

Return to Work: Vocational Rehabilitation Services

Welcome to MetLife Disability. Since you are receiving disability insurance benefits, you may be eligible for Return to Work, or RTW, services. This document provides information about these services.

What are return to work services?

MetLife may contact you to provide RTW services that match your needs.

Our services may include:

- Talking to your doctor about assisting you in returning to work
- Assisting your employer in returning you to work
- Helping you find another job, if needed

Why is return to work important to me?

MetLife recognizes the lifestyle disruptions and hardships a person may experience due to an injury or illness. While disability benefits provide a temporary safety net when you are off the job, they cannot make up for the financial freedom you can gain by working. The MetLife claims team has the skills and expertise to help people with disabilities return to work. We evaluate your return to work needs and collaborate with you, your employer and your doctor to help you return to work when you are medically ready.

When should I participate in return to work services?

You should participate in RTW services when your doctor says it is all right for you to return to work. It is important that you take an active role in your recovery, and MetLife services can help you do that. If it is not possible to return to your own job or other jobs with your employer, we may be able to help you secure employment with a new employer or arrange for retraining for a new job, if necessary.

How are my benefits affected?

The continuation of your benefits depends on the provisions in your employer's plan, which is insured by MetLife. Many disability benefit plans insured by MetLife include incentives which allow an employee to receive disability benefits or partial benefits while the employee attempts to return to work. Other incentives may include reimbursement for family care expenses, such as childcare, or rehabilitative employment incentives. Your case manager will explain how your benefits may be affected.

Must I participate in the return to work program?

Your employer's plan may require you to participate in the RTW program. Call your MetLife case manager for more information.

Who will assist me?

MetLife's clinical staff will assist you in returning to work. Our clinical staff includes nurse consultants, psychiatric clinical specialists and vocational rehabilitation consultants who are trained to help people with disabilities return to work. Contact your MetLife case manager for information about RTW services. One of our clinical specialists will work with you directly, using local support services and resources. Our clinical specialists have returned hundreds of individuals to meaningful, gainful employment.

**These stories are examples of how MetLife has successfully returned people to work.
The names have been changed, but the stories are real.**

NICOLE had a heart transplant. The MetLife nurse consultant, or NC, and case manager, or CM, asked the vocational rehabilitation consultant, or VRC, to review Nicole's file and contact her to offer vocational rehabilitation services. Nicole did express interest in returning to work part-time.

The CM, NC and VRC asked an independent physician consultant, or IPC, to review the medical information. The IPC discussed Nicole's treatment with her physician, and they agreed that she was capable of returning to work.

The VRC contacted the state's Division of Vocational Rehabilitation, or DVR to refer and initiate vocational rehabilitation services. MetLife also contacted a private certified rehabilitation counselor to provide an on-site vocational assessment and to help Nicole during rehabilitation. The initial vocational assessment recommended skills training to increase her marketability. Nicole decided to pursue a career in the health services arena. MetLife funded her training program.

The VRC contacted Nicole at the end of her training program and learned that she accepted an administrative position in the medical field.

DAVID, a shipping and receiving supervisor, suffered from bipolar disorder, a mental illness involving extreme mood changes. David was concerned that supervisory duties and a long workweek would exacerbate his disability. The MetLife vocational rehabilitation consultant, or VRC, discussed work accommodation options with his therapist and physician. They agreed that David should return to work gradually with modified job duties.

The VRC contacted the employer to discuss accommodation options and Return to Work assistance for David. The VRC emphasized the importance of gainful, productive full-time work for the employee and how the Return to Work plan would benefit the employer. As a result, the employer agreed to modify the employee's job duties temporarily.

The VRC developed a Vocational Rehabilitation Agreement that was approved and agreed to by the attending physician, the therapist, employer and most importantly, David. For a two-month period, he would have no lead/supervisory responsibilities; thereafter, regular assigned duties and work hours would resume.

The VRC monitored David's progress throughout the rehabilitation period to ensure everyone fulfilled their obligations.

RHONDA, an employee trainer, suffered a stroke, resulting in partial paralysis and depression. She participated in therapy programs but was unable to return to work. The MetLife case manager, or CM, and nurse consultant, or NC, reviewed her file, indicating that Rhonda could return to work part time pending a release from her doctor. The case was referred to the MetLife vocational rehabilitation consultant, or VRC, to coordinate the Return to Work plan.

The VRC recognized several barriers that needed to be addressed before Rhonda could return to work. The VRC contacted Rhonda and learned that she was missing her physician and therapy appointments. In fact, she was never leaving the house. The VRC believed this was due to her depression. Once the depression was addressed by Rhonda's physicians, the MetLife VRC authorized payment for additional physical and occupational therapy to assist Rhonda in regaining functionality.

Rhonda's job required significant computer use. The physical and occupational therapy improved her ability to function, but it appeared that she would never regain sufficient motor skills needed to perform her job effectively.

The VRC located and purchased voice-activated software, compatible with the employer's computer systems, to assist her. She also was given software training to ensure her successful return to work.

**Return to Work Services Get Results.
Call your MetLife case manager today for RTW services!**

Like most group disability insurance policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your agency benefits coordinator about costs and complete details.

