

# Helping a clinician with a head injury



While the case study draws from actual claim experiences, it does not represent any specific individual or claim.



### Client profile

- Public Health Care industry

### Claimant profile

- Mid-career clinician with 12-hour night shifts
- Out of work on Long-Term Disability due to head injury

## Challenge

Janet returned to work part time but was struggling with headaches triggered by computer work and with vision issues caused by the lighting. This led to difficulty sustaining her work duties.

## Strategy

- ✓ The policy had a Vocational Rehabilitation provision and Reasonable Accommodation Benefit that allowed an ergonomics evaluation.
- ✓ A Sun Life Vocational Rehabilitation Counselor suggested custom sunglasses that could block out the harsh light and spoke to Janet about discussing this option with her eye doctor. Sun Life paid for the customized sunglasses that helped alleviate the glare caused by the computer and the lighting, and included trifocal readers that allowed Janet to more easily see the computer monitor. With some adjustments, the sunglasses solved her issues, allowing Janet to sustain her work duties.
- ✓ The Vocational Rehabilitation Counselor communicated regularly with Janet to provide continued counseling, guidance and support to ensure that she could increase her work hours over time and maintain employment.

## Success

After two months with a reduced work schedule, Janet was able to return to her regular 12-hour shifts.

**Benefit to claimant:** Janet did not have any out of pocket costs for the custom eyewear and earned 100% of her pre-disability earnings during her transitional work period. Had Janet not been supported with vocational counseling and custom eyewear, she likely would have gone out of work intermittently or fully.

**Benefit to Client:** The return to work reflects positively on the client experience, and the rates they pay. The employer has a valued employee returned to a productive role. This eliminates the time and expense related to recruiting, hiring, and training a new employee.



**Did you know?** A Vocational Rehabilitation Counselor supports you and your employees to create a return to work plan that is tailored and personalized for that employee's needs.

## To learn more, contact your broker or Sun Life Employee Benefits Representative.

While this case study describes an actual claimant experience, the name and other details have been changed for privacy considerations.

This policy provides disability income insurance only. The expected benefit ratio for this policy is 65%. The expected benefit ratio reflects the portion of future premiums which the Company expects to return as benefits, when averaged over all people with the policy.

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