

Insurance

Return to work services

How can we help you



Insurance



How can RBC Insurance help you return to work?

At RBC Insurance[®], we pride ourselves on the specialty resources that we can offer to help you return to work.

Working provides more than a paycheck. It gives us a sense of accomplishment, and is an opportunity to contribute to our families and society. But when you can't work because of an injury or illness, we understand it can affect all aspects of your life. That's why in addition to providing disability benefits, RBC Insurance can offer specialty resources to help you return to work. If appropriate, we will work with you, your doctors and employer to implement individualized return to work plans.

Our services could include:

- **Work conditioning:** helps you return to work gradually
- **Work-site modification:** enables you to remain at work or return to work with your employer
- **Transferable skills analysis:** identifies alternative occupations based on your education, training and experience
- **Job search assistance:** offers you resumé preparation, interview practice, training courses and testing
- **Assistive devices:** provides you with aids that help you overcome any physical limitations at work



You may be wondering how these services might apply to you and your particular circumstances. Here are three examples of how RBC Insurance has helped our claimants return to work.

A self-employed landscaper/engine maintenance worker was working in a family-owned business when he injured his back and was diagnosed with cervical cord compression. The injury caused him difficulties with balancing, climbing, finger dexterity and strength. As part of our assessment, his claims team focused on possible job modifications and assistive devices that could help him return to work.

We helped identify alternate occupations within the claimant's skill level and physical capabilities. Based on this analysis, small engine repair technician was identified as the closest to the occupation he performed before he became disabled. The results of the analysis also indicated that this new position would require formal training and certification. RBC Insurance agreed to fund the small engine repair program, and contracted the services of an employment coach to assist our claimant with job search activities. Upon completion of the training and job search, he was able to return to work full time using his newly acquired skills.

Twenty-two months after a structural engineer stopped working due to a psychiatric condition, RBC Insurance provided him with return to work assistance. Initially, the available information showed that he would not be able to return to the occupation he performed before he became disabled, and that it might be necessary to help him with a job search.

After further research, and a telephone discussion between an RBC Insurance consulting psychiatrist and the claimant's psychiatrist, it seemed possible for the claimant to return to work with his original employer. Our claimant expressed interest in returning to his previous position, but was unsure of how he would be received by his co-workers and management team.

His claims team advised him that RBC Insurance would help him with the transition back to the workplace. RBC Insurance worked with a local rehabilitation specialist, the claimant, his employer and his psychiatrist to develop a return to work plan that allowed the claimant to gradually return to his full-time duties.





After our claimant received three months of radiation treatment for thyroid cancer, she was ready to return to work. A barrier to her return was the difficulty she had projecting her voice in court. As a lawyer, this was a vital part of her occupation.

Her claims team at RBC Insurance investigated potential adaptive technologies and assistive devices that would enhance her voice projection. As a result, RBC Insurance purchased a wireless transmitter and amplifier to be worn in court. In addition, voice recognition software was installed on her personal work computer, enabling her to successfully return to work.

From these real case stories, you can see how we can provide you with the resources and services that can help you return to work and get your life back on track.

Talk to your disability specialist for more information about planning for your return to work.



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VPS95008

83382 (06/2016)