

# CIGNA HEALTHY WORKING LIFE<sup>SM</sup>

## PRE-DISABILITY VOCATIONAL SERVICES

### Participant guide

People with medical conditions, who do not lose time from work, may have better health outcomes than people who do lose time. One of the keys to reducing the incidence of disability is early intervention – ideally before your employee even needs to file a disability claim. The conditions that lead to work absence are often known and under medical care months before a disability claim is filed.

That's why Cigna offers a stay-at-work solution to our disability clients – services designed to help your at-risk employees reduce the likelihood of going out on disability. Our Vocational Coaches help employees who have serious medical conditions remain at work and productive by better managing the limitations associated with their conditions.

While not all disabilities can be predicted or avoided, Cigna understands that many of the conditions that lead to work absence are often known and under medical care months before a disability claim is filed.

Pre-disability interventions are provided by Vocational Coaches to employees who are at risk for a disability absence but have not gone out of work yet.

#### What does a Vocational Coach do?

Vocational Coaches are part of the Cigna disability management team and are experts in:

- ▶ Assessing employees' skills, functional capacity and motivation, and then matching them to the requirements of a given job.
- ▶ Providing counseling and technical assistance to employees who may be struggling with illnesses or injuries that affect their ability to work.

- ▶ Training employers to meet the needs of employees with disabling conditions.
- ▶ Assessing an employee's needs, abilities and medical restrictions that will affect his or her ability to perform job tasks.
- ▶ Identifying barriers that may be preventing an employee from staying at work or returning to work.
- ▶ Providing one-on-one Coaching to help employees overcome those barriers.
- ▶ Identifying opportunities for:
  - Job task modifications.
  - Workstation ergonomic adjustments.
  - Transitional work assignments.
  - Assistive devices or attire.
- ▶ Collaborating with other health care professionals to support the employee's participation within their treatment plan.

The particular services provided depend on the employee's serious medical condition and other factors as determined by the Vocational Coach.

Together, all the way.<sup>SM</sup>



Offered by: Life Insurance Company of North America or Cigna Life Insurance Company of New York.

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Based on the Vocational Coach's assessment, Cigna may engage a range of interventions that might include performing ergonomic assessments or authorizing payment for workplace equipment.

## Who can benefit from pre-disability vocational services?

While the particular medical conditions that make someone suitable for these services are too varied to list, some signs that an individual may be a candidate for referral may include the following.

1. Is the employee experiencing increased absence due to his/her condition (calling out sick more or coming in late or leaving early)?
2. Does the employee have a past history of disability absence due to his/her condition?
3. Does the employee seem to be struggling to complete his/her job tasks?
4. Does the employee complain of pain or discomfort?
5. Has the employee requested replacement equipment, such as a different office chair, in order to be more comfortable?

Employees who would not be appropriate for pre-disability vocational services include:

- Individuals currently out of work on disability.
- Workers' compensation cases.
- Employees experiencing temporary pain/discomfort not due to a serious medical condition.

## Getting started – it's easy!

Everything you need to know about how to use this program can be found on our orientation website at [Cigna.com/predisability](http://Cigna.com/predisability).

For any additional questions about Healthy Working Life services please contact your account manager.

## How to make a referral for pre-disability vocational services

### STEP 1:

- When a Human Resources representative, your health clinic staff (if you have them) or the employee's manager identifies someone that appears to be a candidate for pre-disability vocational services, first talk with the employee about what you have noticed.
- Tell the employee that Cigna may be able to help, and ask if the employee would like to be referred to a Vocational Coach for assistance.
- Offer interested employees our customer FAQ flyer which explains in simple terms what a Vocational Coach does and how they can help.

### STEP 2:

- Use the referral form located on the orientation website to make the referral and provide some basic information about the employee to the Vocational Coach.
- Have the employee sign a "Cigna Release of Information Authorization" (located on the orientation website). We must have the employee's authorization to begin working with him or her.
- Return the completed referral form and authorization form to Cigna by email to: **PreDisability@Cigna.com** or fax it to: **860.731.3049**.

### STEP 3:

- Once the referral is received, a Vocational Coach will confirm receipt of the referral with you. The Coach will contact the employee directly to complete the initial assessment.
- When you make the referral, reassure the employee that he or she will be contacted by the Vocational Coach to set up an appointment and discuss their situation privately. We'll do the rest.

