

When returning to work, there are also many services that we may use to make the transition as simple as possible; including:

- ✓ Graded exercise programmes
- ✓ Wellness programmes
- ✓ Business coaching
- ✓ Gradual return to work programmes
- ✓ Career advice and redirection

If you are unable to return to your usual job, your Case Manager can also help you to identify alternate occupations.

In 2021, we introduced AIA Vitality, our health and wellbeing programme as an additional rehabilitation and support tool.



**Did you know:** In 2022, we paid \$1.3m in rehabilitation support.

## Post Care Recovery

Our support doesn't stop when you return to work. As part of 360 Care, we offer a Post Care Recovery programme to support you once you have transitioned back to work.

After completing a successful rehabilitation programme, your Case Manager will work with you to design a Post Care Recovery programme that helps you continue your recovery while in the workplace, should you need to. We will support your journey back to performing your normal work duties so you can get back to feeling yourself again.

Three months after you have started back at work, we'll be in touch to assess your recovery progress and identify any further support you need. This could include therapy sessions, gym access, support from an Occupational Therapist or other relevant health providers. The sooner you get back to work and your normal life, the better it is for your health and wellbeing.



# SUPPORTING CUSTOMERS TO SUCCESSFULLY RETURN TO WORK

## Covering Claims Stories from Mental Health to Brain Injuries

### Richard's\* story

Richard is 55 years old; and working full time as an Accountant.

In 2019 AIA was advised of Richard's claim, where he had significant mental health concerns and didn't know who best to contact or what to do regarding getting help.

Richard's AIA Case Manager organised rehabilitation including occupational therapy (OT) support and a clinical psychologist visit, all while completing the claim assessment process. After these initial consults Richard was advised he needed to be assessed by a psychiatrist who was in Auckland; his Case Manager arranged his flights, as Richard was located in Christchurch. Richard's Case Manager also organised a monitored and structured exercise programme through an exercise physiologist.

During Richard's recovery his rehabilitation team met regularly including the OT, clinical psychologist and exercise physiologist to ensure a co-ordinated approach, with the collective aim to get Richard healthy and successfully back to work.

During Richard's transition back to work; he participated in a graduated return to work programme where his OT monitored him during this period. Richard also continued to receive expert advice from the clinical psychologist and exercise physiologist to support him during this time.

Richard is successfully back to work and thriving.

### Mary's\* story

Mary was 60 years old, working full time as an Office Manager before she was diagnosed with Encephalitis, an inflammation of the brain, in 2019.

After making a claim, Mary was quickly assessed and referred to a Neurologist for full diagnosis of her rehabilitation needs. AIA arranged for her and a support person to travel from her hometown in the lower South Island to Auckland, including accommodation, to see the required specialist.

Following this referral, Mary's AIA Case Manager arranged for her to see a local clinical psychologist to help her with her mental health, and an occupational therapist to establish a graduated return to work plan. Mary had to learn basic cognitive skills again while she was fighting this condition.

After six months of regular support from the psychologist and the occupational therapist, Mary is successfully back to full time work and has made a full recovery.

### Jayani's\* story

Jayani is a young mum in her 30s living with her partner and parents in Auckland. She was working full time as a childcare worker before she got made redundant during her parental leave in March 2020.

After speaking to her GP about her mental health, Jayani was advised to have a clinical evaluation and contact her insurance provider for further support. After filing a claim an AIA Case Manager was assigned. Due to the restrictions during the COVID-19 Pandemic, Jayani's AIA Case Manager set up a virtual conference initially, which was followed up with a home visit when Auckland returned to alert level one.

With AIA's support, Jayani was referred to a clinical psychologist where she undertook a psychiatric assessment and was diagnosed with Post Natal Depression. It was important to Jayani, who is of Indian descent, that she was able to see a psychologist that understood her cultural needs; her AIA Case Manager ensured someone suitable was appointed. Jayani was also offered vocational assistance to help her look and return to work when she was ready.

After five months, Jayani was able to find employment again.

*\*Personal details have been altered due to client sensitivity*



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