



EML MUTUAL BENEFITS

SUPPORTING OUR CUSTOMERS
TO CREATE SAFER WORKPLACES

OUR MUTUAL BENEFITS PROGRAM



For over 110 years we have been helping people get their lives back.

As an Australian owned mutual, we invest funds back into services and research initiatives to assist employers to create safer workplaces and support injured workers return to work sooner.

Workplace injuries can be devastating for both employees and the organisations they work for. Safer workplaces mean fewer injuries. Better claims outcomes mean injured workers get the support they need to return to sustainable work and get their lives back sooner.

SUPPORTING INJURY PREVENTION AND RISK MANAGEMENT INITIATIVES

Through our Mutual Benefits Program, we provide funding to support the delivery of projects, tools and services that:

- assist in the prevention of workplace accidents and injuries
- improve workplace injury management practices
- can be scaled to benefit all of our customers.



OUR CUSTOMERS ARE AT THE HEART OF EVERYTHING WE DO

HOW THE PROGRAM WORKS

Our Mutual Benefits Program funds and oversees a variety of projects both within EML and directly with customers to improve workplace health and safety and return to work outcomes.

We are committed to championing innovation in workplace safety and ensuring that all our customers have access to tools and resources to support best practice in injury prevention and management.

CUSTOMER SUCCESS

Over the following pages you will find real examples of how we have successfully made a positive difference to our customers and their employees.

You will also find information regarding benefits available including our:

- annual employer training program delivered via webinar and/or face-to-face sessions
- free online training platform and courses - **EMlearning**
- free safety management system, tools and templates - **EMsafe**
- free health and wellbeing program - **EMhealth**
- range of employer resources including videos, articles, tools, guides, case studies and guest speakers.



Research

Benefit from programs developed in partnership with leading experts



Innovation

See market leading initiatives come to life in your workplace



Training

Lift your capability to achieve lasting outcomes



Tools

Simplify the way you monitor and manage health and safety



Contact your EML Account Manager or Client Services Manager today to discuss how your organisation can make the most of our Mutual Benefits Program.

HIGHLIGHTS

SINCE 2012 EML HAS COMMITTED OVER **\$87 MILLION** INTO PROGRAMS AND SERVICES THAT SUPPORT OUR CUSTOMERS



Innovation

453 initiatives

developed between 2017 and 2021

Annual Employer Training Program which delivers **face-to-face training and webinars** hosted by industry experts



Training

Over **80,000 employers and their employees** accessing training courses on our free online training portal EMlearning

Our customers collectively saved **\$1.8M** (estimated) with our training program and courses in 2020



Tools

Over **3,200 customers** benefiting from our safety management system EMsafe and health and wellbeing tool EMhealth



Research

\$16M committed to research between 2017 and 2021

Online resources including case studies and risk management tools available through **eml.com.au**

" During the 2019 bushfire season, we identified a need to improve our Crisis Management processes. With the help of a grant from EML's Mutual Benefits Program, we embarked on a series of initiatives designed to improve organisational responsiveness to crisis situations, reduce the risk of physical and psychological injury to team members during a crisis and strengthen organisational resilience ... employee feedback has been enormously positive and WorkSafe Victoria and Victorian Department of Education have indicated that our response has been one of the best they have seen."

Natalie Boehm, Head of Health and Safety, G8 Education

COMING SOON TO MUTUAL BENEFITS!

EML has collaborated with a range of reputable external providers to deliver exceptional offers for our customers. EML Offers will launch in **April 2021**.

For more information please visit **eml.com.au** or contact your EML Account Manager.

RESEARCH AND INNOVATION

We fund a huge range of initiatives, from sponsoring industry events to delivering specific projects to address complex challenges such as psychological injury.

Together with our customers and partners we identify opportunities and focus on areas such as:

- occupational violence
- ageing workforce
- mental health and wellbeing
- young workers
- career transition
- family support
- workplace bullying.

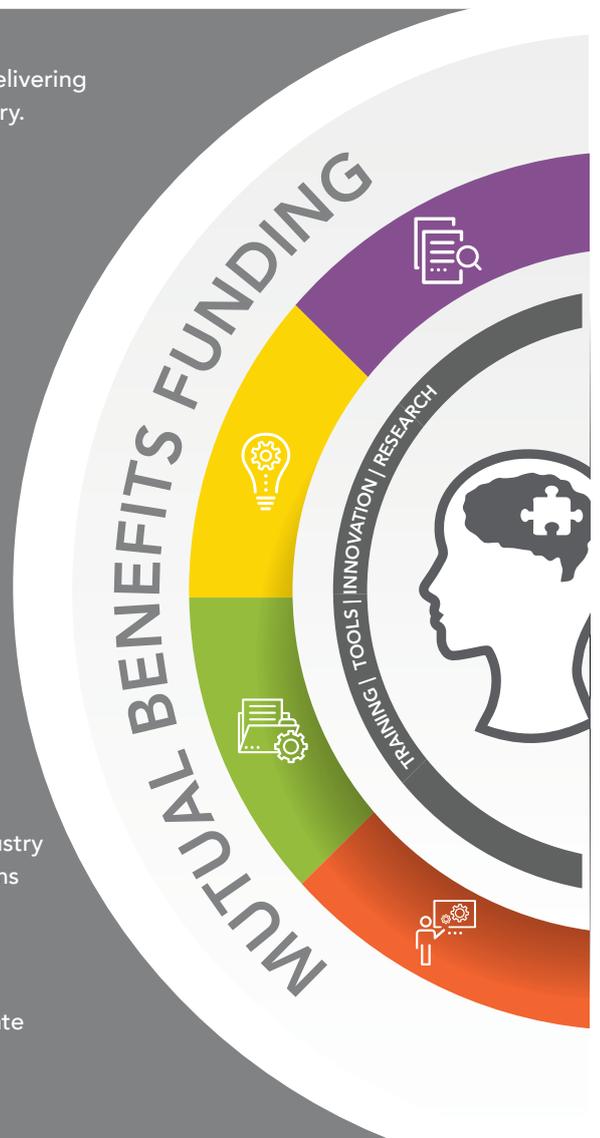
LOOKING AHEAD

We are always looking for new ideas and approaches to workplace safety and injury management, and will be expanding our focus areas to include:

- rural and remote communities and indigenous workers
- fatigue management
- wearable technologies
- vicarious trauma

We partner with some of Australia's most respected research bodies, industry associations and experts in injury management to ensure that the programs we deliver:

- are best in class
- tangible and meaningful results for our customers
- improve our service delivery, enhances our claims management and create opportunities for continuous improvement.



EXAMPLES OF OUR RESEARCH AND INDUSTRY PARTNERS



For more information please visit eml.com.au or contact your EML Account Manager.

PROGRAMS

EVIDENCE-BASED PROGRAMS THAT PREVENT WORK RELATED INJURIES, AID EARLY INTERVENTION AND MAXIMISE RECOVERY.



THE CHALLENGE



THE INNOVATION



THE OUTCOMES



POST TRAUMATIC STRESS DISORDER EXPERT GUIDELINES

Emergency workers are more likely to be exposed to psychological injuries like Post Traumatic Stress Disorder (PTSD) due to the nature of their work. In the past PTSD diagnosis, early intervention and recovery options were limited by poor awareness and a lack of understanding of the injury.

In collaboration with Associate Professor Sam Harvey, the University of NSW and The Black Dog Institute, we have delivered a series of innovations for PTSD recovery and prevention. We developed world-first expert guidelines for clinicians to support their diagnosis and treatment of PTSD. We also devised welfare training for managers to empower them to support frontline staff experiencing potential mental injuries and created an online mindfulness program that teaches emergency workers strategies to manage difficult thoughts, uncomfortable emotions and tough days on the job.

- **Guidelines adopted internationally** and by NSW emergency services
- **Reduction of 41,500 sick leave hours**, saving \$3M in one year in NSW emergency services
- Mindfulness program **increased resilience / psychological flexibility**

WORK INJURY SCREENING AND EARLY INTERVENTION PROTOCOL

For years musculoskeletal injuries were NSW Health's most common work-related injury. Increasingly, these injuries progressed to long-term disability for reasons other than the injury itself, leading to poor worker health outcomes, loss of employment and escalating claim costs.

Partnering with NSW Health, The University of Sydney and icare we developed the Work Injury Screening and Early (WISE) Intervention protocol. When a worker presents with a soft tissue injury, they are asked to complete a short screening test (the Orebro) which is a tool used to identify those at risk of delayed recovery. Workers identified as being at high risk are referred to specialist consultants for help in managing their injury and overcoming any barriers to early recovery and return to work. This has been proven to prevent long-term health and work problems, and to limit escalating costs.

The results published in July 2019 report:

- An average **claims cost savings of 30%** at the 2 year follow-up
- A **52% reduction of average number of work days lost** (compared to the usual care control).



For more information **please visit eml.com.au** or contact your EML Account Manager.



RECOVERY AFTER TRAUMA GUIDE



Workplace trauma can occur following unexpected, one-off incidents or via ongoing exposure like the kind experienced by first responders. In either case, it can lead to increased emotional distress, psychological injury and the emergence of mental health conditions.

Working with Phoenix Australia, the Australian National Centre of Excellence in Posttraumatic Mental Health, we developed training for psychologists to equip them with the skills needed to deliver prolonged exposure therapy. We also developed the Recovery After Trauma guides which prepare first responders and key personnel for what to expect following a potentially traumatic incident.

- **45 psychologists** trained in prolonged exposure therapy across NSW
- Recovery After Trauma guides now **accessible online**

PROGRESSIVE GOAL ATTAINMENT PROGRAM



Many work-related injuries are impacted by psychosocial risk factors that can negatively influence recovery. In some cases, they can lead to long-term disability if not identified and addressed early.

Working with clinical psychologist Professor Michael Sullivan we introduced the **10-week Progressive Goal Attainment Program (PGAP)** for at-risk individuals. Targeting modifiable psychosocial risk factors that contribute to prolonged pain and disability, a trained clinician addresses catastrophic thinking, fear of movement, re-injury and depressive symptoms.

- **26% upgrade in capacity** across the program
- **22% decrease in disability-related** weekly benefits



OLDER HEALTHCARE WORKERS



According to the Australian Bureau of Statistics (2017- 2018) 29% of all female work-related injuries and illnesses occur in health or social care sectors. Generally, healthcare workers aged 55-64 have a heightened rate of compensable injuries, take longer to return to work following injury or illness and face multiple barriers to re-entering the workforce if they need to find alternate employment.

Our partnership with Monash University is funding a three-phase research project to identify effective intervention strategies for these workers. The study will analyze claims from the past five years to determine injury, re-injury, recovery and return to work trends. The insights gathered will be used in co-design workshops to explore new ways to support older workers in injury prevention and recovery.

- A clear set of recommendations to **support older workers**
- **Improved health outcomes** and better return to work rates

ADDITIONAL PROGRAM HIGHLIGHTS

Occupational Violence and Aggression (OVA)

Phoenix Australia training for aged care sector workers on trauma related mental health risks related to OVA.

Psychological Claims Management

Partnership with NSW Police to improve early support, sustainable recovery and medical discharges following mental injury

Game Changer

Program to address the social challenges impacting return to work in regional areas

Mind Fit Program

Workplace training to raise awareness of mental health / psychological hazards

Kookaburra Kids

Age-appropriate mental health training for children of parents with mental illness

For more information please visit eml.com.au or contact your EML Account Manager.

TRAINING & TOOLS

BUILDING CAPABILITY THROUGH ENGAGING TRAINING COURSES

Our employer presentations are delivered by industry experts supported by market-leading online learning opportunities and health and safety management systems.



ANNUAL EMPLOYER TRAINING PROGRAM

Our dynamic short courses are rich with practical application, live discussion and case studies.

The topics cover a wide range of subjects and have been designed to help prevent injuries in the workplace, improve return to work outcomes, increase understanding of workers compensation and strengthen compliance. Some courses (such as Mental Health First Aid), also provide formal accreditation upon completion.



EML TRAINING COURSES

Summary:

- webinars or face-to-face training
- available to all organisations
- free or discounted for EML customers
- group discounts available

AT A GLANCE



Webinar and face-to-face training options available



Face-to-face training delivered across NSW, SA and VIC



Many courses and events are free to EML customers



EML customers receive discounts on paid courses



Most participants rate courses as having 'exceeded expectations'

For more information please visit eml.com.au or contact your EML Account Manager.

EMPLOYER TRAINING COURSES

What some of our course participants had to say:

RETURN TO WORK



- Advanced Return to Work Coordination (VIC)
- Managing Non-Work Related Injuries
- Role of the Return to Work Coordinator (VIC)
- Return to Work Scheme Essentials (SA)
- Understanding Common Injuries and GP Case Conferencing

HEALTH, SAFETY & WELLBEING



- Injury Prevention & Risk Management
- Integrated People Risk Management
- Keeping your Ageing Workforce Safe at Work
- Manual Handling & Ergonomics Fundamentals

WORKERS COMPENSATION



- Multi-Jurisdiction Approach to Workers Compensation
- Understanding your Workers Compensation Premium (VIC)
- Workers Compensation Essentials - A Beginners Guide (VIC)
- Workers Compensation Essentials - A Beginners Guide (NSW)

MENTAL HEALTH



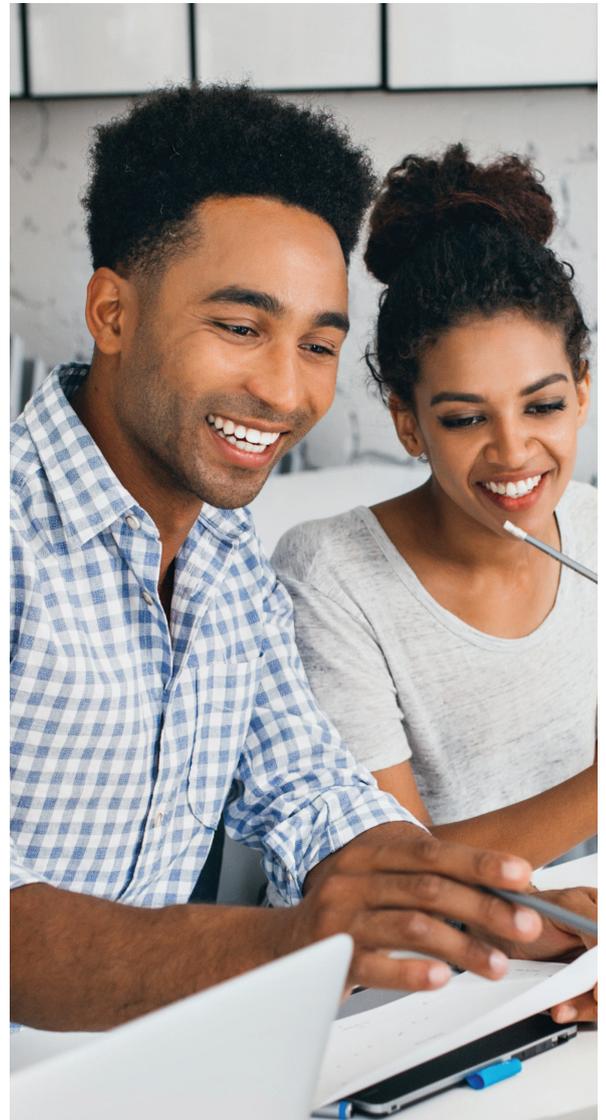
- Mental Health First Aid
- Mental Health First Aid - Refresher
- Psychological Claims Management

Courses relevant for:

● ALL STATES ● NSW ● VIC ● SA

BOOK NOW

for our live webinars: eml.com.au/training

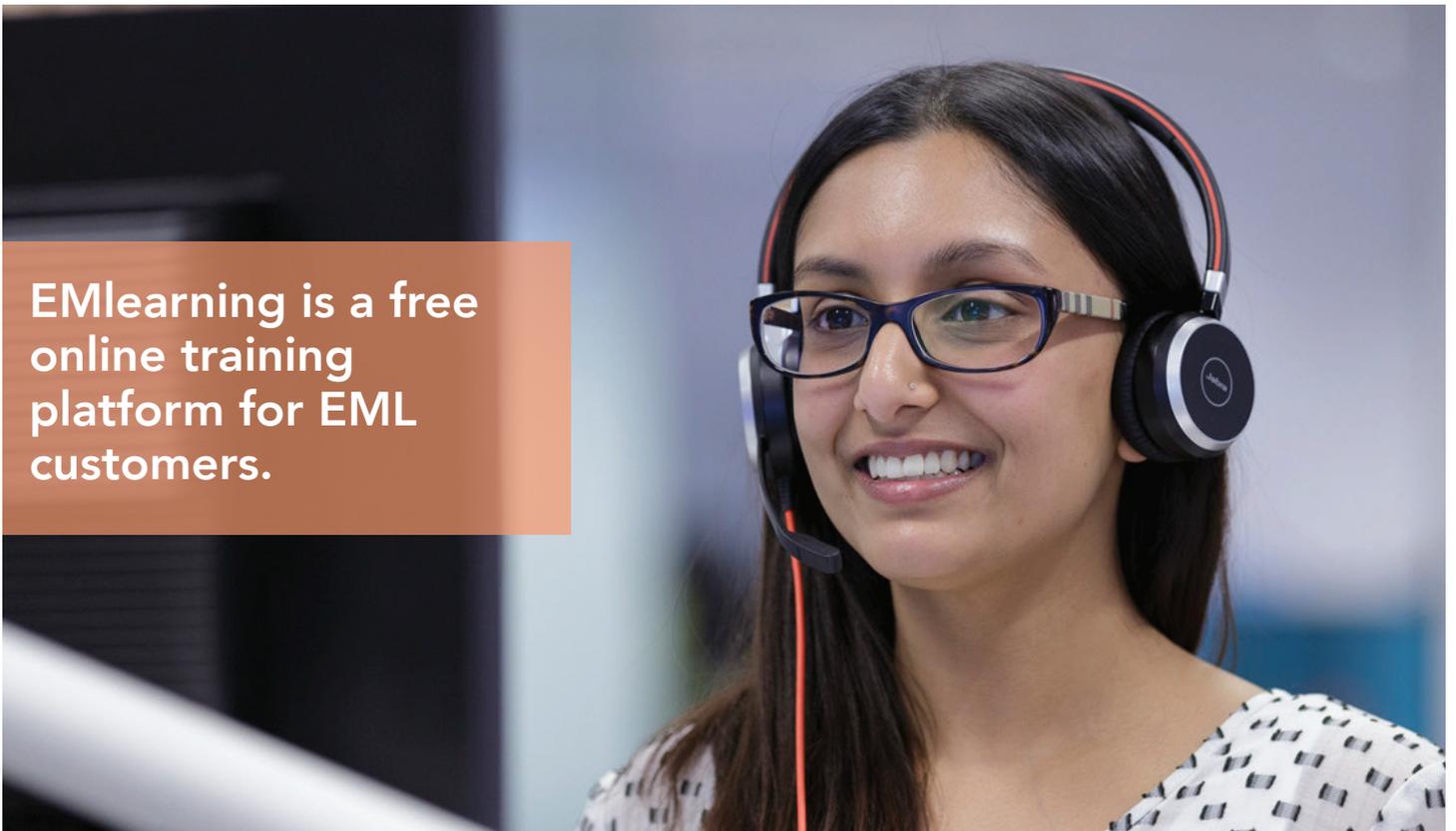


"Mental health issues are becoming more common so any information on dealing with or preventing them is a great tool for helping run our business."

"A really interactive workshop, it was great listening to other workplace practices."

"The small group discussions were useful and cemented a good balance between having a critical eye on the legislation and a compassionate eye on the impact of a work-related injury on employees."

For more information please visit eml.com.au or contact your EML Account Manager.



EMlearning is a free online training platform for EML customers.

The courses on offer will help reduce workplace risk, meet compliance requirements and establish a safe workplace culture.

All courses are developed in consultation with subject matter experts and members can access Learning Management System (LMS) features to manage and report on workplace training.

The free modules are specifically designed for both managers, supervisors as well as workers. They also cover a range of topics and represent considerable value.



EMLEARNING

Summary:

- online learning platform and training courses
- free and exclusive to EML customers
- tailored for managers, supervisors and workers
- interactive and engaging courses in risk topics such as injury management, WHS, mental health and manual tasks

"[One employer] saved over \$60,000 on online training thanks to EMlearning"



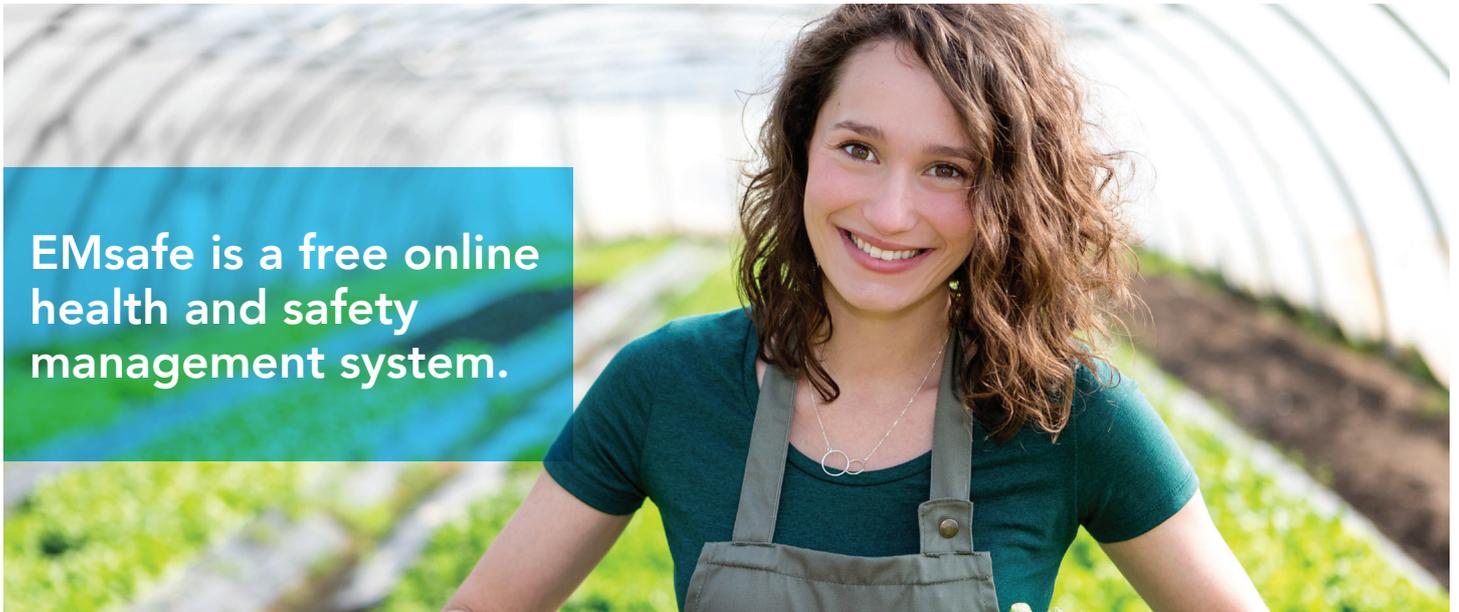
EMLEARNING COURSES INCLUDE:

- Covid-19 Prevention
- Covid-Safe Workplace
- Working from Home
- Bullying and Harassment
- Managing Psychological Conditions in the Workplace
- Risk Management
- Work Health and Safety Fundamentals
- Manual Tasks for Workers
- Office Ergonomics
- Duty of Care
- Injury Management
- Contractor Induction
- Privacy and the Workplace
- Dealing with Workplace Conflict

LOOK OUT FOR MORE TITLES COMING SOON TO EMLEARNING!

For more information please visit eml.com.au or contact your EML Account Manager.

EMSAFE



EMsafe is a free online health and safety management system.

With its user-friendly tools, EMSafe helps our customers:

- to establish and simplify the management of workplace health and safety programs
- meet legislative requirements by providing templates, tools, a central location for all documents, reminders and guidance to make complying simple and easy.

"I am finding the entire EMSafe system so beneficial and thorough! It is making the processes of establishing a complying WHSMS so much easier."*

* workplace health and safety management system (WHSMS)



EMSAFE SUPPORTS EMPLOYERS TO:

- establish and maintain a successful health and safety management system
- develop policies and procedures using customisable templates and in-built forms
- keep on track of health and safety requirements with email reminders, to do lists and calendars
- store important documents in a single secure online location
- prioritise and manage risks, corrective actions and tasks
- access health and safety data
- combine health and safety programs with optional integration of EMhealth tools and resources.

EMHEALTH



EMhealth is an online resource with helpful tools, templates and links designed to support employers to build and measure internal health and wellbeing programs.

EMhealth can also be integrated into EMSafe.

For more information please visit eml.com.au or contact your EML Account Manager.

CONTACTS

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EML Group is a partnership between Employers Mutual Limited ABN 67 000 006 486 (an Australian owned mutual) and ASWIG Management Pty Limited ABN 52 002 617 012. Products and services including workers compensation, general insurance and life insurance personal injury claims management are provided by different entities in the EML Group. Since 1910 these operations have been conducted jointly through subsidiaries and related body corporates of these entities.

Data referenced is accurate at the time of publication.

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