

TOGETHER



SPRING 2019

Managing
mental health in
the workplace

Video resources
to help with
recovery

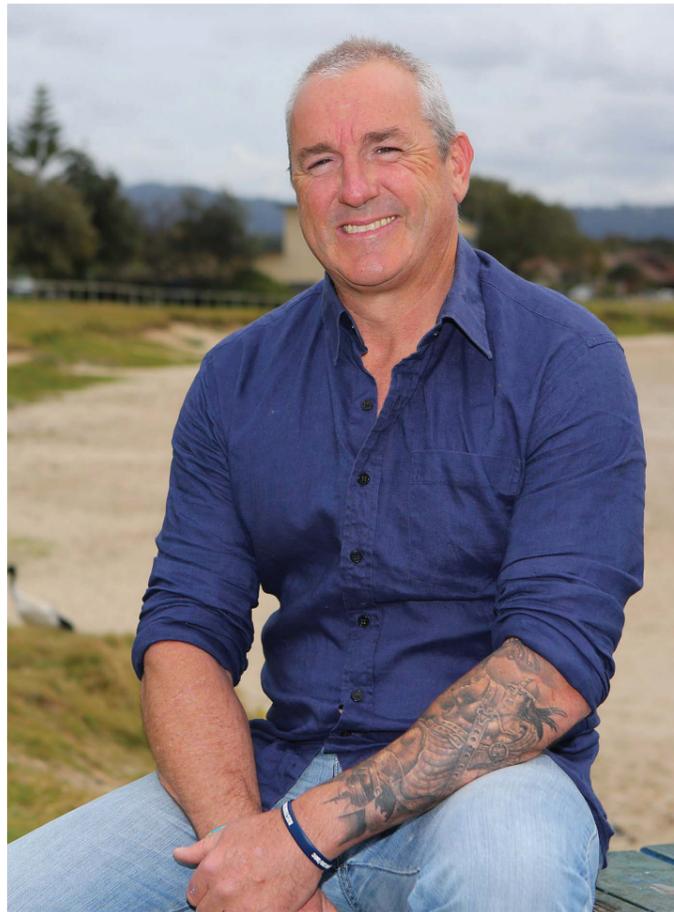
Tackling
workplace stress
starts at the top

Love technology.
Love people
more.

EML 
Mutual since 1910

05

First Appointment videos:
What to expect from
your clinician



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Gauging mental health
in the workplace –
It starts at the top



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Taking steps to better manage
employee mental health



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FOREWORD

Welcome to the new-look TOGETHER magazine

Mental ill-health affects one in five Australians at any one time. For an average workplace, that means many of your staff and colleagues will be experiencing some form of mental illness, even as they go about their daily work. For employers, there's a lot that can be done to better identify and support workers who are going through a tough time.

Building a positive mental health culture is just as important as workplace initiatives to improve physical wellbeing. It improves productivity, engagement and brings great benefits to individuals. Researching the best ways to support employers to better manage mental health in the workplace has been a key focus for EML. You can find some great tips on p10 and p13.

Technology is often regarded as the 'enabler' of customer engagement. But our research shows that while customers demand that we provide multiple ways for them to communicate with us (online and mobile), a human voice on the other end of the phone makes a real difference in the lives of injured people. At EML, we use technology to assist real people in making a difference (p18).

In this issue, we also get to know a little more about Tracey Harris, EML Chief Operating Officer (p7). Gain an insight into what the 'Mutual' in EML means for our members (p12) and find out about the ground-breaking venture, Your Future (p29) designed to help people find alternative employment.

I hope you enjoy the Spring 2019 issue of Together. Let us know what you think at communication@eml.com.au ■

William J.A O'Reilly, Chairman



We know that building a healthy mental wellness culture is just as important as workplace initiatives to improve physical wellbeing. It improves productivity, engagement and obviously brings great benefits for everyone.

FIRST APPOINTMENT VIDEOS:

What to expect from your clinician

Craig Semple, a former police officer, shares his experience on the importance and long-term effects of getting early assistance from a mental health practitioner.



CRAIG SEMPLE
Former police officer

Post traumatic stress disorder (PTSD) affects around 12% of Australians with former police officer Craig Semple being one of them. Emergency service workers are at increased risk of developing PTSD.

Looking back, Craig believes he gave up on treatment too early.



In hindsight, I should have gone back to the doctor and asked for a referral to somebody else and kept trying until I found someone that was a good fit," he says.

Early intervention could have stopped his PTSD from escalating. Research shows that getting help early can mean the difference between three and 300 appointments with a clinician.

But for many people who haven't seen a mental health practitioner before, not knowing what to expect from the session may put them off seeking help.

EML developed a series of 'First Appointment' videos to help injured workers prepare to start treatment with a psychologist, psychiatrist and exercise physiologist.

The series, developed in consultation with the Black Dog Institute, features leading experts, tips on how to prepare and what to expect during a first appointment.

The videos also explain how patients can play an active role in their own recovery and feature personal stories from those who have received treatment and how it helped. ■



FIND OUT MORE

Watch the videos at eml.com.au/fav

Contact your Account Manager or email

memberbenefits@eml.com.au

to access our digital pack to upload the videos to your intranet.



Experts from the Black Dog Institute share their tips on preparing for a first appointment: Dr Simon Rosenbaum - Exercise Physiologist, -psychiatrist, Assistant Professor Sam Harvey - Clinical Psychologist and Professor Zachary Steel - Psychologist.



TWO MINUTES WITH

TRACEY HARRIS

CHIEF OPERATING OFFICER, EML



To some extent, I'm an industry agnostic. This means that in the early days, I had a very steep learning curve period, where I drew on the expertise and technical support of the people around me.

Tell us about your role.

EML has undergone exponential growth in a short space of time. I'm charged with ensuring our organisation has the ability to easily duplicate our model and enable effective capacity at scale, employing best practice as we service new organisations. Ultimately, it's about making it a great place to work and delivering on our purpose of helping people get their lives back.

An efficiency and effectiveness review reduced operating costs by 7%, but most significantly, better enabled our teams to service the business units dealing directly with our customers. This was critical.

What has been the biggest challenge you've faced?

The initial, immediate challenge was to quickly embed myself in a new and highly specialised business. To some extent, I'm an industry agnostic. This means that in the early days, I had a very steep learning curve period, where I drew on the expertise and technical support of the people around me.

Who has been your biggest influence professionally?

It's a collective influence, rather than any one individual or experience.

My resilience and drive came from formative years as an elite athlete. I absorbed the work ethic of champions at the Canberra Institute of Sport and apply those learnings and discipline to everything that I do professionally and personally.

My leadership values come directly from my parents. They instilled in me from an early age the importance of being responsible and owning my actions and direction – to lead by example, to always ask questions and to guide. We never took anything for granted. ■

Taking steps to better manage employee mental health



According to SafeWork NSW, almost 80% of NSW businesses do not have a cohesive or preventative approach to mental health in the workplace.

One in five Australians is expected to experience mental illness at some point in their lives. For employers, this means that at any given time, a proportion of your workforce will be experiencing mental ill health, whether related to their job or not. But there are steps employers can take to prevent and better manage mental injuries in the workplace.



The number of psychological injuries at work has increased significantly over recent years. As well as the social and emotional costs to the worker and their loved ones, mental injuries are now costing employers around \$543 million per year¹. The financial impact on employers is due to the significant workplace compensation costs. 7,200 Australians are compensated for work-related mental health conditions, equating to around 6% of workers' compensation claims².

Mental illness in the workplace

Mental illness can impact the workplace in two ways – either as a direct result of employment, or from external factors that impact the person's general wellbeing and consequently, their work performance.

Building a healthy workplace is about recognising both of these sources of mental ill health and developing a holistic approach to ensuring mental health is a priority across the business. According to SafeWork NSW, almost 80% of NSW businesses do not have a cohesive or preventative approach to mental health in the workplace.

Often, there are 'controllable' factors that employers can address, which are known to reduce mental wellbeing and increase the risk of psychological injury.

Controllable factors influencing mental health at work, include:

-  **WORKPLACE VIOLENCE**
-  **A TRAUMATIC EVENT**
-  **BULLYING AND HARASSMENT**
-  **FATIGUE**
-  **A POORLY DESIGNED OR MANAGED WORK ENVIRONMENT**
-  **EXCESSIVE OR PROLONGED WORK PRESSURES**

While major advancements have been made in relation to the prevention of physical injuries in the workplace and improvements to an employee's physical wellbeing, there remain some barriers for employers in taking more proactive steps around the mental health of their employees.

The top three challenges cited by employers are:

1. **STIGMA** - undermines opportunities for employees to get help early. Stigma around being mentally unwell can originate from society or workplace culture, as well as from the individual themselves.
2. **BLIND TO THE SYMPTOMS** - unlike a physical injury, the signs of psychological injury or mental illness can be difficult to spot and may not be immediately apparent.
3. **POWERLESS TO HELP** - many employers aren't comfortable asking their staff about their mental wellbeing, because they don't know how to help or feel it's not their 'place' to do so.

The good news is these challenges can be overcome.



Typical compensation payment per claim was **\$24,500** compared to **\$9,000** for all claims³.

^{1, 2, 3} safeworkaustralia.gov.au/topic/mental-health



“
Mental injuries are now costing employers around \$543 million per year¹

The most at-risk workplaces

According to a recent study led by UTS and the University of Sydney titled 'Mentally Healthy Workplaces: A Return on Investment', industries in NSW with the highest rate of mental ill health are:

-  **MANUFACTURING**
-  **ACCOMMODATION/FOOD SERVICES**
-  **RETAIL**
-  **ADMINISTRATIVE SERVICES**

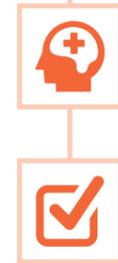
When it comes to post traumatic stress disorder (PTSD), emergency services workers and defence force personnel are at greater risk compared with the rest of the population.

There are many reasons for this. It's not simply that they are frequently exposed to trauma. Understanding these causal factors and developing ways to mitigate them is an area of research for EML. We've invested in research and programs that aim to deliver better outcomes for first responders. Many of the resources and initiatives that have been developed can also be adapted for use in other industry sectors.

Best practice psychological injury management

Much research has been done into ways employers can improve mental wellbeing in the workplace. While prevention is the best outcome, there are practical steps employers can take to reduce the severity and incidence of psychological injuries, much of which is based on early and effective interventions.

EML has specialist expertise in mental health. We've invested around \$3.2 million in research and psychological-related initiatives and our members benefit from a wide range of evidence-based resources, tools, training and programs.



STAGE	PREVENTION		EARLY INTERVENTION	
	ACTION	Provide good work	Train managers in workplace mental health	Train your leaders in mental health first aid
IMPLEMENTATION	Become a signatory of the Health Benefits of Good Work campaign Find out more on p24	Visit eml.com.au/training for upcoming courses Contact us about tailored training delivered at your workplace	Visit eml.com.au/training for upcoming courses Contact us about tailored training delivered at your workplace	First Appointment videos – p5 Work It Out videos – promote physical activity for mental wellbeing

i FREE ONLINE TOOLS SUPPORTING WORKPLACE MENTAL HEALTH

Psychosocial risk assessment tool to identify and manage risks to workplace mental health: bit.ly/MenHWkpl

Manager tools and resources from Safe Work NSW: bit.ly/MHatW

Talk to your EML Account Manager about the type of support and resources we offer that would be best suited to your business.

Visit eml.com.au/resources/mental-health for a range of current resources relating to mental health prevention and management. ■



The benefits are mutual

By Elisa Hitchens

EML is a mutual organisation, which means we reinvest a percentage of funds into research, initiatives and tools that benefit our employer customers ('members' to us). It's what makes us a little different from other organisations.

How we reinvest profits for our members

Our Member Benefits team invests funds into a variety of projects both within EML and directly to our members to improve health and safety, and return to work outcomes.

Since 2012, we've:

Provided **\$73 MILLION** in Member Benefits' funding **NATIONALLY**

Funded **775 WORK, HEALTH AND SAFETY PROGRAMS**

Delivered more than **100,000 HOURS** of free online courses

As well as our extensive training for members, we also invest in research programs to gain a greater understanding of best practice treatment, prevention and early intervention methods that can benefit injured workers across schemes.

We sponsor relevant organisations that benefit our injured workers. And we provide guidance and support to members to improve their worker health and safety, and return to work rates.

Members Benefits funding is deployed strategically – to develop short- and longer-term approaches to helping people get their lives back. We are always thinking ahead – funding the creation and implementation of tools and resources that can benefit all members, for example, our series of First Appointment videos (p5) and the development of the PTSD Guidelines. ■

FIND OUT MORE

To find out more about what being a Member of EML can do for your business, visit:

eml.com.au/memberbenefits



It starts at the TOP

GAUGING MENTAL HEALTH IN THE WORKPLACE

By Anna Feringa

The mental health of workers is becoming a priority for organisations around Australia, given the increasing incidence and cost of psychological injury claims. Moreover, employers are realising that cultivating a mentally and physically healthy workforce is good for productivity, employee engagement and talent attraction.

But checking in on the wellbeing of employees can be fraught. EML Principal Consultant Anna Feringa has spent nine years entering workplaces to gauge the mental health of the workforce and assist with management plans. "In many instances 'policy' has killed care," she says. "People are worried if they do ask, 'Are you okay?' they'll be accused of harassment, privacy breach and/or find themselves in front of HR." In other places, she finds managers over-burdened, becoming 'pseudo carers' for their staff.

Identifying mental illness early, and encouraging early intervention and treatment, is an area that EML has invested significantly in, given mental injury is in our top five injury claim categories.

The key is developing a plan to manage mental health in the workplace, just as we now incorporate physical health and safety as standard practice. "The Employee Assistance Program (EAP) is a tool, not the solution," says Anna.

She cites the need for executive leadership support, de-stigmatisation and manager training as key. "Around 21% of the Australian workforce has taken time off for stress-related issues in the past year," says Anna. "Others are having 'mental health days' and telling no one. It is critical that we change the culture so that leaders are supported in having conversations around mental health, and front line staff are empowered and encouraged to speak up."

EML offers a range of tools and information to help members better manage workplace mental health.

Visit eml.com.au/resources/mental-health ■



Around 21% of the Australian workforce has taken time off for stress-related issues in the past year," says Anna. "Others are having 'mental health days' and telling no one."

The EML commitment to the environment



EML has grown from a team of over 1,000 to 2,300 in less than eight years (when we first participated in Earth Hour). In that time our commitment to reducing our environmental impact has become a lot more strategic and comprehensive.

Our minimum standards of tenancy include:

4.5+ STAR ENERGY RATING

3.5+ STAR WATER RATING

PUBLIC TRANSPORT PROXIMITY

We encourage staff to run computers at 50% brightness, use ceramic cups and recycle and limit the amount of paper used. As a multi-state organisation, we minimise unnecessary travel through the use of video conferencing and other remote technology enablement.

Our environmental commitment takes into consideration people, buildings, what waste is produced and future needs. We grow our business responsibly. ■

“ CASE MANAGER STORY

I have had several operations to my left-hand fingers and Kionee has helped me through each one. She has made phone calls wishing me the best for the operations with follow up calls wishing me a good recovery. The Get-Well card I received is also wonderful.

My interactions with Kionee are always positive and she is consistently a delight to talk to. Any problems I had were always resolved. Having had supervisory rolls throughout my working life, you look for people that stand out above the others and although I have not dealt with other EML case managers, Kionee would be at the top of the list. Kionee has been a pleasure to deal with, her kindness to myself and my family is very appreciated. Thank you!”

INJURED WORKER



Good for people. Good for business.

By Andy Dorey

“ CASE MANAGER STORY

It is with great pleasure to say how easy it was to work with Jaya. Jaya had a good understanding of PTSD and Michael's condition. Jaya made each transaction and communication very easy. As you can imagine it has been a rough road but Jaya made it just that little bit easier.

So, I would like to congratulate Jaya on her professionalism and kindness throughout this hard last three plus years and thought that Jaya well deserved this recognition.”

CARER ON BEHALF
OF INJURED WORKER

How likely (or not) your customers and employees are to recommend your business is a pretty simple but concrete way to think about how well you're doing in keeping people satisfied with your service. It's also the backbone of the metric used by more than two thirds of Fortune 1000 companies around the globe, known as Net Promoter Score (NPS).

Put simply, NPS is derived from one key question that ultimately determines how likely a customer is to recommend your business to a friend or family member.

On a spectrum of 1-10, the ratings are grouped as 9-10 ('promoters'), 0-6 ('detractors'), with a neutral score for those rating 7-8 ('passives').

The score equates to the percentage of promoters less the percentage of detractors. NPS is regarded as a particularly strong measure of customer and employee loyalty.

EML uses NPS to understand how our customers perceive us and how we can refine our business model to improve the customer experience. In the same way, we use the tool internally, surveying our employees about work culture and their perception of working at EML (would they recommend it as a workplace to others?).

A healthy workplace culture feeds directly into external relationships. Engaged and satisfied staff interact more positively with customers, therefore improving both their experience and perception of EML.

A good culture with engaged employees will typically translate to satisfied and engaged customers.

That's even more reason
to keep score. ■



Love technology

By Geniere Aplin

Customer-centricity for us means using technology where we can to improve customer experience.

Innovations in digital technology are redefining core insurance products and service offerings. In the wake of the Royal Commission, building trust and enhancing personalised customer experience are top priorities for most insurers.

While customer expectations are increasing, technology is only one part of the solution. Many of the former paper-based, transactional tasks are automated, saving a lot of time and friction in the claims process. But there is a limit to the capacity of technology – even highly intelligent forms such as artificial intelligence and bots – to improve the customer experience.

Only around 30% of EML's customers access our technology via mobile devices. The customer experience is central to the development of our systems.

Love people more

But enabling our customers with technology and engaging them in human interaction are not mutually exclusive.

Customer-centricity for us means using technology where we can to improve customer experience, while also acknowledging that a human voice on the end of the phone, with the ability to listen, show empathy and resolve complex issues, is what our customers value. This human-to-human contact also underpins our central approach of helping people get their lives back.

A phone call from our highly trained Case Managers to an injured worker can reveal much insight into the motivation, barriers and personal circumstances relevant to the best management of their claim.

Technology, when deployed in the right way, can undoubtedly enhance the customer experience. But our people remain the key to providing the best support for injured workers to get their lives back. ■

“ CASE MANAGER STORY

Kristy has been extremely supportive, understanding and does everything in her power to help me.

She is efficient, has regular contact and always shows empathy and understanding. I can be crying at the beginning of our conversation yet she somehow manages to calm me and let me know that herself and EML are here with me walking in my shoes.”

INJURED WORKER

Setting standards for service

At EML we believe that every person's life we touch should be treated with honour, dignity and respect.

We developed our Customer Commitments and Service Standards based on customer feedback about how we could help them meet their goals and expectations faster and with a human touch.

Together, the Customer Commitments and Service Standards tell the story of the 'EML Way'. They are a blueprint for how we deliver service to our customers nationally.

We're transparent about the commitments and service standards we make.

We want to ensure our customers – who are at the heart of our business – understand how important they are to us. We want our customers to know what to expect when dealing with us and we support our people to deliver on those expectations.

Customer Commitments

We listened to our customers and developed three core commitments.

We will:



LISTEN



GUIDE



WORK WITH OUR CUSTOMERS

EML Service Standards

Our service standards align with customer commitments. They help each of us become aware of how our behaviours impact our customers' experience and identify specific behaviours and actions related to the service standards.

1. Commitment



EARLY CUSTOMER CONTACT



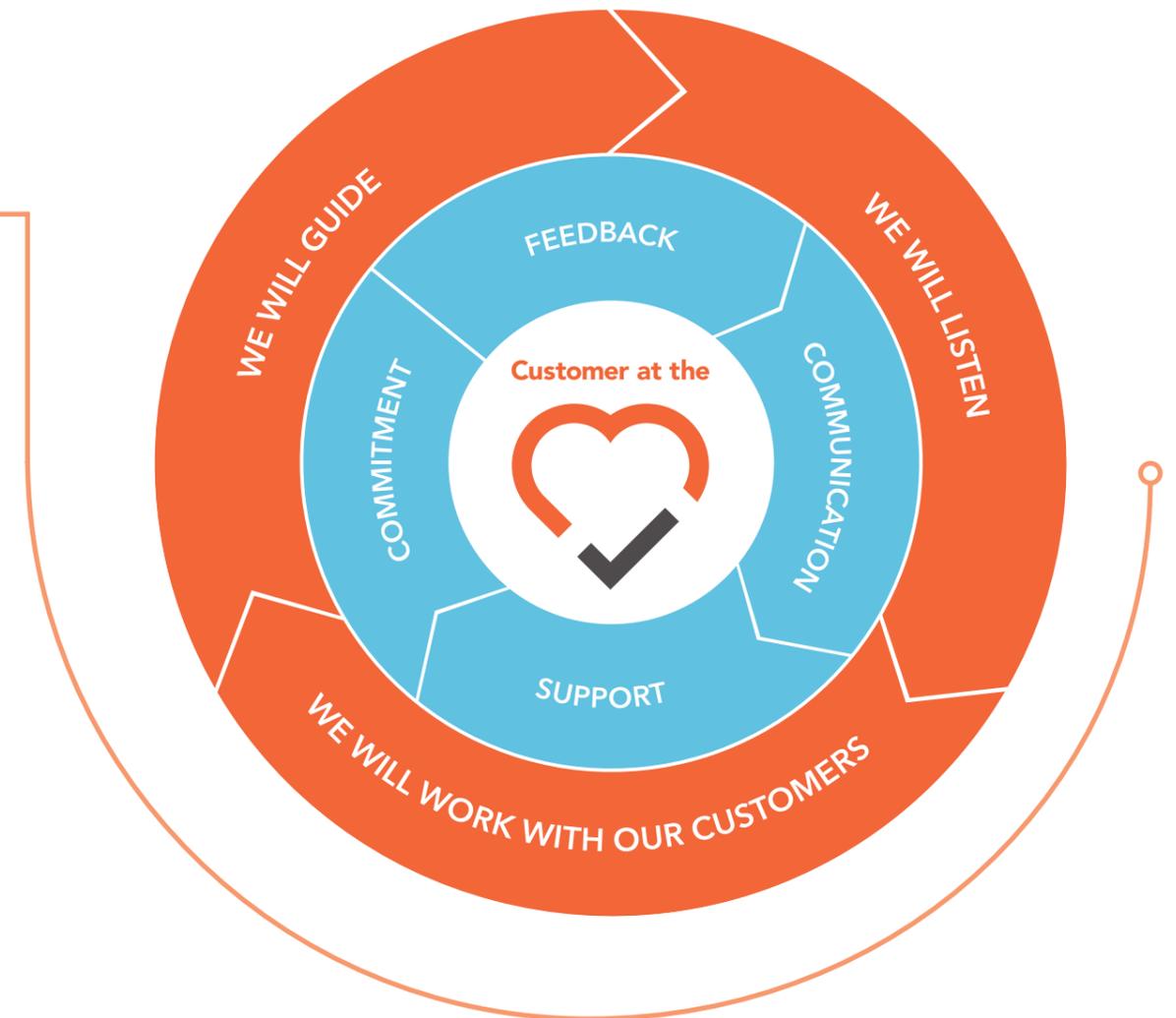
ONGOING CUSTOMER COMMITMENT



CUSTOMER PRIVACY



FIRST CALL RESOLUTION



2. Feedback



SEEK CUSTOMER FEEDBACK



LEARN FROM FEEDBACK

3. Communication



CUSTOMER SERVICE RESPONSE TIME



QUALITY CUSTOMER INTERACTION

4. Support



CUSTOMISED INTERACTION



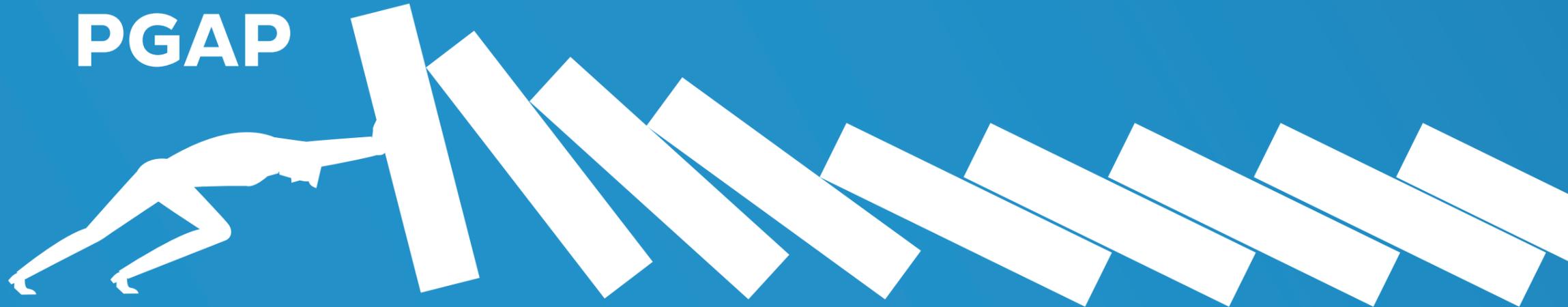
CONNECT CUSTOMERS TO SUPPORT SERVICES

i FIND OUT MORE

To find out more about our commitments and standards, visit:

eml.com.au/servicestandards

Preventing disability with PGAP



Chronic pain and long-term injury are among Australia's most expensive health problems and a significant cause of people being unable to return to work.

EML was interested in a program developed by Professor Michael Sullivan of McGill University and PGAPworks, which addressed the psycho-social barriers to overcoming chronic pain in some patients.

"We identified many psychosocial risk factors that were stronger predictors of disability than symptom severity," says Professor Sullivan.

Professor Sullivan's work pointed to the power of behavioural psychology approaches for addressing long-term disability and to support the return to work. **The Progressive Goal Attainment Program (PGAP)** emerged from this research and has achieved stunning results in Canada and the US.

PGAP aims to assist long-term injured workers and the chronically ill to engage in rehabilitation, reduce their disability, and achieve successful return to work following debilitating injury or illness.

EML implemented PGAP in Australia in consultation with Professor Sullivan and in collaboration with NSW Health Return to Work Coordinators and providers from across the State.

The program has delivered a 22% decrease in weekly benefits associated with disability and 26% upgrade

in capacity, including 11 people who were previously unable able to return to work.

Delivered through weekly hour-long appointments with trained PGAP providers, the program takes place over 10 weeks. The provider supports the injured worker to address barriers such as:



FEAR OF SYMPTOM EXACERBATION



PERCEIVED INJUSTICE



CATASTROPHIC THINKING



DISABILITY BELIEFS

The program is now the most researched, standardised intervention for reducing disability associated with a wide range of debilitating health and mental health conditions. ■

FIND OUT MORE

Find out more about PGAP and training opportunities for providers at pgapworks.com

Watch an informative video about PGAP and its potential impact for workers
bit.ly/EMLPGAP





REAPING THE HEALTH BENEFITS OF GOOD WORK:



Good work is good for you – that’s the word from the medical fraternity.

EML is a strong advocate of the Health Benefits of Good Work (HBGW) campaign, which was developed by the Australasian Faculty of Occupational and Environmental Medicine (AFOEM) of The Royal Australasian College of Physicians (RACP). It’s based on compelling evidence that good work is beneficial to people’s health and wellbeing, and that long-term work absence, work disability and unemployment generally have a negative impact on health and wellbeing.

EML is supporting the HBGW campaign through provision of a Campaign Coordinator resource, working directly with the HBGW Signatories Steering Group (SSG) Executive Committee. The SSG was appointed by the RACP as the industry face of the campaign.

Signatories to the HBGW Consensus Statement benefit from access to the latest evidence, current practices and innovation from researchers and employer groups as well as other signatories from across Australia and New Zealand.

CASE STUDY: SERCO AUSTRALIA

Last year Serco Australia became a signatory to the HBGW Consensus Statement.

“When work is designed through an employee experience lens, positive cultural shifts and improvements in operational outcomes can be achieved. These enhanced outcomes span across profitability, customer service, client relationships and engagement, in addition to health and wellbeing of our people,” says Jenna Toovey, Serco Asia Pacific Health & Wellbeing Lead.

With support from EML and other key partners, Serco has designed and implemented a range of initiatives over the last 18 months in response to the principles of HBGW.

“The HBGW initiative provides Serco with a practical framework, external validation and benchmarking opportunities that support our Wellbeing vision and program implementation,” Ms Toovey said.

CLAIMS HANDLING SOLUTION FOR ACCIDENT & HEALTH

EMLplus

Illness can strike even the healthiest people and accidents can happen anywhere, anyplace, anytime. This is why, employers need to be equipped to provide employees with a personalised, simplified and customer-centric service that focuses on recovery and workplace support.

EMLplus offers superior claims handling for accident & health claims: disciplined, proactive and customer-centric with a focus on recovery and return to work. It provides a holistic view of people risk and simplifies how employers manage people insurance and claims by mirroring existing injury management capabilities which exist in the workplace. EMLplus minimises the complexity of managing multiple insurance products, ultimately reducing administrative costs and helping eliminate instances of duplication in cover and inefficiency at claim time.

We partner with a number of Accident & Health Insurers to support Australian businesses in managing non-work-related illness and injury.

Find out how your organisation can benefit from a disciplined, proactive and customer-centric approach to accident & health.

ADVERTISEMENT

GET IN TOUCH

Visit: eml.com.au/emlplus
Email: emlplus@eml.com.au
Call: 02 8251 9000



“ CASE MANAGER STORY

Frank has had nothing but good experiences with his EML case managers. Notably, Frank recognised Vince as having done a great job in the management of his claim, highlighting Vince’s great communication skills.

Frank said, “Vince has been supportive in managing my injury... he is new but has been great in providing updates and keeping him updated. I have had nothing but good experiences with EML.”

INJURED WORKER

FIND OUT MORE

Find out more about the HBGW campaign at bit.ly/EMLHBGW

EML members can learn about becoming a HBGW signatory by contacting EML via memberbenefits@eml.com.au



Family support for injured workers

When injury strikes, it impacts not only the injured person, but the people around them – most significantly, their family. And it's usually their family who can have the most influential impact on supporting an injured worker through their recovery.

But who supports them?

Legislative entitlements for partners and relatives of an injured worker are limited and differ across states. Most have some provisions for family support such as psychoeducation and there are community-based support services that can be of help. Increasingly, employers are extending their employee support programs to spouses.

EML is keen to understand what families might need as the next critical element in our model that helps people get their lives back.

When we work together in partnership we can support workers and their families, through difficult times during injury and support getting well again, returning to work and the community.

We ask every injured worker if they would like to give us permission to speak about their claim with a trusted relative.

Associate Professor Sam Harvey, Chief Psychiatrist at the Black Dog Institute says family support is a key aspect of treatment. ■



A psychiatrist will explain to the patient what's going on in terms of their symptoms and how to understand them, and about treatment. If you have key people who are supporting you: a partner, your children, your family – they also need to know that information. Often as a psychiatrist I will be meeting with the person's family so that they can understand those aspects too – so they know what we're working towards."



“ CASE MANAGER STORY

Victoria was the recent recipient of some great feedback from one of her injured workers, Michael. Michael was so pleased with the level of service Victoria provided, that he sent her an email praising her efforts, highlighting her devotion to her work and the impact she had on his recovery mindset.

Michael said, "Thanks Victoria, I thank you for your devotion to your work and I feel privileged to have you as my case manager. If everyone in the world were like you it would be a better place. I also thank you for looking after me so well, it helps my mindset greatly!"

INJURED WORKER



A strong commitment to work health and safety compliance is easy with EMSafe.

Offered free to EML members, EMSafe is an online work health and safety management system designed to improve workplace safety and meet legislative requirements.

[emsafe.com.au](https://www.emsafe.com.au) | 02 8251 9016

memberbenefits@eml.com.au

EMSAFE

FIND OUT MORE

For more, visit

eml.com.au/supportservices



EMLife

YOUR PARTNER IN LIFE CLAIMS MANAGEMENT

EMLife was established with a simple vision: to contribute towards a sustainable Life Insurance industry that delivers an improved experience for customers.

EMLife brings a deep understanding of personal injury and an award-winning case management model to life insurance.

FOUR YEARS ON

Since commencing in 2016, we have realised significant reserve release for our life insurance partners by focussing on delivering unrivalled return to work outcomes and a measurably better experience for customers.

Underpinning this proven model, our people remain at the heart of our difference: they are passionate, driven and personally invested in every claim. They are supported by a culture that, from the Executive onwards, puts your customers at the heart of everything we do.

Find out more about EMLife and why and how we change lives.

CONTACT

02 8251 9000

1800 469 931

info@emlife.com.au

emlife.com.au

lifechanging

ADVERTISEMENT

Pathways to new careers

A ground-breaking venture helping people take steps toward a new future.

By Simon Davidson

Sometimes, getting your life back after injury means taking a different career path. A few years ago, EML worked with Woolworths Group to help people who could no longer follow their chosen career because of injury.

The focus was on helping them identify alternative options and build their capacity, skills and pathways to pursue those options.

The pilot program began in Victoria in early 2016, followed closely by Queensland and New South Wales. By the end of 2017, 25 people were on their way in a new career and by 2018, more than 100 people had achieved new career goals. The financial, social and emotional impact of the program on individuals and their families was compelling.

From a business perspective, the Your Future program for Woolworths delivers a return on investment of \$6 to every \$1 spent. The positive impact on people and their families is rewarding to see.

In mid 2019, EML Group launched Your Future Career and Wellbeing as a specialist provider of outcome-focussed career management programs. The organisation now provides career assessment services, diagnostics, job placement and career case management services to both public and private enterprises in Australia.

Simon Davidson, General Manager, Your Future believes that everyone should have the opportunity to have a productive and fulfilling career and a strong connection to community.



Our dedicated career management practitioners bring a wealth of knowledge and experience to help our customers really understand what it takes to work through a change in career.

We consider a person's life circumstances and the role they see themselves working in the future."

Susie's Story

Susie Young worked in the meat section at Woolworths for seven years before injuring her shoulder. After taking on the Your Future program, Susie was employed by the Royal Queensland Yacht Squadron as Marina Receptionist and her new career opened doors to bookkeeping and office administration. ■



SUSIE YOUNG
Woolworths worker

i FIND OUT MORE

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Events

EML was a Silver sponsor of the AON conference in February. It was a great opportunity to showcase EML's services to brokers.



In February, the ACT Government, in partnership with EML, held the inaugural Facing the Future Together Forum in Canberra, featuring the launch of the Government's new self-insurance model of claims management with EML.

In March, EML exhibited at various career shows across universities in Australia.



EML sponsored the Back to the Future of Injury Management Conference in Brisbane. Mark Coyne and Geniere Aplin presented on Mark's journey from star footballer to leader in personal injury.



In March, EMLife was the major sponsor of the FSC Life Conference, one of the pre-eminent life insurance conferences in Australia. EMLife CEO, Katherine Gobbi opened the conference and showcased EMLife's work.



We are career change specialists.

We work with business and government organisations, delivering programs to improve workforce participation. Our programs for individuals help you achieve your next career step and long term career goals.

Your Future Career and Wellbeing, part of the EML Group, is a specialist provider of outcome focused career management programs. We provide career assessment services, diagnostics, job placement and career case management services to both public and private enterprises in Australia.

We believe that everyone should have the opportunity for a productive and fulfilling career together with a strong connection to community.

“Our team of dedicated career management practitioners bring a wealth of knowledge and experience to help our customers really understand what it takes to work through a change of career or land the role they really see themselves working in, in the future,”
Simon Davidson, General Manager.

For more on the Your Future program

Call: 1800 317 488 (toll free)
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Contact us about opportunities to take advantage of our Member Benefits programs for your workplace.

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