

ALLIANZ AUSTRALIA INSURANCE LIMITED

# EMPLOYER RETURN TO WORK KIT

Australian Capital Territory





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“ It is widely recognised that long-term absence from work is harmful to a person’s physical and mental wellbeing.

Returning safely and quickly to work has strong benefits for the individual, their family and your business.”

This package was developed to be a practical information and resource kit to assist employers in managing the return to work of their workers. This kit will equip you to be a pro-active participant in the return to work process. Some of the information included in this document has been sourced from the regulator and is subject to change.

## BENEFITS OF A RETURN TO WORK PROGRAM

A return to work program can support timely and sustainable return to work.

A return to work program:

- ✓ Is a written plan designed to help your worker recover and return to work.
- ✓ Outlines your commitment to supporting your worker's recovery at work or return to work as quickly and safely as possible following a workplace injury or illness.

It is widely recognised that long-term absence from work is harmful to a person's physical and mental wellbeing. Returning safely and quickly to work has strong benefits for the individual, their family and your business.

An early return to work can achieve more favourable recovery outcomes. This means you retain valued staff and expend less resources managing work absence.

## YOUR FIRST RESPONSE

Making your workplace a safe and healthy environment can help protect your workers from injury and illnesses. However, if a workplace injury does occur a few simple steps need to be followed.

### 1. Attend to your worker

The most important thing in the first instance is to attend to your worker and provide immediate care. This may include first aid and transport to medical care if required.

### 2. Ensure the injury or illness is recorded in your 'Register of Injuries'

### 3. Provide information to your worker, including:

- ✓ Contact information for Allianz, your Workers Compensation insurer.
- ✓ Who the most appropriate person in your workplace is to discuss their claim.
- ✓ A Workers Compensation claim form, if the worker wishes to make a claim.



#### 4. Send all relevant documents to Allianz, including:

- ✓ Initial Workers Compensation Medical Certificate ('Certificate of Capacity').
- ✓ The worker's completed Workers Compensation Claim Form.

Please ensure you advise Allianz **within 48 hours** of becoming aware of an injury. Please further ensure you send to Allianz a completed Employer's Claim Form **within 7 days** of receiving the Worker's Claim Form and initial Workers Compensation Medical Certificate.

*In the case of death or serious or life threatening incidents notify ACT WorkSafe immediately on 02 6207 3000 or by email at [worksafe@act.gov.au](mailto:worksafe@act.gov.au).*

## THE BENEFITS OF EARLY NOTIFICATION

Early notification of work incidents and injuries is crucial in the worker's effective and early return to health and work.

The earlier you notify Allianz of an injury the earlier we can provide appropriate assistance to you and your worker. Early notification can lead to:

- Improved worker wellbeing.
- Faster return to health and work.
- Improved workplace culture.
- Quicker return to normal business operations and staffing levels.
- Reduced impact on your premium.
- Meeting your legal obligations and avoiding penalties imposed by WorkSafe.

### ALL INJURY AND INCIDENT NOTIFICATIONS CAN BE MADE TO:

 Email: [actwc.newclaims@allianz.com.au](mailto:actwc.newclaims@allianz.com.au)

 Telephone: 1300 130 664

 Fax: 1300 662 184

 Online: [allianz.com.au/wc/cn.nsf/wcn-Underwritten?OpenForm&Region=ACT](http://allianz.com.au/wc/cn.nsf/wcn-Underwritten?OpenForm&Region=ACT)

 Post: PO Box 262, Canberra ACT 2601

## HELPING YOUR WORKER RECOVER AT WORK

The health benefits of work are widely recognised and recovering at work rather than at home can significantly improve the outcome for you and your worker.

Research shows that workers who are off work for an extended period of time are at greater risk of negative health outcomes, and the more time spent away from work, the less likely a person is to return. If a worker is off work for:

- 20 days, they have a 70% chance of returning to work.
- 45 days, they have a 50% chance of returning to work.
- 70 days they have a 35% chance of returning to work<sup>1</sup>.

“...Steps that you take, the way you approach your worker's injury and the way you communicate with your worker, may determine how long the worker remains off work and ultimately what the cost will be for your business”

## COMMUNICATING WITH YOUR WORKERS

The first conversations you have with the worker following injury will 'set the scene' for how the worker feels about their recovery. A supportive and positive approach that focuses on capacity not incapacity is likely to produce better outcomes for the worker.

When communicating with your worker you should:

- **Focus on things the worker CAN DO** rather than what they can't.
- **Listen to your worker's concerns** and action them promptly.
- **Ask your worker for their perspective** – get them actively involved in planning their recovery at work and gradual return to health and pre-injury activities.
- **Emphasise** they are a valid member of the team and an important part your business.

<sup>1</sup>The Royal Australasian College of Physicians, Australasian Faculty of Occupational and Environmental Medicine Policy.

## EMPLOYER TIPS TO SUPPORT THE ONGOING RETURN TO WORK AND HEALTH PROCESS

- **Contact your Allianz case manager** to discuss involving a workplace rehabilitation provider if required.
- **Develop a universal list of suitable duties options** available in your business and ensure the nominated treating doctor understands the duties on offer.
- **Provide suitable duties** – failing to provide suitable duties may significantly affect your premium and may be in breach of your obligations as an employer in your state.
- **List the worker's pre injury duties** on the return to work program you send to the treating doctor so they understand the return to work goal.
- **Do not hesitate to contact the nominated treating doctor** if you have any questions.
- **Keep in regular contact with the worker** to monitor progress and ensure return to work goals are achieved.
- **Send all documents to Allianz** as soon as possible to ensure efficient claims management and faster claim finalisation.

## LINKS AND REFERENCE MATERIALS

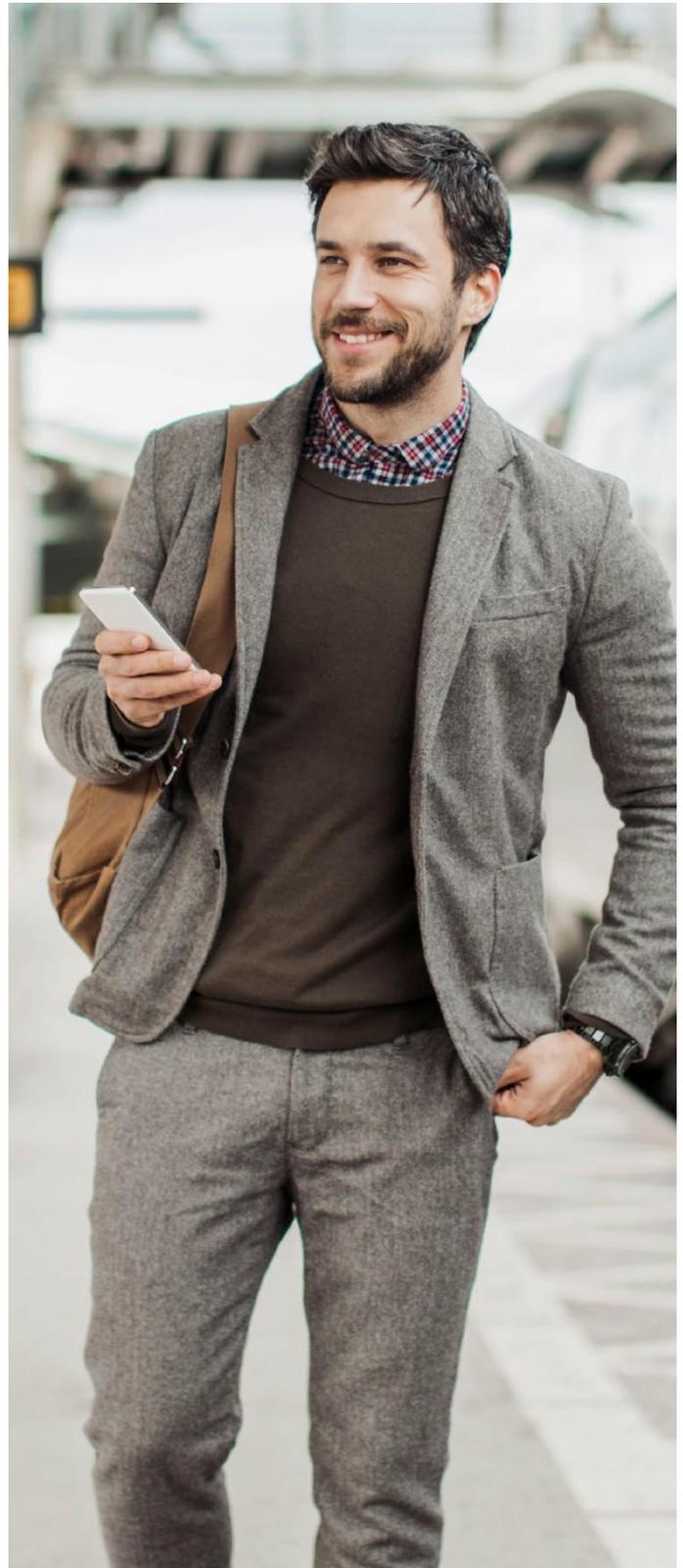
You may find the following links useful:

[www.accesscanberra.act.gov.au/app/home/workhealthandsafety/worksafeactorksafe](http://www.accesscanberra.act.gov.au/app/home/workhealthandsafety/worksafeactorksafe)

**Allianz Australia website**

[www.allianz.com.au](http://www.allianz.com.au)

Please Note: The above links were correct at the time this brochure was developed.



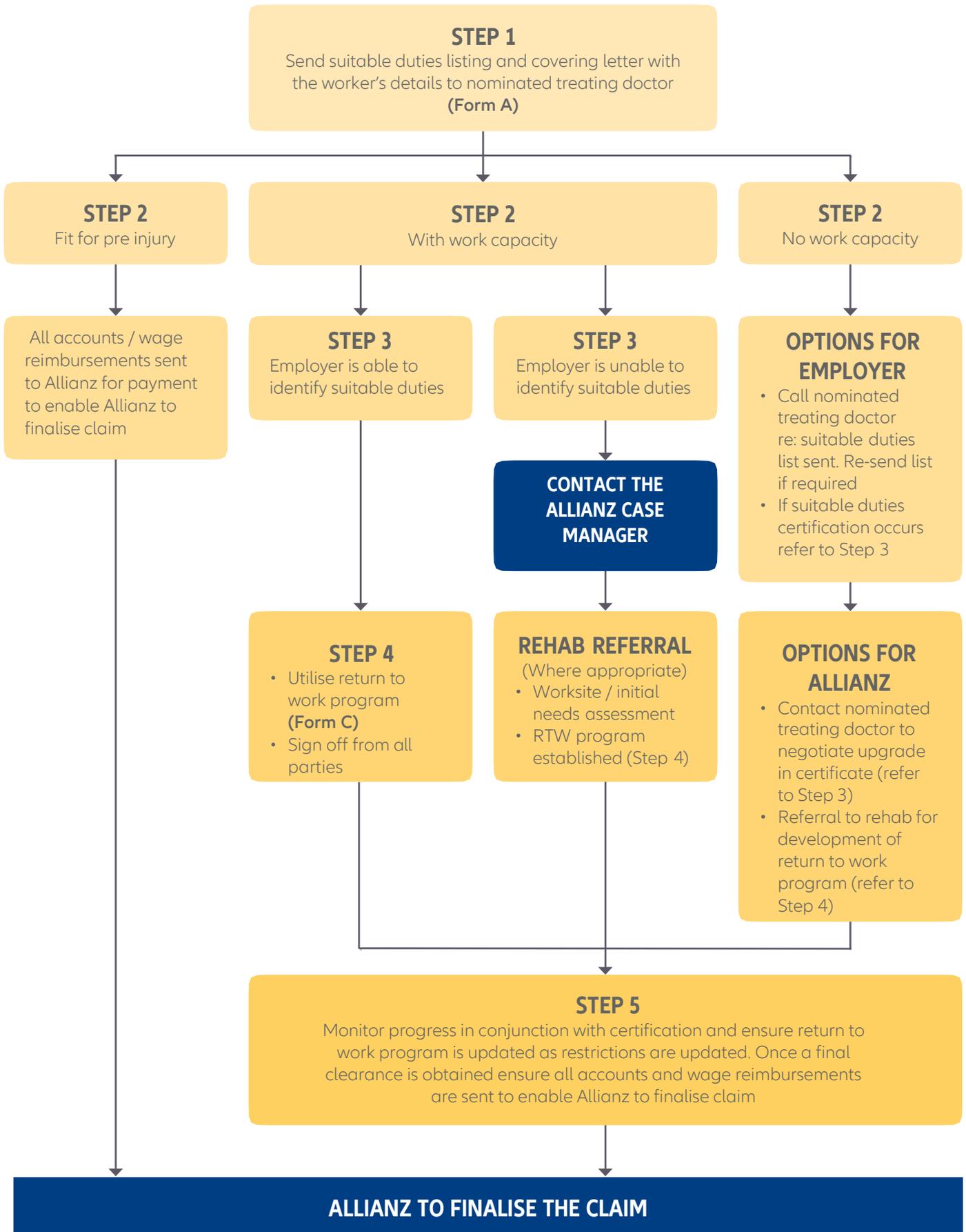
For further information or assistance, please don't hesitate to contact your Allianz Case Manager directly.

Or alternatively contact our Workers Compensation division on 1300 130 664.

# RETURN TO WORK GUIDE

These are steps to help your worker return to health and recover at work.

Your case manager will be in contact with you shortly after the claim has been lodged to explain how you can support your worker and answer any questions you may have. You can contact your case manager at any stage throughout the life of the claim for advice and assistance.



# ALLIANZ WORKERS COMPENSATION FORM A: SUITABLE DUTIES LETTER



Please print this form, fill in, sign and return to Allianz.

Date: \_\_\_\_\_

Doctor's name: \_\_\_\_\_

Address: \_\_\_\_\_

**Suitable duties are available for** \_\_\_\_\_

Dear Dr \_\_\_\_\_

I am writing about \_\_\_\_\_ who is one of our employees.

At \_\_\_\_\_, we endeavour to support a recovery at work and a return to full employment as soon as practicable following injury or illness.

## Important notes

Evidence shows that getting back to work early is an important part of recovery. In most cases, the worker does not need to be 100% recovered to return to work.

We are committed to helping workers get back to normal work and life as soon as possible. I will work collaboratively with you to ensure that all reasonable return to work opportunities are made available to \_\_\_\_\_.

Your assistance in identifying work duties that \_\_\_\_\_ can complete during their recovery period will enable development of a safe and durable return to work and health.

## Action required

A list of suitable duties we can provide \_\_\_\_\_ is attached. Could you please review these options, indicate your recommendations and return to:

Email: \_\_\_\_\_ Fax: \_\_\_\_\_

Alternatively, I can be contacted on \_\_\_\_\_ if you would like to discuss this information directly.

This information, along with the capabilities you outline in the 'work capacity' section on the workers compensation medical certificate will help me provide \_\_\_\_\_ with a safe and sustainable return to work program.

Once developed, this program will be sent to you for review prior to commencement.

Yours sincerely,

Signed: \_\_\_\_\_

Name and title: \_\_\_\_\_



# ALLIANZ WORKERS COMPENSATION FORM C: RETURN TO WORK PROGRAM



Please print this form, fill in, sign and return to Allianz.

Date of this program:		Date program will be reviewed:	
RTW Program number:		Date of injury:	
Worker's name:		Claim number:	

This program is developed in consultation with the worker and nominated treating medical practitioner. The Return to Work Program has been developed to guide the worker's recovery from date of injury to return to pre injury employment. The program outlines the worker's treatment, suitable duties, timeframes and steps to be taken to support the worker's return to pre injury duties and employment. Please contact your Allianz case manager if you would like assistance with this program including the option of engaging a workplace rehabilitation provider to assist with the return to work process.

Employer/company:								
Pre injury job title:								
Work location:								
Pre injury days:	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Total
Pre injury hours:								
Description of pre injury employment e.g. Furniture removalist:	Physical requirements associated with work task e.g. reaching above shoulder height to unload goods weighing up to 20 kgs							
Overall RTW goal:								
Date expected to achieve RTW goal:								
Current certificate of capacity:	Start date:		End date:					
Current capacity (as per certificate):								
<b>The worker is required to:</b>								
<ul style="list-style-type: none"> <li>Attend the nominated treating doctor to obtain a current medical certificate.</li> <li>Make reasonable efforts to return to work in suitable or pre-injury duties if they have a current work capacity.</li> </ul>								

# ALLIANZ WORKERS COMPENSATION FORM C: RETURN TO WORK PROGRAM

Please print this form, fill in, sign and return to Allianz.

RTW PROGRAM STAGE 1								
Suitable employment role:								
Location:								
Commencement date:					Completion date:			
Person monitoring RTW:					Contact details:			
RTW days:	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Total
RTW hours:								
Duties to be performed:					Duties/tasks to be avoided:			
RTW PROGRAM STAGE 2 (may require medical approval prior to commencement)								
Suitable employment role:								
Location:								
Commencement date:					Completion date:			
Person monitoring RTW:					Contact details:			
RTW days:	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Total
RTW hours:								
Duties to be performed:					Duties/tasks to be avoided:			
RTW PROGRAM STAGE 3 (final progress to pre-injury employment - may require medical approval prior to commencement)								
Suitable employment role:								
Location:								
Commencement date:					Completion date:			
Person monitoring RTW:					Contact details:			
RTW days:	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Total
RTW hours:								
Duties to be performed:					Duties/tasks to be avoided:			
TREATMENT – appointments are to be scheduled outside work hours unless agreed to by insurer								
Treatment type:					Appointment dates/times:			

This program (and any amendments) take effect from the day the worker and the worker's employer consent to and agree to cooperate and comply with this program (or any amendments).

Worker:		Signature:		Date:	
Employer representative:		Signature:		Date:	
Nominated treating doctor:		Signature:		Date:	

(At a minimum, verbal approval is to be obtained)  
N.B. Please provide Allianz with a copy of this RTW Program.

## CLAIM LIFECYCLE – WHAT HAPPENS AND WHEN

The table below shows the typical lifecycle of a Workers Compensation claim. This table provides an overview of the claims process so you know what to expect if you need to make a claim. **This lifecycle may vary depending on the circumstances of each individual case.**

<b>STEP 1</b> (Worker)		A workplace injury is reported to the employer. In the case of a serious incident or a fatality or permanent injury or illness, phone WorkSafe immediately on <b>02 6207 3000</b> . Notify Allianz as soon as possible.
<b>STEP 2</b> (Employer)		The employer notifies Allianz within 48 hours of the injury/incident and is issued an incident number which is to be used in all correspondence.
<b>STEP 3</b> (Allianz)		The employee completes the Injured Worker's Report section of the claim form and lodges it with the employer, accompanied by a workers compensation medical certificate issued by an accredited medical practitioner. The employee needs to nominate a primary treating medical practitioner in the space provided on the claim form.  If the injury is significant, a Case Manager will be assigned and will make contact with the employer, worker and, if necessary, the nominated treating doctor to initiate injury management activities.
<b>STEP 4</b> (Employer)		Immediately upon receiving an employee's claim for compensation, the employer must complete the employer's section of the claim form and notify Allianz of the claim within three working days of receipt.  The employer must submit the completed claim form and medical certificate to Allianz within five working days of receipt.  The employer must commence payment of weekly compensation (this is on a without prejudice basis and regardless of whether liability is accepted).
<b>STEP 5</b> (Allianz)		On receipt of the claim forms and medical certificate, Allianz will assess the claim and in most cases, advise all parties of liability determination within 3 working days.
<b>STEP 6</b> (Allianz)		<b>If liability is accepted</b> The Case Manager collaborates with the worker, employer and nominated treating doctor to return the worker to work as soon as possible.  <b>If liability cannot be determined without additional information</b> The Case Manager will notify the employer and the worker of the delay in determining liability and the reason(s) why. The required additional information will be sought and a decision promptly made on receipt.  <b>If liability is not accepted</b> The Case Manager will notify the employer and the worker of the liability decision verbally and advise the worker of their right to appeal the decision either through informal negotiation with the insurer, or by lodging a formal application for conciliation. All parties will subsequently be advised in writing of Allianz's decision and the process if the decision is disputed.
<b>STEP 7</b> (Worker and Employer)		If liability is accepted, all relevant accounts and requests for wage reimbursements should be sent promptly to Allianz for payment.
<b>STEP 8</b> (Employer)		Allianz will keep in regular contact with the employer and worker to facilitate a prompt recovery and return to work for the worker. Assistance may be sought from specialist providers, such as occupational rehabilitation experts or medical professionals.
<b>STEP 9</b> (Worker and employer)		Worker is certified fit for work with no ongoing treatment. All final accounts and wage reimbursements are sent to Allianz for payment.
<b>STEP 10</b> (Allianz)		Allianz closes the claim.

## **ALLIANZ WORKERS COMPENSATION**

Allianz Australia Insurance Limited ABN 15 000 122 850

The information contained in this brochure is current as at February 2021.

For more details please contact Allianz in your state or visit our website.

**[allianz.com.au](https://www.allianz.com.au)**