

MEDICAL RETIREMENT SUPPORT SERVICES



Expertise

HFI Medical Retirement

Support Services is designed to assist people with complex health conditions or those with acquired disabilities organise and manage their affairs so they can either reduce their hours or completely exit the workforce.

Our role is to examine your current situation. We:

- Identify entitlements inbuilt into your employment arrangement
- Examine the fine print of insurances held by you or by your superannuation fund
- Gather the medical evidence you require to have prior to a reduction of hours.
- Help you decide when to exit after discussing alternative options, such as adjusted workplace, NDIS support etc.
- Assist in formulating an exit strategy and call on employment law expertise if required.
- Support you with the exit such as helping you draft letters.

A "Controlled" Approach

We use an evidence based approach to transitioning people out of the work-force to either be partly or fully medically retired. This approach takes into account your sick leave, compassionate, paid and unpaid leave, ability to be made redundant, insurance policies in and outside superannuation, ability to perform other similar roles and more.

Using robust and highly effective framework, we assisted hundreds of Australians exist the work-force with dignity and a clear financial blueprint to live well. We reviewed thousands of insurance contracts, regularly deal with HR departments; and represent our clients to Centelink, banks and others.

We craft a sequence of steps and "right actions" for your unique situation you need to take prior to you reducing your hours or resigning your work.

EVIDENCE BASED "RIGHT
ACTIONS"

Expert Guidance

RIGHT ACTION AT THE RIGHT TIME

The "right actions" vary depending on what entitlements we identify for you. Our objective is to preserve your dignity, your wealth and to have control over outcomes and expectations.

We use a methodology that cover all aspects of preserving your rights that include but not limited to the following right actions:

- You have not reviewed all your entitlements or understood the fine print.
- Insurance you hold (personally or in superannuation) may require you to work some consecutive days before they cover you or "activate".
- "You have sick-leave and compassionate leave to use before exiting.
- You have considered the taxation difference between the medical exit from your employment and a standard exit.
- You understand where your income will come from after your exit and the time-frames.

Carer Support

The "right actions" also extend to caring for members of your family who care for you.

By understanding your family dynamic and who supports you, we can identify entitlements and financial assistance for carers to take the pressure of the family.

A "no martyr" approach means that we do our best to ensure each person that is impacted by your decisions is financially secure while the collective support each other.

Many people seek our assistance to determine eligibility and secure the following:

- Centrelink Carer Payment & Allowance eligibility.
- Analysis of the health of the carer and preservation of entitlements should they feel burn-out or want to reduce hours of work.
- Respite entitlements and support such as the role of the NDIS in supporting the carer stay at work longer and associated advocacy.

HOLISTIC VIEW & SUPPORT

Your Team



William Johns

Senior Consultant & Advocate

Master in Disability Studies
(Flinders Uni. Faculty of Health
Sciences)

Bachelor in Business (Applied
Finance, Financial Planning)

[Full Profile Here](#)



Paul Conte

Financial Strategist & Advocate

Bachelor of Commerce
(Accounting)

ADip of Finance; ADip
(FinPlanning)

[Full Profile Here](#)



Roz Johns

Project Manager, Technical & Strategy

M.Laws (LLM, LLB) (SydUni)

[Full Profile Here](#)



Daniella Stojanovski

Social Security, Complex Claims & Advocacy.

B. Arts (Political Sciences &
International Laws)

[Full Profile Here](#)



Elizabeth Mwangi

Complex Claims & Advocacy

M. Business (Financial
Management) B.Sc (Actuarial
Science)

[Full Profile Here](#)

Example Services

Pre-Exit Preparation

Medical Retirement Preparations

- Reviews of Superannuation & Insurance Entitlements
- Liaison to Human Resources (Client Authorised)
- Creating Summary of Work Duties.
- Memo Keeping (Evidence)
- Centrelink/ DVA Liaison and Reporting
- NDIS Review Assistance

Advocacy Support

- Professional Disability Advocacy Complaints Initiation and Escalation

Disability/ Health Consultancy & Referrals

- Exit Sequence Analysis and Planning
- Referral Letters to Other Professionals (Financial, Legal, Medical)

Employment Terms Review

- Organisation of Legal Services to assist in particular situations.

EXPERIENCED, TIMELY AND
RELIABLE SERVICES.

Fees / Hour (Inc GST)

Please refer to Professional Pricing Guide.

1300 10 44 99

ASSISTME@HEALTHFINANCE.COM.AU

WWW.HEALTHFINANCE.COM.AU



HFI MEDICAL RETIREMENT SUPPORT POWERED BY CLAIMRIGHT, A DISABILITY AND
ILLNESS SPECIALIST COMPANY OF THE HEALTH & FINANCE INTEGRATED GROUP
WWW.CLAIMRIGHT.COM.AU