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REDUCING THE MENTAL HEALTH INJURY TOLL

How Newcastle Uni is cutting injury risks

Taking care of broker business

The Mobile Claims Model: where everyone wins



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Acting on feedback, EML announces the arrival of its latest online education program.

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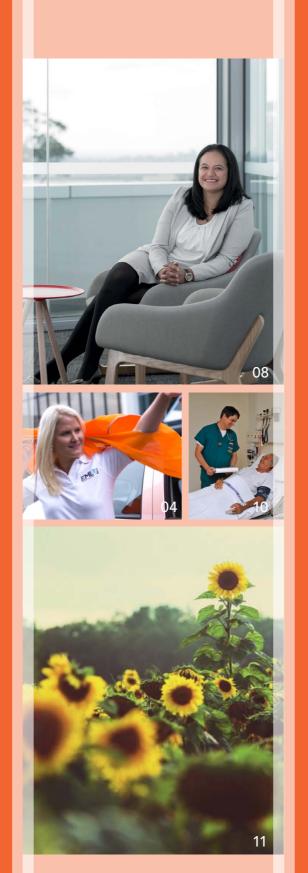
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EML's online health program can boost the bottom line. Here's how.



IN THIS ISSUE

The incidence of workplace mental illness is on the rise. In some industries it affects nearly 10% of total claims. The impacts are devastating, and the journey to recovery and health is a long one.

> The challenge for insurers like EML is not only to manage claims, but to innovate in ways which allow us to provide better care for those whose lives we're trying to help rebuild. It's an area in which we're forging a reputation as a leader.

Through our Member Benefits we're funding pioneering research and investment in good claims management. It's a great story of how collaboration between insurer, employer and scientists can help mitigate the impact of psychological illness.

In this edition we showcase how we as a mutual are making a difference in this challenging area of claims management. For example our customers Newcastle Uni and Barrossa Village are taking advantage of EML's expertise in this area



and demonstrate through leadership how they're tackling their WHS risk head-on, and delivering on their company's safety goals.

Apart from being a key market differentiator, our mutuality allows us to return part of our profits to members, not shareholders. Our broker partners Milne Alexander and Warren Saunders demonstrate how their clients benefit from belonging to our mutual. We hope you find the information informative and inspiring!

Bill O'Reilly Chairman

AS THE ONLY WORKERS COMPENSATION MUTUAL IN AUSTRALIA, WE OPERATE SOLELY FOR THE BENEFIT OF OUR EMPLOYER MEMBERS. WE REINVEST PART OF OUR PROFITS BACK INTO MEMBER BENEFITS, PROVIDING THEM WITH ACCESS TO A RANGE OF TOOLS AND SERVICES DESIGNED TO HELP THEM PREVENT AND REDUCE WORKPLACE INJURIES.

Addressing workplace risk with online tools

Now more than ever, employers and their staff are looking towards new and innovative technology to make it easier to manage their WHS, training and workers compensation online. Here we take a look at new features of EML's online member benefits and how they support our members.



NEW EMLEARNING COURSE FOR MEMBERS AND THEIR STAFF

At any time, one in five employees in Australia are likely to be affected by a mental health condition.

Acting on feedback from members, EML has identified a need for an online course to address workplace mental health.

"We are always interested to hear what our members need to improve their workplace risk and work with them to identify solutions to address those needs." says National Member Benefits Manager, Amber Paterson

As part of this commitment, EML recently announced the release of our latest online course, 'Managing Psychological Conditions in the Workplace'. It provides managers and employees with an overview of common workplace mental health conditions, as well as psychological injury prevention and return to work planning principles.

The course is available exclusively to EML members and their staff and expands our already extensive range of free courses available through EMlearning.

"We're proud to offer industry-leading online training that delivers exceptional value to members, saving time and money, and most importantly, helping them to reduce their workplace risk," says Amber. "Moreover we're committed to providing even more courses and value to members in future."

For more information please visit www.eml.com. au/member-benefits/

FREE ONLINE COURSES FOR ALL MEMBERS AND THEIR STAFF

BUSINESS ARE ACCESSING EMLEARNING TO DATE

AND GROWING

EMLEARNING USERS

COURSES ALLOCATED

Over 17,000 log-ins per year



ONLINE RETURN TO WORK COORDINATOR TRAINING

Having listened to feedback from time-poor members seeking fresh e-learning solutions, EML is developing a new course to assist Return to Work Coordinator's in developing their understanding of workers compensation claims management – and the pivotal role they play in the return to work process. The online course comprises three parts and focuses on creating the right culture, workers compensation legislation and return to work processes. It is currently being tested and FML expects it to be available for general release in early 2017.



SINCE IT WAS **RELEASED**, **1479 EMPLOYERS ARE USING EMSAFE** WITH 1931 USERS **REGISTERED FOR EMSAFE. OVER** \$800,000 VALUE FOR EML MEMBERS PER ANNUM (AS OF 30/09/16).



OVER 42,000 WORKERS ARE **REGISTERED FOR EMLEARNING (WITH** 13,300 ACCESSING **COURSES VIA DEDICATED EMPLOYER PORTALS**).





EMPOWER FOR WORKERS

EML is pleased to announce the release of its EMpower portal, specifically tailored for workers. Using this facility injured workers can access their claims and payment information 24/7 either through the online portal or the mobile EMpower app. Key features allow workers the ability to view and update their details and all the responsibilities of parties involved in a claim, as well as details of wage and reimbursement payments. Through EMpower they can also contact their case manager, send feedback to EML, upload any claim-related documentation and access helpful links and information relating to their claim.





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EMSAFE – NOW EVEN EASIER TO USE

National Member Benefits Manager Amber Paterson talks about the latest enhancements to our online WHS management system

EMsafe has come a long way since its launch in 2012, providing employers with easy access to online WHS management tools. Now, as a result of user feedback, we've launched a number of new EMsafe features that make it even easier to use while delivering more value for members.

There are loads more features to help businesses to meet compliance and reduce their workplace risk. For example a functional job description **tool** now allows users to assess create and store the functional requirements of each role in the workplace This feature can be used to help in preemployment screening of iob candidates and return to work planning.

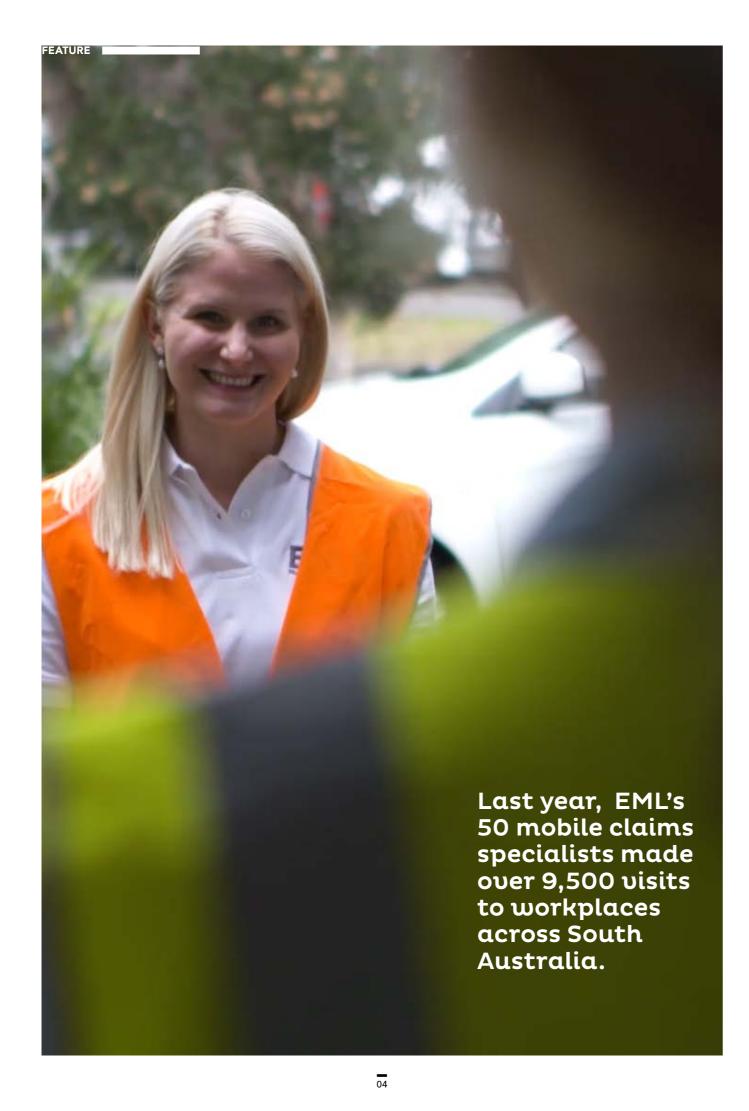
We also introduced a calendar view of all tasks, which helps improve workflow management.

The new User Management module enables members to sign up new users and tailor user access

Other improvements include user interface upgrades, making EMsafe easier to navigate; the ability to pre-load and save customised audit, inspection and induction questions for future use; and a revised induction and contractor management module, giving members better control of employee records.

EMsafe can also be integrated with the new EMhealth tool. providing members with a single, online location for managing their health, safety and wellbeina.

350,000 WE'VE HELPED OVER **350,000 PEOPLE GET** THEIR LIVES BACK



THE MOBILE MODEL: WHERE EVERYONE WINS

RTWSA's model mobile case management service is making a profound difference for workers and employers across South Australia.

Since 2015, EML on behalf of ReturnToWorkSA has provided a mobile claims specialist service to businesses across South Australia, providing support and services for workers and employers.

Aligning with RTWSA's commitment to deliver a scheme that balances the needs of workers and employers, the service's key focus is on early intervention and personal support.

"EML has fifty mobile claims specialists who together have made over 9,500 individual visits to workplaces across the state over the past 12 months," explains Jared Simes, General Manager for EML South Australia.

"Their work is having a positive impact, supporting employers and workers in working together to get the outcomes everyone wants."

When mobile claims specialist Mel Scheer visits workplaces, progress on injured workers returning to work and injury prevention were subjects at the top of employer's discussion list. "This service has given us an opportunity to develop a deeper understanding of the challenges employers and injured workers face," says Mel.

"Sustainable return to work is about collaborative relationships between workers, employers and case managers – and being mobile allows us to strengthen these relationships", says Mel.

"The entire EML South Australia team is proud to be part of this innovation, which is really providing employers and workers with the support they need."

To this end, since 2015, we have offered a mobile claims specialist service to companies across South Australia, providing support and services for workers and employers.

Following the success of Mobile Case Management in South Australia, EML is now piloting Mobile Case Management in Victoria and New South Wales.



CASE STUDY:

When Pete, an employee of Waller Fencing, a family company in Port Elliot, South Australia, was injured at work earlier this year his boss, David Waller, was worried.

Having previously lodged a workers compensation claim through the old WorkCover system, he feared he would again endure an impersonal process.

On that previous occasion, David says, he had he had minimal interaction with the claims manager. "I could never get in touch with anyone; I felt like a number. My claims manager didn't understand the pressure I was under, both with the claim and with my business."

Moreover, without the support he needed, his relationship with his injured worker became challenging.

This time, however, he needn't have worried, he says. "EML's management of Pete's claim through the new return to work scheme was exceptional. I was listened to, I was collaborated with and I was treated like a person."

The mobile claims specialist Kellie McAvenna went out of her way to help, David says. "She came out and saw me – that was the first difference. She took the time to listen and understand my business. She could see I didn't have any appropriate work for Pete, so she didn't force me to keep him there while he was unfit."

If David had any concerns, he could contact Kellie any time of the day and they would come up with a solution together.

'I was listened to ... and treated like a person'

"The process was collaborative, the communication outstanding. We were able to get Pete back to work in a role that suited his injury and my business. I never thought I'd have a claim managed like this. Thanks to EML and its mobile case management model, I'm not just the little guy any more. They're listening."

CARING FOR CARERS

As Australia's population rapidly ages, the aged care industry faces its own challenges in keeping its workforce safe.

Aged care isn't necessarily an industry that springs to mind when you think of high-risk workplaces. However, individuals in this industry experience an increased risk of injury from performing manual handling tasks, such as transferring or moving residents.

According to the 2012 Aged Workforce Census, more than three-quarters of aged care facilities reported a work-related injury or illness in the preceding three months. But it's not only the human cost of workplace injuries that is significant – it can be difficult for employers to know which areas to prioritise in attempting to identify strategies to mitigate these issues.

Since July 2016, EML has offered employers individualised support by providing qualified consultants with specific expertise in injury management and return to work, as well as safety, health and wellbeing. Known as Workplace Risk Advisors, these professionals



have supported a number of workplaces to identify and assess their workplace risk, as well as providing recommendations to reduce the likelihood of injury and assist in improved return to work outcomes.

Barossa Village is an aged care provider in one of Australia's most beautiful wine regions, and is one of the organisations that has benefited immensely from the Workplace Risk Advisors. "Working in aged care, staff are exposed to a high risk of musculoskeletal injuries," says Sue McArthur, WHS Leader at Barossa Village. "With a view to prevent these injuries occurring, we had been implementing a wellness program, however it had lost momentum."

A revamp of the program was tailored to focus on pre-work stretches and warm ups. "The Workplace Risk Advisor was able to refresh the training provided to our Stretch Leaders who will now be better equipped to support our staff with their pre-work stretching program," says McArthur. "Additionally, personal carers and nurses were also provided with awareness sessions on the importance of stretching and warming up prior to work."

The physical demands of aged care workers are significant. However, the specialised expertise of the Workplace Risk Advisors means each individual workplace is considered according to its personnel, capacity and needs. These considerations are all taken into account when developing exercises and measures to prevent injury.

Sue McArthur couldn't be happier with the guidance or the end result. "The training provided to our staff was fun and interactive," she says. "It enabled us to maximize the engagement of our staff, whilst still delivering a very important safety message. EML's Workplace Risk Advisors have assisted over 40 customers with tailored programs and services such as:

- Job dictionaries and functional job descriptions
- Worksite assessment
- Manual handling training, education, presentations and demonstrations
- Pre-employment manual handling screens
- Workplace-specific stretching programs
- Ergonomic workstation training, education, presentations, reviews
- Physical environment assessment and consultation
- Health and wellbeing screens / workshops
- Injury education, awareness and management programs



HOW NEWCASTLE UNI IS REDUCING INJURY RISKS

One of Australia's best known universities is taking a proactive approach to reducing the impact of repetitive strain injuries.

Research has shown that injured workers who have access to early intervention for their injuries need to make fewer medical visits and have a quicker, more sustainable return to work.

With this in mind and in line with its focus on reducing risks for employees, the University of Newcastle recently introduced an early intervention program. It was specifically targeted at employees who had shown symptoms of minor soft tissue injuries caused by repetitive strain, and aimed to prevent them from becoming worse and resulting in time lost claims. EML, through the Member Benefits program, provided funding for the project. It involved referral and payment for an early intervention assessment with a physiotherapist consultant to provide a provisional diagnosis, an expected treatment plan, prognosis and determination about suitability for returning to work. Potential barriers were also identified. These were typically psychosocial issues – such as focusing on pain, catastrophising, fear and avoidance and other non-work related issues impacting on injury.

The university gave the physiotherapist information relating to the functional requirements of the employee's role. The physiotherapist could then immediately assess whether the employee was fit to return to their duties and help them plan to return to work if not. The university's health and safety team stayed in close contact with the physiotherapists to ensure employees received the support and treatment they needed.

Moreover the early referral enabled the parties involved to quickly identify, then manage and monitor, other barriers to recovery. The physiotherapist could provide reassurance about the likely prognosis, and staff could be informed about the importance of early resumption of their daily activities. Employees could attend up to six physiotherapist sessions, after which plans were developed for ongoing management of their cases.

As a result of these efforts, Newcastle University saw a 42% reduction in the number of repetitive strain related soft tissue injury claims

To reduce the risk of repetitive strain injury generally, the university staff conducted workplace ergonomic assessments, making adjustments or introducing new ergonomic equipment to reduce or eliminate employees' symptoms and risk. They also provided a computer program that would remind employees to take breaks to stretch, ideally to eliminate symptoms.

A total of 109 employees accessed the service. The average number of sessions required by each of these employees was three, suggesting that symptoms were resolved quickly with the right advice and treatment.

As a result of these efforts, Newcastle University saw a 42% reduction in the number of repetitive strain related soft tissue injury claims. Additionally, after taking into account the cost of the intervention and the total paid on claims during the year in which the intervention was provided, University of Newcastle were able to save 42.5% on the total paid for repetitive strain related claims when compared to the previous year. This far exceed their expected target of 25%.

"The courses are targeted specifically for management or employees, which ensures that training is meaningful and tailored for each user."

Candice Craft, Policy and Premiums Manager, Warren Saunders

The clients of Sydney-based insurance broking firm Milne Alexander range from small businesses to international companies, but they have one thing in common, says Statutory Classes Manager Adam Marshall: they all need an effective WHS management system.

TAKING CARE

Insurance brokers Warren Saunders

and Milne Alexander agree: online

Member Benefits are allowing their

clients to manage risks more effectively.

OF BROKER

BUSINESS

Warren Saunders

Broker **Warren Saunders** can point to many cases in which workplace injuries have severely impacted employers and employees. The team at the company based in Kirrawee, Sydney, actively provides clients with solutions to help them keep employees safe at work while minimising costs and the administrative burden associated with doing so, says Policy and Premiums Manager Candice Craft (left).

One critically important area in this respect is ongoing education, she says. "Our clients understand proactive and ongoing training is a critical component of their WHS efforts, yet implementing effective programs can be costly and time-consuming."

This is where EML's learning management system and digital tool EMlearning has proven to be a big help. It provides effective training solutions which help Candice ensure her clients keep their employees safe at work while minimising administrative costs. "Our clients are always impressed with how informative, engaging and interactive EMlearning courses are," Candice says. "The courses are targeted specifically for management or employees, which ensures that training is meaningful and tailored for each user."

Adam Marshall: 'All businesses, large and small, have one thing in common' The courses range from 30 to 90 minutes, so they suit timepoor staff and minimise down time or impacts on production.

"I particularly like that the courses are relevant to a broad range of industries, meaning that all our EML clients can benefit," says Candice. "And a number of them have been reviewed by the Safety Institute of Australia which gives clients confidence the training is of a really high standard."

In addition to up to 12 free workplace risk courses, EMlearning allows clients to administer and report on their training programs quickly and easily. "Warren Saunders has seen enormous success since launching EMlearning to its EML clients, and the fact that it's free means they have more cash to improve their safety programs or equipment," says Candice.

The company has found that time and money are the biggest barriers to clients establishing comprehensive safety systems

The commitment of brokers to empower clients to change their businesses lies at the heart of this partnership, she adds. "As a broker it's my responsibility to look after my clients' interests when recommending products; providing them with tools that deliver value like EML Member Benefits is a really positive way to do that."

Milne Alexander

While many enterprises realise it's an area that can cripple or even destroy businesses if they ignore it, some still don't understand the extent of the risks involved, says Adam Marshall (below).

Milne Alexander has found that time and money are the biggest barriers to clients establishing comprehensive safety systems, which is why it recommends online WHS tool EMsafe, whose weekly task reminders and templates help them save time and money, while it's adaptable to suit their specific needs.

Larger organisations with multiple sites also like the fact that users can access EMsafe anywhere, anytime via a secure, centralised online system, says Adam. They also appreciate that they can create multiple user accounts and assign varying levels of access. "This means everyone's using the same system, and everyone can play a part in WHS management. I'm a big believer that the best technology is that which makes the biggest impact, and EMsafe does just that."





The physical, social and emotional needs of patients were considered

Meaningful improvements for workers in returning to 'good' work, significant premium reductions and a proven protocol that can be used extensively in improving return to work outcomes.

These are just some of the benefits that will flow from a study in which EML was a key partner recently.

The Work Injury Screening and Early Intervention (WISE) study was a partnership between NSW Health, EML, the University of Sydney and icare. It focused on the effectiveness of early intervention strategies to identify and minimise the impact of musculoskeletal injuries.

The WISE study was a partnership focusing on early intervention in relation to major at-risk musculoskeletal injuries

The research involved identifying, within a week, injured workers who might be at risk of being delayed in returning to work and providing them with treatment according to an agreed study protocol. The same treatment of the injury was available to a study group and a control group. However, members of the study group were provided with support to address any psychosocial obstacles that would affect RTW.

The study embraced a holistic approach and involved close cooperation RTW coordinators, psychologists, physiotherapists, nominated treating doctors and EML staff to address identified individual obstacles for RTW. This approach considered the physical, social, psychological and emotional needs of the worker and required identification and management of risk factors that increased the risk of developing long-term disability, such as depression.

The final findings were released in December 2016 and showed that those workers who agreed to the intervention took an average of 30 days to return to Pre-injury Duties, compared to 64 days for those in the Control group.

The WISE project has already been recognised, having been awarded the Swiss RE 2016 Excellence & Innovation in Return to Work award and 2016 icare TMF Risk award for Outstanding Frameworks and Systems. 💻

COVER STORY

EARLIER IS ALWAYS BETTER

New research has revealed wide potential benefits for workers and the Government to be gained from early intervention in relation to major musculoskeletal injuries.

Work-related musculoskeletal injuries represent the most common workers compensation claims in Australia. accounting for 15.2% of serious claims.



Mental health conditions cost Australian workplaces about \$11 billion per year, an amount that includes \$4.7 billion in absenteeism and \$146 million in compensation claims.

Here we take a look at the ways in which EML supports members to prevent and reduce the impact of psychological injuries in the workplace.

First, some more statistics. The average cost of mental disorder claims is 2.7 times the average cost of physical injury claims (\$22,200 compared with \$8,000). Time off work is also significantly longer – typically around 13 weeks compared to five weeks for physical injury claims.

Given the complexities of psychological claims and their potential impact on our members and their employees, EML has developed a national strategy aimed at preventing psychological injury, ensuring early intervention to restore workers to health and their jobs, and maximising recovery.

The strategy incorporates Member Benefits initiatives aimed at providing access to research, support and education to prevent and manage exposure to workplace trauma and other stressors such as bullying and harassment.

Research EML is at the forefront

of research into psychological injuries.

Through our Member Benefits program, EML is investing in research to identify new and innovative approaches to the prevention and management of psychological injuries, and to improve overall knowledge of workplace mental health.

The program has supported three projects:

Expert Guidelines: Diagnosis and Treatment of Post-Traumatic Disorder in Emergency Service Workers (see page 13 and 14).

Fire & Rescue NSW: RESPECT Training Study This was a world-first study into the impact of mental health training on managers' knowledge, attitudes, confidence and behaviour towards employees with menta health problems, as well as the impact on occupational outcomes like absenteeism resulting from sickness. Duty managers attended a 4.5-hour training session with the Black Dog Institute, a not-for-profit organisation dedicated to improving the lives of people affected by mental illness.

They were surveyed, and contacted again six months later for a follow-up investigation.

Results showed that managers had gained confidence in dealing with affected employees and had changed their behaviour. For example those who attended the training were significantly more likely to have contacted staff who were absent due to mental health problems. On average, this resulted in a reduction in work-related sick leave of about 12 hours per full-time employee per year. For Fire & Rescue NSW this equated to 41,500 fewer hours of sick leave, or the equivalent of 19 staff on sick leave for a full year, saving around \$3 million per year.

Behind the Seen Analysis

In order to improve their organisational mental health programs, EML sought to better understand the factors that impacted on an Emergency Services worker's experience in accessing mental health support services.

EML sponsored a joint initiative between Emergency Services workers advocacy and education organisation, Behind the Seen, and Black Dog Institute to conduct a survey of current and former Emergency Services Workers. The survey was aimed at identifying and analysing their expectations and opinions of organisational

mental health programs.

The analysis of respondents, most of whom were with the police, aimed to identify the types of support services endorsed, or not endorsed, by emergency service workers. The resulting recommendations included new strategies to overcome distrust of organisational support programs, a variety of types of support, more work to de-stigmatise mental health and additional research.

Support

We support our members to prevent psychological injuries, intervene early and maximise recovery.

EML was proud to sponsor a range of member's mental health initiatives, including publications such as the Fire & Rescue NSW Recovery after Trauma information booklets, seminars and conferences such as the NSW Police Force Peer Support Conference, and industry association events and initiatives.

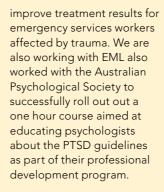
EML has developed a national strategy aimed at preventing psychological injury EML initiatives here include EMhealth, our free health and wellbeing program and digital tools to help members create mentally healthy workplaces, and EMsafe, our free health and safety management system and tools available to reduce workplace risk and ensure safe workplaces. Both are available to all members.

Educate

Education that addresses attitudes and behaviour can support prevention and recovery.

PTSD training for regional clinicians in NSW

Following on the success of our Expert Guidelines for Diagnosis and Treatment of PTSD, we have engaged Phoenix Australia to run trauma therapy training sessions for clinicians within NSW. The course is to be delivered in 2017 and will help psychologists to update their knowledge and



Information booklet: 'Recovery after Trauma: A Guide for Firefighters with Post Traumatic Stress Disorder'

EML sponsored the development of the booklet, written by Phoenix Australia and endorsed by the Black Dog Institute. It outlines what affected fire fighters should expect from treatment, what medications they can take while on duty and how they will be supported by Fire & rescue NSW to return to work. The booklet was sent to every fire fighter in the state.



EXPERTS AND INDUSTRY EMBRACE NEW GUIDELINES FOR TREATING POST-TRAUMATIC STRESS

At least 10% of Australia's 80,000 emergency services workers have experienced PTSD Across the country new, ground-breaking guidelines for the treatments of posttraumatic stress disorder are helping reduce its debilitating impact.

Around 80,000 Australian emergency service workers staff our vital police, fire, rescue and ambulance services. Our statistics show that at least 10%, probably more, have experienced the debilitating symptoms of PTSD as a result of being frequently exposed to traumatic experiences.

A few years ago, acknowledging that many questions about the diagnosis, treatment and return to work process for emergency workers suffering from PTSD were not answered within existing guidelines, EML's leadership decided to make a difference. As an appointed claims manager for the **NSW** Police Force and Fire & **Rescue NSW** we identified a need for a clear, consistent and holistic approach to the management of PTSD claims.

EXPERT GUIDELINES: DIACNOSIS AND TERATMENT OF POST-TRAUMATIC STR IN EMERGENCY SERVICE WORKERS



that the guidelines represent a world-first in the diagnosis, treatment and management of PTSD. Below Dr Sam Harvey



We then approached Associate Professor Sam Harvey (above) of the University of New South Wales, who led the development of new guidelines about how best to manage PTSD for these workers.

A panel of nine of Australian experts in PTSD, with expertise in psychiatry, clinical psychology, general practice, epidemiology and occupational medicine, was assembled.

The net result, after wide consultation, is the Expert Guidelines: Diagnosis and Treatment of Post Traumatic Stress Disorder in Emergency Services Workers. The guidelines, which consist of 54 recommendations aimed at the stakeholders in the PTSD claims management process, were launched in October 2015 by Pru Goward, NSW Minister for Mental Health and Daryl Maguire, NSW Parliamentary Secretary for Corrections, Emergency Services, Veterans and the Centenary of ANZAC.

Experts have widely acknowledged that the guidelines represent a world-first in the diagnosis, treatment and management of PTSD, and they have been endorsed by the Royal Australian and New Zealand College of Psychiatrists. They will benefit everyone impacted by PTSD in emergency services operations – from treatment providers and claims managers to, most importantly, the people employed by emergency service organisations. Their key message is that with an accurate diagnosis, bestpractice treatment and clear and open communication between the injured worker, treating practitioners, case manager and employer, a recovery and durable return to

Since the guidelines were launched in October 2015, EML has been working with claims teams, clinicians and emergency services to implement the recommendations.

health and work is possible.

Within EML they have helped us to enhance our psychological injury framework, appoint clinical psychologists to conduct peer- to peer reviews, and provide support and education to practitioners. We have set up comprehensive PTSD training programs for case managers.

EML has also been working closely with our emergency service clients to implement strong PTSD strategies into their operations, based on the recommendations in the guidelines.

Meanwhile Fire & Rescue NSWhas committed to operationalising the guideline recommendations in its strategic plan. Workshops, briefings and education days have been held with emergency service agencies in NSW and interstate, helping to 'cascade' the practical application of the guidelines.

Since the launch of the guidelines in October 2015, we have completed extensive work to ensure clinicians feel supported and can implement the guidelines into their treatment practices. The authors have shared the information with colleagues, while the guidelines have helped improve the wider community's awareness of PTSD, reducing its stigma.

The Black Dog Institute has promoted the guidelines in the medical community, and industry bodies such as the Australian Psychological Society have held education sessions delivered by the authors.

Ultimately, the guidelines will benefit the scheme over time with more consistent diagnosis and treatment of emergency service workers, resulting in improved return to work rates and reduced scheme costs.

Our statistics show that at least 10%, probably more, have experienced the debilitating symptoms of PTSD as a result of being frequently exposed to traumatic experiences

INVESTING IN WORKSITE WELLNESS MAKES GOOD BUSINESS SENSE

Did you know that for every dollar spent on workplace health and wellbeing programs, there is an estimated return on investment of between three and six dollars. Or that healthy workers are three times more productive than their unhealthy colleagues?

EMhealth, EML's online health and wellness platform, helps employers implement successful workplace health and wellness programs.

It provides a range of information and tools which allow employers to understand key health topics. These include links to helpful resources, policies and procedural templates that can be adapted to individual workplaces, and a comprehensive audit tool to help employers establish health and wellness program parameters, create action plans for continuous improvement and measure ongoing program effectiveness.

It also incorporates employee surveys to assist with program design and evaluation and management tools to help analyse the results of employee surveys. It can be integrated with EMsafe so workplaces can manage safety, health and wellness in a single centralised online system.

"There's increasing evidence to support the value of workplace health and wellness programs," says Amber Paterson, National Member Benefits Manager. "In addition to reducing absenteeism and boosting morale, they've been shown to aid employee retention and recruitment."

GET HEALTHY AT WORK

To provide additional support, EML health promotion officers are available to help NSW members create their health and wellness programs in EMhealth and access the Get Healthy at Work service. This is a New South Wales government initiative that aims to help improve the health of working adults by providing workplaces tools and support to encourage healthy eating, the maintenance of healthy weight, physical activity, active travel like walking and cycling to work, guit smoking and cut harmful alcohol consumption.

The free and confidential Get Healthy at Work service incorporates support in the form of information, templates and resources to develop a simple action plan to address a priority health issue at workplaces, as well as brief health checks for workers. These can be completed online or by a health practitioner at the workplace, offering immediate feedback about an individual's health and risk of developing type 2 diabetes and heart disease.

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"There's increasing evidence to support the value of workplace health and wellness programs."

It also provides referrals to lifestyle coaching programs and other health services.

For more information on EMhealth or the health promotion officer services (in NSW only), please contact memberbenefits@ eml.com.au. For more general information about Get Healthy at Work go to www.gethealthyatwork. com.au/eml



2017 NATIONAL TRAINING PROGRAM

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EML is here to support our members with a range of training options aimed at building awareness and understanding of workers insurance legislation and Work Health and Safety responsibilities.

The EML 2017 National Training Program offers a range of free or discounted courses designed to help organisations achieve positive return to work outcomes and promote continual improvement.

For more information visit **eml.com.au/member-benefits/training/**



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DISCLAIMER The product options described in this document are subject to underwriting and pricing considerations. Please contact Employers Mutual for a proposal.

EML ABN 67 000 006 486