

MEET SAMUEL

Initial Diagnosis:

ANXIETY AND DEPRESSION

Prescription:

ANTI-DEPRESSANT MEDICATION

Insurance products:

**BUSINESS
CONTINUITY**

**LOSS OF
EARNINGS**

**HEALTH
COVER**

**+ WAIVER OF
PREMIUM**

Sovereign assisted:

By recommending that Sam's condition be reassessed and diagnosed by a specialist.

Specialised Diagnosis:

BI-POLAR DISORDER

Treatment:

New medication and weekly visits with a clinical psychologist until Sam's condition was stabilised.

When something unimaginable happens in life, all you can think of is getting past that moment and back on track.

Sam experienced such a moment in his life.

Sam is a 51 year old hard-working self-employed, fitter and welder. He lives with his wife Michelle and two teenage children in Temuka, Canterbury. Things were wonderful for the family. But things don't always go as planned.

In August 2015 Sam started experiencing poor mental health, which, being the only earning family member, affected him both emotionally and financially.

Sam, along with his wife Michelle, visited the local rural medical centre. The locum GP diagnosed Sam with anxiety and depression and prescribed anti-depressant medication. This seemed like an easy fix giving Sam hope of getting back to work quickly. However, Sam began to experience periods of mania. Michelle did not know what to do. Fortunately, Sam had Business Continuity and Loss of Earnings cover, health insurance and a waiver of premium benefit with Sovereign and contacted their adviser to seek help.

Sam's adviser called Sovereign to explain his situation. One of Sovereign's Senior Case Managers contacted Sam and Michelle the same day to further understand their situation to identify ways to work with them and to provide help through this critical time.

Sam was on a waiting list for counselling but needed urgent medical help. The Case Manager arranged an appointment with a Psychiatrist in Dunedin. Sovereign covered the cost of travel and accommodation for both Sam and his wife.

The Psychiatrist diagnosed Sam with a Bi-Polar Disorder and not in fact depression. Finally, there was some clarity for Sam and his family. Sam was prescribed the correct medication immediately.

Sovereign worked with Sam on a rehabilitation plan. One of the outputs was arranging a private referral to a Clinical Psychologist who visited Sam's region. This way the family didn't have to travel too far for treatment. Sam's condition took a few weeks to stabilise, during which time he met with the psychologist on a weekly basis.

Sam was paid his Business Continuity benefit from the end of the four-week wait period and had premiums waived for two policies. The cost of rehabilitation was around \$5,000 (all costs covered by Sovereign)

Sam is getting back on track and now returned to work part-time and is doing much better.

Sam has still not heard from the DHB regarding the original referral for counselling...

Sam has been a Sovereign customer for nearly 20 years. It has been a privilege to work alongside him and his family to support them through this critical time.

MEET DAVID

Initial Diagnosis:

DEPRESSION AND ANXIETY

Insurance products:

**INCOME
PROTECTION**

Previous claim in 2010:

Sovereign assisted with:

Rehabilitation program including psychiatric assessments, medication reviews, clinical psychologist input and occupational therapist engagement.

New claim in 2015:

DEPRESSION AND ANXIETY

Sovereign assisted with:

Rehabilitation program including psychiatric assessments, medication reviews, clinical psychologist input and occupational therapist engagement.

Case status:

Monthly benefit continues to be paid.
Rehabilitation replaced with monitoring.

Ongoing support from Sovereign

Mental health is important. It affects our ability to enjoy life and do what we love doing, to our full ability.

David, a 56-year-old office manager, values good mental health. He lives a quiet, happy life with his wife Jean in rural Southland far away from city noise.

In 2010 David was having difficulty doing his job properly and lacked the ability to feel positive about anything.

David was diagnosed with depression and anxiety and given time off work.

David went through his insurance portfolio and realised that he had prepared himself for such a critical time. He had Income Protection cover, which would provide invaluable support.

David made his first claim with Sovereign which helped him get back to work at the end of the following year (2011). Throughout that period he received a monthly benefit and Sovereign covered the cost of rehabilitation, including psychiatric, psychological and occupational therapy to further help him get back on track as soon as possible.

In 2015, after David had successfully been back at work for over four years, he found that his anxiety and depression had again become an issue that was impacting on his ability to perform his work duties. David lodged a new claim with Sovereign in May 2017. David realised that his condition may go on for a while and that he needed to take charge of his life.

Once again, the Sovereign Case Manager worked with David and Jean on a rehabilitation program. The program included psychiatric assessments, medication reviews, clinical psychologist input and occupational therapist engagement. David's positive attitude, and determination to get better, helped to put this program into action.

It seems unlikely that David will return to his previous role or indeed any other role in the future.

For the moment, rehabilitation efforts have ceased and been replaced with monitoring. At this time Sovereign will continue to pay David his monthly benefit and waive his premiums. We will do so until the end of his benefit period or if there is a significant improvement in his health that would allow for vocational rehabilitation.

This ongoing support is our commitment to David to help him regain his independence and be self-reliant. David has been a long term, valued customer of Sovereign. It has not been easy for him, but he has always shown great determination to regain his health.