

Australia

Disability Benefits

Provided through
Acenda



A Generali Company

Redion Employee Benefits partners with Acenda to offer Disability insurance products in Australia. Acenda, formerly MLC Life Insurance, was established over 130 years ago and is now part of the Nippon Life Insurance Group. Acenda currently provides coverage for over 1.2 million insurance customers. An award-winning life insurer, Acenda is widely recognized as an industry leader providing innovative solutions with a strong customer focus. Acenda provides group benefits including Disability, Life Insurance, and access to the award-winning Vivo health, wellness, and recovery support network.

Causes of Disability

Disability affects a significant proportion of Australians, with an estimated one in five in the population living with some form of disability.¹ The leading causes of disability² in Australia include:

- Low Back Pain
- Major Depressive Disorder
- Musculoskeletal Disorders
- Neck Pain
- Falls

Other causes of disability may include Ischemic Heart Disease, Chronic Obstructive Pulmonary Disorder, and Stroke.³ Risk factors including tobacco use, poor dietary habits and high body mass index account for a significant degree of the disease burden leading to disability in Australia.

Many causes of disability can be managed through early intervention, education and lifestyle changes. For disorders that progress to disability and eventual absence from work, Acenda offers Disability benefits and associated support services.

Disability Products

Acenda offers Long Term Disability cover via Group Income Protection insurance. Following is a description of standard product features.

Income Protection Insurance (Group Salary Continuance)

Definition of Disability: 'Total Disability' or 'Totally Disabled' means that solely as a result of injury or illness, the insured member is continuously:

- unable to perform at least one of the important duties of their own occupation; and
- is not engaged in any occupation, paid or unpaid; and
- under the regular care and following the advice for treatment from a Doctor in relation to that illness or injury. Advice for treatment may include recommendations for rehabilitation and for an Insured Member's participation in a graduated return to work program.

Benefits structure: Income Protection benefits are paid as monthly benefits (paying up to 75% of annual income) for each month of disability or partial disability up to: AU\$30,000 for all occupations.

Waiting Period, Duration of Cover: Claimants must satisfy a Waiting Period after a claimable event before they can file a claim for benefits. The standard Waiting Period for Income Protection is typically 90 days.

The Duration of Cover under Income Protection can vary. Available options include a benefit period of two or five years, or a benefit period of up to age 65 or 70.

Claims process: Once an individual is diagnosed by a medical practitioner, notification of a potential claim should be provided to Acenda as soon as possible, al-

1-People With Disability in Australia, Australian Institute of Health and Welfare (2020), <https://www.ideas.org.au/blog/disability-report-aihw.html>; 2-GBD Profile: Australia https://www.healthdata.org/sites/default/files/files/country_profiles/GBD/hme_gbd_country_report_australia.pdf; 3-GBD Profile: Australia https://www.healthdata.org/sites/default/files/files/country_profiles/GBD/hme_gbd_country_report_australia.pdf.

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though there is no standard time limit on when claims must be reported. From receipt of claim and any other requested information, if approved, payment is typically made within 5-7 business days. Claim payments are made via EFT, further simplifying the payment process.

Disability Support

Acenda takes a holistic approach to disability claims management, supporting customers with a focus on early intervention, functional capacity, holistic case management, and rehabilitation and return to work planning.

Early intervention: Acenda offers a pre claims support service called KickStart. KickStart is a customer driven service designed to provide employees with instant support as they recover from an injury or illness. The KickStart team of allied health professionals (AHP) will take the time to understand their situation, develop a recovery plan and identify suitable services to support them on their journey. Getting involved as early as possible enable Acenda to provide focused assistance and potentially prevent an injury or illness transitioning to a claim.

Dedicated support for claimants: Acenda's award-winning claims team supports claimants in navigating their claim experience with ease. A dedicated Case Consultant will support claimants from the beginning to the end of a claim, providing regular updates along the way. Inspired by Acenda's values of respect, transparency and empathy, the Claims team distilled our philosophy into the phrase "here for you". It represents how Acenda manages claims and provides supportive tools and resources. With the use of advanced analytics, Acenda provides case consultants with augmented decision support, to assist with identifying the critical factors that are required to support a tailored claimant experience throughout the claims journey. This supports identification of appropriate goals based on the evidence and discussions with the claimant, setting a reasonable and achievable return to health and good work outcome, and using targeted review points to proactively ensure that the co-created goals and milestones remain on track, or updated as new information becomes available. Effective co-created outcome management supports claimants to return to their best life at the earliest opportunity and is best depicted as a cycle of support until the agreed outcome is achieved.

Acenda also recognises the inherent vulnerability of claimants experiencing a mental illness and have a dedicated team empowered with specialised skills and knowledge to support claimants with primary mental illness claims through their claims and recovery journey.

Acenda is a recognised market leader in claims management, receiving three awards at the prestigious Australian Life Underwriting and Claims Association

(ALUCA) Life Insurance Excellence Awards in 2024, including back-to-back awards for Claims Team of the Year (2023 and 2024). Acenda won the highly coveted Claims Team of the Year award for its Income Protection Analytics Model, which improves the customer and partner experience by augmenting the ability of claims teams to accurately forecast claim durations from lodgement. This groundbreaking tool empowers Acenda's claims teams by harnessing advanced data analysis techniques to improve the claims process and the total claimant and partner experience.

Acenda also won Customer Service Team of the Year Award, for its claim lodgement support program, a customer-centric process that leverages the principles of early intervention to support customers with a mental health condition who are lodging a claim by simplifying the lodgement process and offering early allied health support for our most vulnerable customers. Acenda also won the Partnership Impact Award, recognising their collaboration with Wysa and Swiss Re, as the first Australian life insurer to offer customers a world-leading digital mental health app, incorporating scores to promote holistic healthy living and assess and improve mental wellbeing, as well as an anonymous conversational AI chatbot. Featuring regular check-ins, bespoke assessments and a library of self-care tools built by experts, the app seamlessly integrates into Acenda's award-winning Vivo health, wellness, and recovery support network.

Rehabilitation & Return to Work: Acenda assists claimants in identifying appropriate resources to help support them throughout their rehabilitation process. The role of rehabilitation is to support insured employees in achieving their functional and vocational goals.

Working closely with employers, claimants and Rehabilitation professionals, the Acenda team helps develop a tailored treatment and Return-to-Work programme that incorporates realistic goals and milestones to support the desired health outcome and return-to-work plan. Acenda continues to support claimants after their claim has closed. The post claim support programme helps claimants meet their return to work and rehabilitation goals after the traditional claim period has ended.

Leveraging technology: Acenda has invested in technology to develop a robust claims management framework to ensure accuracy, convenience for claimants, and compliance with legislation.

They have embedded a Claim Duration Management Framework and Contemporary Claim Model for consistent management of all Income Protection (IP) claims. Under these measures, claims are risk-profiled upon receipt to identify any potential issues which may impact duration of disability and/or possible return to health outcomes.

Claims are subject to frequent review by a lead claims

Note: When moving contracts, past liabilities and associated reserves remain with the prior insurer.

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consultant to ensure that disability claimants continue to move forward towards the appropriate return to health/return to work outcome.

Acenda's claims system, Claim Vantage, is an industry-leading cloud-based claim management system providing all the required tools and data for ongoing monitoring of the claims portfolio. Built-in tracking and reporting tools further support the Life Industry Code of Practice (LICOP) compliance guidelines, ensuring that all claims are regularly reviewed by claims managers. All claim assessors also undergo monthly portfolio reviews with their lead consultant.

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