

ALLIANZ AUSTRALIA WORKERS COMPENSATION (VICTORIA) LIMITED

# Employer Return to Work Kit

Victoria



# Welcome from the General Manager

Welcome to Allianz Australia Workers Compensation (Victoria) Limited (Allianz).

Allianz Group is one of the largest global insurance companies and Allianz Australia insures over 3 million Australians. We bring vast experience of workers compensation and personal injury insurance schemes to our approach as a claim's agent in the Victorian workers compensation scheme. We have partnered with the Victorian Government and WorkSafe for more than 35 years. In Victoria, we operate in a complex environment supported by a contractual, legislative and policy framework set by WorkSafe.

In our role Allianz supports the scheme objectives to reduce workplace injuries and achieve sustainable return to work outcomes by assisting you navigate the recovery and return to work process.

Helping an injured Worker recover and return to work increases workplace productivity, lifts employee engagement, promotes employee wellbeing as well as other financial benefits for your business. To help you, we have developed the Allianz Employer Return to Work Kit. The kit will guide you and provide supporting information and templates to help you from the moment a claim is lodged.

In conjunction with this kit, we will continue to provide:

- Exceptional and responsive claims services by our teams in Melbourne, Moe and Geelong;
- · Access to our highly experienced premium management team;
- Comprehensive training programs and webinars for you and your employees; and
- Innovative claims management tools and reporting systems.

Allianz is committed to helping ensure that Victorian businesses are safe, healthy and happy workplaces. We hope this kit is a valuable resource for your business.

For further information, feedback, or any other workers compensation query you may have, please contact your Allianz Case Manager directly or call 1800 240 335.

Dean Brown

General Manager, VIC Workers Compensation



**Dean Brown** General Manager, VIC Workers Compensation

# **Key Contacts**

Please see below a list of contact points for all workers compensation related queries:

	How they can help you	Contact details		
Reception	Our reception desk will point you in the right direction for all workers compensation queries.	Phone: 03 9234 3800 Freecall: 1800 240 335		
Claims assist team	Provide assistance and guidance for clients unfamiliar with the workers compensation process.	Freecall: 1300 659 334		
Customer feedback	Provide a point of contact for complaints, feedback and suggestions for improving our customer service.	Phone: 03 9234 3436 Email: <u>vicwccustomerservice@allianz.com.au</u>		
New claim registration	Submission of new claims and any supporting information for assessment by Allianz	Email: <u>wcvicen@allianz.com.au</u>		
Medical and related accounts	Provide assistance for all queries and submission of medical and related accounts for existing workers compensation claims.	Phone: 03 9234 3634 Email: <u>contact@allianz.com.au</u>		
Certificates of Capacity and wage reimbursements	Provide assistance for all queries, submission of Certificates of Capacity and requests for wage reimbursements for existing workers compensation claims.	Phone: 03 9234 3800 Freecall: 1800 240 335 Email: wcadminteam@allianz.com.au		
Current Weekly Earnings	Submission of all current weekly earnings for existing workers compensation claims	Email: wcvicearnings@allianz.com.au		
Client training	Provide information relating to our workers compensation, injury management and Work Health and Safety (WHS) courses.	Phone: 03 9234 3518 Email: <u>trainingvic@allianz.com.au</u>		
Your WorkCover policy	Provide assistance and answer questions regarding your workers compensation insurance policy.	Phone: 03 9234 3285 Email: <u>vic_wc_premiums@allianz.com.au</u>		
WorkCover premium payment	Provide assistance and guidance on the payment of your workers compensation insurance premium.	Phone: 03 9234 3286 Email: <u>vic_wc_credits@allianz.com.au</u>		

#### **Offices**

#### Melbourne

Allianz Australia Workers' Compensation (Victoria) Limited Level 26, 555 Collins Street, Melbourne, VIC 3000 or GPO Box 80, Melbourne, Vic 3001 Phone: 03 9234 3800

Freecall Phone: 1800 240 335

#### Geelong

Allianz Australia Workers' Compensation (Victoria) Limited Lvl 3, 1 Malop Street, Geelong, VIC 3220 or

PO Box 324, Geelong, VIC 3220 Phone: 03 5226 1000

#### Moe

Allianz Australia Workers' Compensation (Victoria) Limited 46 Haigh Street, Moe, VIC 3825 or PO Box 486, Moe, VIC 3825 Phone: 03 5128 1740

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This package was developed to be a practical information and resource kit to assist employers in managing the return to work of their injured 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 and adapted from the WorkSafe Victoria website and may be subject to change from time to time.

## A. Benefits of a return to work program

Employers in Victoria are legally obliged to establish a return to work program in line with the *Workplace Injury Rehabilitation and Compensation Act 2013*. The program should outline the employer's system for managing workplace injuries, illnesses and conditions.

The benefits for employers who develop a sustainable return to work program can include:

- 1. Reduction in claim costs leading to reduced premiums through better injury management practices.
- 2. Minimising any loss in productivity through early return to work of the injured worker (where medically fit to do so).
- 3. Continuation of the injured worker's work routine and social contact.
- **4. Reducing potential development of behavioural issues** that create barriers to return to work. Injured workers are likely to be motivated to return to work when supported by their employer.
- **5. Promotion of work-based reconditioning** through graduated return to work.
- **6. Building a positive culture** by demonstrating duty of care obligations towards the injured worker.

An 'If you are injured at work' poster must be displayed in every workplace where workers can read it. Penalties apply if the poster is not displayed. The poster includes information about mental injury support and is available in multiple languages. The Allianz 'If you are injured at work' poster can be downloaded at

worksafe.vic.gov.au/resources/if-you-are-injured-work-poster-allianz

For more information, please refer to the WorkSafe publication 'A Guide for Employers: What to do if a Worker is Injured', available from the WorkSafe website **worksafe.vic.gov.au** 

# B. Initial actions for the employer following a workplace injury

- **1. Attend to the injured worker** as soon as possible (including provision of first aid and transport to the hospital/medical centre if required).
- **2. Ensure the injured worker completes the employer's register of injuries.** A Register of Injury template can be found on the Allianz website <a href="https://www.allianz.com.au/business/workers-compensation/vic/forms-and-resources/">www.allianz.com.au/business/workers-compensation/vic/forms-and-resources/</a>
- 3. Provide information to the injured worker, including:
  - Name and contact details of the worker's compensation insurer (Allianz);
  - Who the most appropriate person in your workplace is to discuss their claim;
  - Worker's injury claim form (if requested by the injured worker)
- **4. Notify WorkSafe immediately** of deaths and life-threatening illness or injury (e.g. amputations, electrocutions and degloving) by calling **132 360**. Written notification to WorkSafe is also required within 48 hours of the incident.

An 'Incident Notification Form' is the approved form for written notification, which may be sent to WorkSafe by email at <a href="mailto:info@worksafe.vic.gov.au">info@worksafe.vic.gov.au</a> or by post to PO Box 279, Geelong, VIC 3220.

For information on what constitutes a serious incident and for details on how to complete an Incident Notification form, please go to the WorkSafe website **worksafe.vic.gov.au** 

Incident Notification Forms are available from the WorkSafe website <u>worksafe.vic.gov.au/report-incident</u>. Further legal obligations for the employer are highlighted through the recommended steps of managing the return to work of the injured worker in **Part E**.







# C. Communication with injured workers

A supportive and positive approach when communicating with the injured worker is proven to have a positive impact and can improve recovery and return to work rates. This includes:

- Using positive language when speaking to the injured worker, avoid placing blame.
- Focussing on things the injured worker can do rather than what they can't do.
- Listening to the injured worker's concerns and actioning them promptly.
- Asking the injured worker's perspective on their injury and getting them actively involved in planning for their return
  to work
- Reassuring the injured worker that their job is still there waiting for them when they return.
- Telling the injured worker that you and the team look forward to them coming back to work.

# D. Claim lodgement – important information

A workplace injury may lead to time lost from work and/or medical treatment. This may result in a claim being made.

An employer cannot refuse to take a worker's injury claim form from a worker and cannot dismiss a worker for making a claim.

Upon receipt of a claim, an employer should:

- Sign and date the Worker's Injury Claim Form (Part A); and complete Part B of the Worker's injury claim form;
- · Acknowledge receipt of the form in writing.
- Complete an Employer Injury Claim Report. Forms are available from the WorkSafe website FOR-Employer-injury-claim-report-2021-06.pdf (worksafe.vic.gov.au)

The Worker's Injury Claim Form includes Part A and Part B. If you receive a mental injury claim, you must forward part A of the claim form to us within three business days. (Details under Section E)

Claim forms are available from Australia Post outlets and can be downloaded from **worksafe.vic.gov.au/resources/workers-injury-claim-form**. Please remember all claims made on or after 1 July 2021 must use the new claim form.

Forward supporting documents to Allianz, including a Certificate of Capacity (if applicable) within ten days from receipt of the claim form from the worker.

For details of what constitutes a valid Certificate of Capacity, please see **Appendix E** of this document. Additional supporting documents may include (but are not limited to):

- · Register of Injury form;
- Accounts:
- · Witness statements;
- Referrals.

The provision of additional information that may assist in the determination of liability, or the management of the claim is encouraged. It is recommended that employers attach a covering letter to the 'Employer Injury Claim Report' if there are concerns or investigations may be necessary.

Allianz prefers email notification for efficiency and accuracy of information.

#### **Online Claims Lodgement**

Workers can now submit an injury claim form online using myWorkSafe. As an employer, you can complete and submit their claim using myWorkSafe as well.

For further information, please refer to the WorkSafe Website <a href="https://www.worksafe.vic.gov.au/online-claims-information-employers">www.worksafe.vic.gov.au/online-claims-information-employers</a>







#### D.1 Support of early claim lodgement

The earlier a claim is lodged with Allianz, the earlier Allianz can provide appropriate assistance (injury management strategies).

Early notification can lead to:

- · Reduced claims costs and duration;
- Faster claim finalisations:
- · Reduced impact on an employer's premium;
- Faster return to normal business operations and staffing levels.

#### **D.2 Certificates of capacity**

**Certificates of Capacity** are used by employers and Allianz to determine a worker's capacity for work and the nature of their injury.

An injured worker must have a Certificate of Capacity to receive loss of income compensation. Certificates of Capacity are available from the treating health practitioner.

To be valid, the initial Certificate of Capacity must:

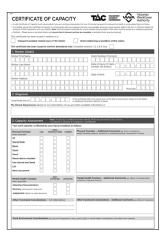
- Be signed and completed by a general practitioner
- Include a completed, signed patient declaration on the back of the certificate.
- Specify the diagnosis, nature of injury and bodily location.
- All mental injury claims on or post 31/03 require a diagnosis, nature of injury and bodily location.
- Certify the worker's capacity for work.
- Specify the expected duration of the worker's incapacity.
- Not exceed 14 days, unless special reasons apply for ongoing certification.

#### To be valid, continuing Certificates of Capacity:

- · Must include a completed, signed patient declaration on the back of the certificate.
- Can be signed by a registered health care professional, e.g., GP, physiotherapist, chiropractor or osteopath.
- Must specify the diagnosis, nature of injury and bodily location.
- · Must certify the worker's capacity for work
- Must specify the expected duration of the worker's incapacity.
- Must not exceed 28 days, unless special reasons apply for ongoing certification.

The employer continues to pay the worker as per the schedule in Table D3. Allianz will reimburse the employer following receipt of valid documentation (Certificate of Capacity) and current weekly earnings (where partial return to work has occurred).

For more detailed information on what constitutes a valid Certificate of Capacity, please see Appendix E of this document.



#### D.3 Current weekly earnings (CWEs)

The formula for calculating compensation changes over time. It depends on the worker's capacity for work and how long they have been in receipt of compensation. PIAWE = Pre-injury average weekly earnings.

	Worker has returned to work (and is earning less than their PIAWE)	Worker has not returned to work
For the first 13 weeks	95% of PIAWE (capped at a maximum rate*) less Current Weekly Earnings	95% of PIAWE (capped at a maximum rate*)
14 weeks to 130 weeks**	80% of PIAWE (capped at a maximum rate*), less 80% of Current Weekly Earnings	80% of PIAWE (capped at a maximum rate*)
After 130 weeks	Weekly payments cease after 130 weeks. An exception may apply if the injured worker has returned to work at least 15 hours per week and is earning at least \$228***	Weekly payments cease unless the injured worker has no capacity for suitable alternative work and this is not likely to change. Where weekly payments are to continue, they remain at 80% of PIAWE (capped at a maximum rate*).

<sup>\*</sup> Maximum rate is twice the State average weekly earnings

For more information on calculating and claiming Current Weekly Earnings, please see Appendix F.

# E. Better support for workers with a mental injury

On July 1 2021, WorkSafe Victoria introduced provisional payments to provide better support for workers with a mental injury.

Eligible workers can access provisional payments for reasonable treatment and services for up to 13 weeks, even if their WorkCover claim is rejected. This includes general practitioner (GP) visits, psychologist and psychiatrist appointments, and medication for mental injuries, ahead of a claim being accepted or not. If a provisional claim is accepted there is no medical and like excess to be paid by the employer.

Provisional payments aim to provide early support for workers with a mental injury to improve their recovery and return to work outcomes.

Please also ensure all your workplaces are displaying a current "If you are injured at work" poster. This poster now includes information about mental injury support and is available in multiple languages from the WorkSafe website

worksafe.vic.gov.au/resources/if-you-are-injured-work-poster-allianz

#### **Scheme Modernisation**

Effective 31 March 2024, changes have been made to Victoria's WorkCover scheme, particularly impacting eligibility requirements for Mental Injury Claims and an additional whole person impairment requirement for workers to continue to receive weekly payments after the 130 week second entitlement period.

For further information about these changes and more, please refer to the WorkSafe Website www.worksafe.vic.gov.au/scheme-modernisation

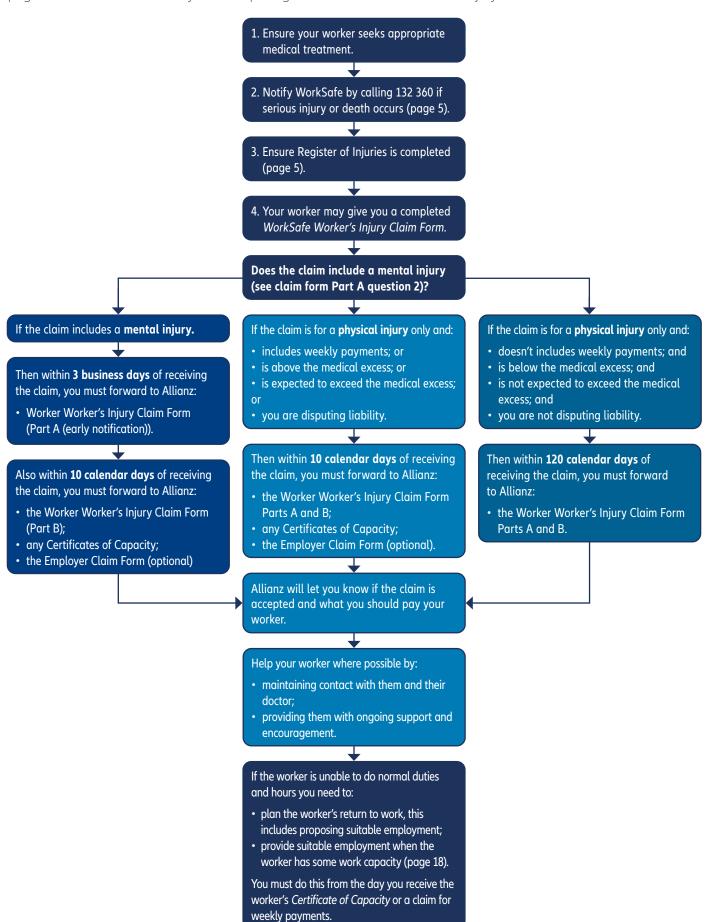


<sup>\*\*</sup> After 52 weeks, earning enhancements such as shift/ overtime allowance are no longer included in PIAWE

<sup>\*\*\*</sup>Indexed annually

#### **Introduction to the Claims Process**

When you have an incident at work that results in injury, the below process will assist in ensuring that you meet your obligations and your injured worker receives the appropriate treatment and care they need. This diagram also provides page references that will assist you in completing Parts A and B of the Workers' Injury Claim form.



# F. Managing the return to work of the injured worker

Note: The following steps relate to the Return to Work Summary Flowchart (Appendix A).

Please contact your Allianz Case Manager directly or call **1800 240 335** if you experience difficulties with any of the following steps.

#### Step 1: Employer to send suitable employment list to the nominated treating doctor (NTD)

- Once it has been established that an injury has occurred within the workplace, the employer must send a covering letter and a list of suitable employment for the injured worker to the NTD. (Form A of this kit)
- The injured worker can give the documents to their NTD during their next consultation, or they can be sent directly to the NTD by the employer via mail, fax or email.

For details of your RTW obligations, please refer to the WorkSafe website worksafe.vic.gov.au/employers-legal-obligations-during-return-work

#### Step 2: Employer's actions once capacity determined

- If a fit for pre-injury employment **Certificate of Capacity** is issued, the employer should send all accounts, claims for wages and the final certificate to Allianz to enable us to manage and pay any entitlement.
- If a certificate is issued indicating the injured worker's capacity for some type of employment, move to Step 3 (Identification of suitable employment) of **Appendix A**.

In the case of a 'no current work capacity' certificate being issued use the following options:

- With the worker's consent, contact the NTD to discuss the injured worker's injury to understand what the current barriers are and when the injured worker could potentially return to work.
- Ensure the NTD has a copy of the suitable employment letter and list for review. This should be re-sent if required and the NTD contacted again to discuss fitness status.
- Contact the Allianz case manager directly or call 1800 240 335.
- If required, a referral to an occupational rehabilitation provider may be made by the Allianz case manager to negotiate a possible change in certification. The provider may conduct a workplace assessment to assist in developing return to work arrangements.

#### Step 3: Identification of suitable employment

Suitable employment is a short-term strategy agreed between the employer and the injured worker, to assist the injured worker's rehabilitation.

A 'Suitable Employment for Injured Workers – A step by step guide to assessing suitable employment duties' form is available on the WorkSafe website www.worksafe.vic.gov.au/resources/suitable-employment-injured-workers

Suitable employment may include one (or a combination) of the following:

- Parts of the job the injured worker was doing before the injury;
- The same job, but on reduced hours;
- Different employment altogether;
- Employment at a different site;
- · Training opportunities.

If a return to pre-injury employment is not likely, then there are a number of vocational programs available which you can discuss with your Allianz Case Manager directly or call **1800 240 335**.

#### When considering suitable employment, the following must be considered:

- The work restrictions and capabilities (listed on the Certificate of Capacity);
- The age, education and work skills of the injured worker;
- Where the injured worker lives and their personal situation;
- The employment must be useful to the employer's trade or business;
- The employment must not be demeaning or token jobs.



#### Step 4: Development of return to work arrangements

A return to work arrangements form is the written, formal offer of suitable employment by the employer to the injured worker. It must clearly outline:

- The overall return to work goal of the injured worker;
- What the injured worker can and cannot do when they return to work (including hours and employment);
- · Any restrictions on the Certificate of Capacity;
- · When the injured worker's return to work abilities and status will be reviewed;
- What support will be offered to the worker to ensure their return to work is safe and sustainable:
- When return to work arrangements are completed, provide and discuss with the Allianz return to work specialists.

Return to Work Arrangements forms are available from the WorkSafe website worksafe.vic.gov.au/resources/return-work-arrangements-form

#### Prior to commencement, a return to work plan requires agreement from the:

- · Nominated treating doctor (NTD);
- Injured worker;
- Employer;
- · Worker representative i.e., union (if appropriate);
- · Occupational rehabilitation provider (if applicable).

#### Step 5: Monitoring of the RTW arrangements until finalisation

The employer should:

- Monitor the injured worker's progress and liaise with the Allianz case manager and the nominated treating doctor (NTD).
- If problems arise, contact your Allianz Case Manager directly or call 1800 240 335 as soon as practicable.

If an injured worker advises that they are fit for pre-injury employment, ensure a Certificate of Capacity is issued by the NTD, then send all accounts, claims for wages and the Certificate of Capacity to Allianz to finalise the claim.

There should not be any further restrictions, treatment or need for reviews with the NTD following the issue of this certificate.

# G. Tips for employers to assist the ongoing return to work process

- · Maintain regular contact with the injured worker throughout the life of the claim.
- · Discuss timing and frequency of this contact at the outset to ensure the injured worker is comfortable with this.
- Contact the Allianz Case Manager to discuss engaging assistance from an occupational rehabilitation provider. There are a number of services that can be utilised to help facilitate the RTW process.
- Develop a universal list of suitable employment options available within the business and ensure the nominated treating doctor (NTD) understands the employment duties on offer.
- Provide suitable employment failing to provide suitable employment significantly affects an employer's claims costs
  which drive the premium and may result in a breach of the obligations as an employer. Wage reimbursements
  typically make up a substantial portion of the costs incurred on a claim and WorkSafe has the power to impose fines
  on employers who do not provide suitable employment.
- List the injured worker's pre-injury employment on the RTW arrangements you send to the NTD, so they understand the return to work goal.
- With the worker's consent, contact the NTD if you have any questions.
- Contact your Allianz Case Manager if the RTW arrangement is not adhered to, or if any further assistance is required.
- · Send all final documents to Allianz as soon as possible to ensure claim finalisation occurs quickly.

Send all medical and related accounts via email to contact@allianz.com.au

Send claims for wage reimbursements and Certificates of Capacity via email to wcadminteam@allianz.com.au

Please include the 11 digit claim number on all correspondence.



#### A. Links and reference materials

For further assistance, please contact your Allianz Case Manager directly or call **1800 240 335**. Some useful links that may assist employers are listed below:

#### WorkSafe Website

The WorkSafe website contains valuable information, forms and publications that will assist employers in managing their OHS and injury management responsibilities. Visit: <a href="worksafe.vic.gov.au">worksafe.vic.gov.au</a>

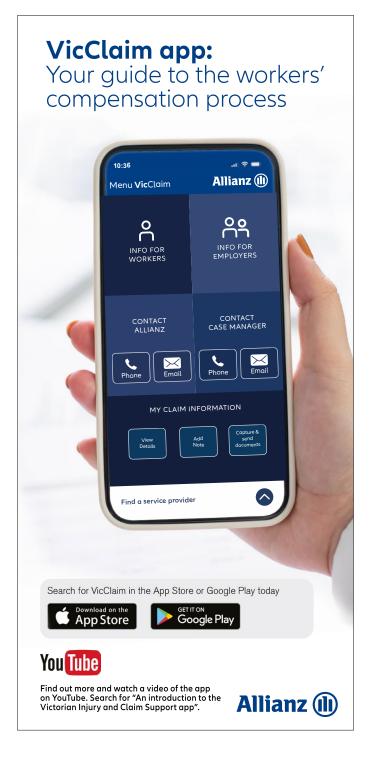
#### **WorkSafe Mobile and Tablet Application**

To support injured workers and employers to learn about workers compensation, WorkSafe have developed a simple, easy to use mobile and tablet app. The app is designed to simplify the legislative requirements and outline important steps in the claims process along the way.

Workers can also submit their claims and supporting documents such as invoices, receipts or certificates to Allianz via the mobile app. To access the app, search for VicClaim in the App Store or Google Play.

#### **Allianz Workers Compensation Victoria**

For further guidance, forms and resources to assist you in managing your workers compensation policy, visit allianz.com.au/business/workers-compensation/vic/forms-and-resources/



For further information, please contact Allianz's Workers Compensation division on 1800 240 335.

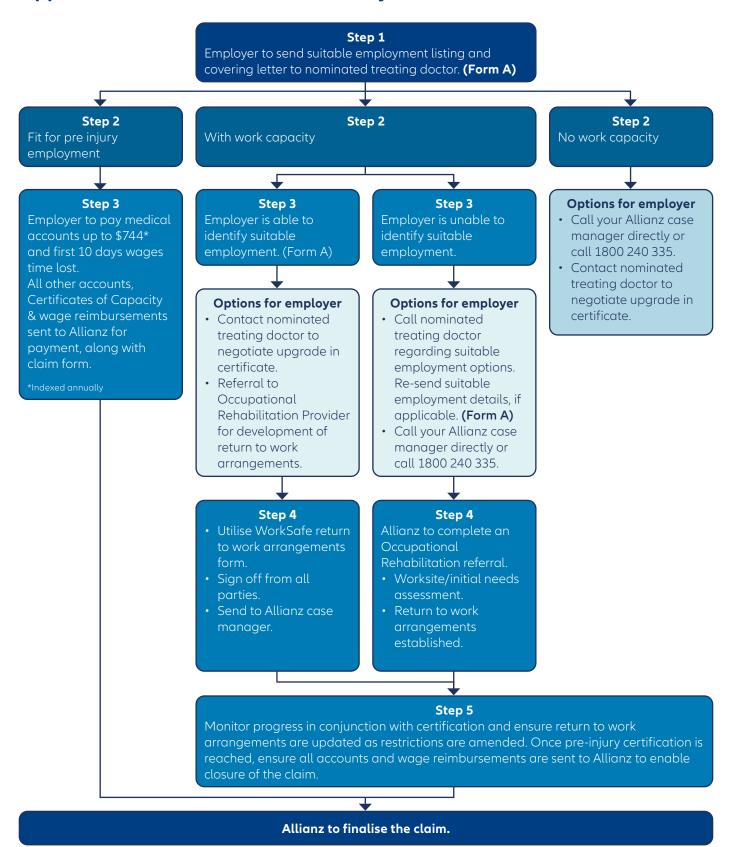
Allianz provide a range of training courses and webinars to assist you in managing the return to work process.

To view all training courses conducted by Allianz please visit events.allianz.com.au/website/913/

# Form A: Employer: Suitable employment letter to nominated treating doctor

Doctor's name	:			
Address:				
	or's Last Name>			
Re: Claim numl	oer:			
Injured wor	ker:			
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<worker's first<="" td=""><td>t name&gt; has signed an authority on the claim me.</td><td>form enabling</td><td>you to discu</td><td>uss the work related medical</td></worker's>	t name> has signed an authority on the claim me.	form enabling	you to discu	uss the work related medical
I would be grat	commitment we have developed RTW Arrang teful if you would review the attached proposi Capacity. This will help us find the most approp	ed RTW Arrang	ements in c	onjunction with the WorkSafe
	e me with your opinion on the proposed RTW ARTW Arrangements, or completing the section	_		
Please do not h we have availo	nesitate to contact me if you have any queries Ible.	s, or would like t	o visit our w	vorkplace and view the duties
Yours Sincerely				
<rtw coordin<="" td=""><td>nator Name&gt;</td><td></td><td></td><td></td></rtw>	nator Name>			
RTW Coordina	tor			
	appropriate response(s)and return this letter v	via fax to me or	RTW Cod	ordinator's Fax No.> or email
☐ I have reviewed and endorsed the RTW Arrangements.		I would prefer to discuss the RTW Arrangements with my patient at their next consultation prior to endorsing it.		
☐ I have reviewed the RTW Arrangements and would endorse it with the following modifications:		I am available to discuss the RTW Arrangements over the telephone. Please call the clinic to arrange a suitable time.		
		I am available to meet you and my patient at my clinic to discuss the RTW Arrangements. Please call the clinic to arrange an appointment.		
			efer to discu case mano	ss the RTW Arrangements with
Signed:			Date:	

# **Appendix A: Return to Work Summary**

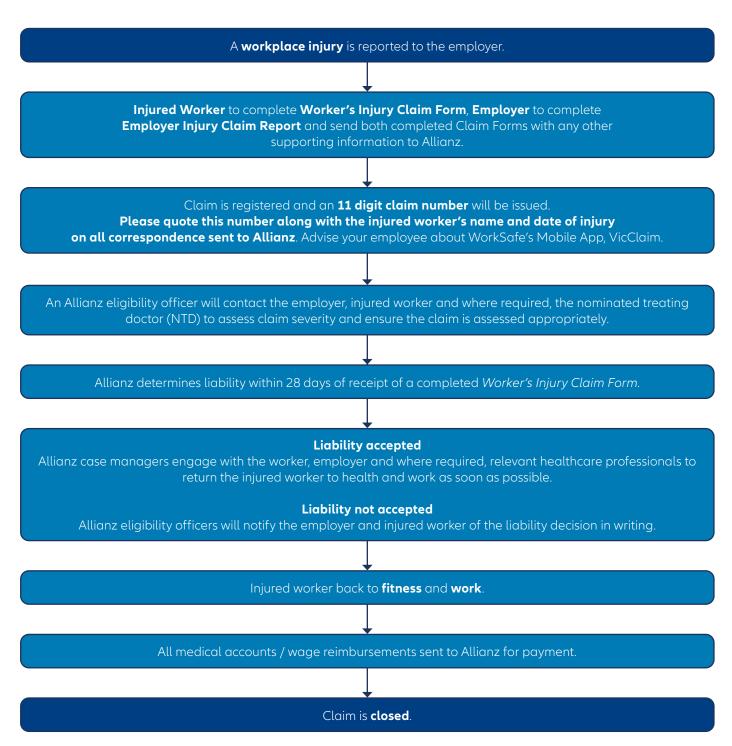


Send all medical and related accounts via email to <a href="mailto:contact@allianz.com.au">contact@allianz.com.au</a>
and all claims for wage reimbursements and Certificates of Capacity via email to <a href="mailto:wcadminteam@allianz.com.au">wcadminteam@allianz.com.au</a>
Please include the 11 digit claim number on all correspondence.

## **Appendix B: Claim Lifecycle**

#### What happens and when

The diagram below shows the typical lifecycle of a Workers Compensation claim. This diagram is a simplified description on how a claim is handled to give you an idea of what you can expect from Allianz should you need to make a claim.



Send all medical and related accounts via email to <a href="mailto:contact@allianz.com.au">contact@allianz.com.au</a>
and all claims for wage reimbursements and \*Certificates of Capacity via email to <a href="mailto:wcadminteam@allianz.com.au">wcadminteam@allianz.com.au</a>
Please include the 11 digit claim number on all correspondence.

# **Appendix C: Workers compensation weekly entitlement**

A worker may be entitled to weekly payments when a workplace injury has resulted in a loss of earnings.

These weekly payments are calculated based on pre-injury average weekly earnings (PIAWE).

#### 0 to 13 weeks of weekly entitlements (first entitlement period)

A worker is entitled to weekly payments during the first entitlement period when they have reduced capacity for work because of a workplace injury that has resulted in a loss of earnings.

The weekly payment is made up of up to 95% of pre-injury average weekly earnings based on current work capacity and any current earnings.

#### 14 to 130 weeks of weekly entitlements (second entitlement period)

A worker is entitled to weekly payments during the second entitlement period when they have reduced capacity for work because of a workplace injury that has resulted in a loss of earnings.

During the second entitlement period the weekly entitlement period is made up of up to 80% of pre-injury average weekly earnings based on current work capacity and any current earnings.

Workers will be subject to work capacity assessments at many points throughout the claim to gather information about the worker's ability to return to work in pre-injury employment or suitable employment.

#### Post 130 weeks of weekly entitlements

Claims reaching 130 weeks after 31 March 2024

A worker has no entitlement to weekly payments after 130 weeks unless:

- Allianz has assessed the worker as having no capacity for work and this is likely to continue indefinitely, and
- The worker has a whole person impairment of 21% or more, based on all injuries and/or illnesses arising from the same event or circumstances.
- A worker who has capacity for work has applied to Allianz for continuation of weekly payments, and meets all criteria under S165 of the WIRC Act (the worker is working 15 hours or more per week and has been assessed as indefinitely incapable of undertaking further employment to increase their earnings, is earning above the minimum indexed statutory requirement under S165 of the WIRC Act, and has a whole person impairment of 21% or more).

Workers in this category will be subject to a work capacity assessment at least every two years.

#### Retirement

Every worker has an entitlement of up to 130 weeks of paid, or payable weekly compensation. If the worker turns 65 within the 130 weeks, they will continue to receive entitlement until the 130 weeks expires, unless otherwise terminated.

For information on determining the retirement age of a worker, please visit WorkSafe at <a href="https://www1.worksafe.vic.gov.au/vwa/claimsmanual/">www1.worksafe.vic.gov.au/vwa/claimsmanual/</a>
Claims\_Manual/3-weekly-payments/3-7-change-weekly-payments/3.7.3\_Retirement/3.7.3\_3.7.3.1.htm

#### Requirements for weekly payments

The worker must provide a valid Work Cover Certificate of Capacity to enable weekly payments to be made.

#### Maximum weekly compensation

The maximum weekly compensation amount payable in Victoria is capped at \$2660 per week. \*Indexed annually.

# **Appendix D: Electronic funds transfer**

#### **Background**

When a worker is injured and requires time off work and medical treatment, as the employer, you are responsible for paying the worker's weekly payments and the employer excess for medical and like services. You must request reimbursement of these payments from Allianz within three months of paying your worker.

#### What you need to know

WorkSafe requests that all reimbursements for weekly payments and medical and like services are made to employers by Electronic Funds Transfer (EFT).

This decision was made as a result of advances in payment technology, which allows Allianz to administer payments in a faster and more convenient way.

#### What are the benefits of EFT?

The benefits of EFT payments are faster, secure and simplified payments, no administrative delays in payment and more efficient and less costly for your business.

#### What do employers need to do?

You need to provide your bank account details to receive reimbursements from Allianz.

#### **Existing claims**

Complete the 'Electronic Funds Transfer Application Form – Employers' and post it to Allianz to process. Completed forms should be mailed to: Allianz Accounts Team, GPO Box 80, Melbourne, Victoria, 3001

#### **New claims**

All new claims lodged will require you to choose an electronic payment method. You will need to complete the 'Electronic Funds Transfer Application Form – Employers' and post it to Allianz for processing. Completed forms should be mailed to:

#### Allianz Accounts Team, GPO Box 80, Melbourne, Victoria, 3001

**Important Note:** If you require reimbursements to be made to an individual workplace you will need to complete separate **'Electronic Funds Transfer Application Form – Employers'** for each workplace.

#### Where can I get the Electronic Funds Transfer Application Form – Employers?

An 'Electronic Funds Transfer Application Form – Employers' is available from the WorkSafe website or Allianz website here: <a href="mailto:allianz.com.au/business/workers-compensation/vic/forms-and-resources/">allianz.com.au/business/workers-compensation/vic/forms-and-resources/</a>

# How long after I lodge my bank account details will I receive the reimbursement payments in the bank account?

Once registration of your bank account details has been completed by Allianz your EFT reimbursements will begin immediately. You will not receive any formal confirmation of the registration, however, you will receive remittance statements via mail following reimbursements being made.

#### Do I need an Australian bank account?

You will need to provide details of an authorised Australian bank account as payments cannot be deposited into overseas bank accounts.

### Will I still receive a remittance statement so I know what has been reimbursed?

Yes. You will continue to receive a remittance statement in the mail after your bank details are registered.



#### Can I change my EFT details?

Yes. You will need to complete a new 'Electronic Funds Transfer Application Form - Employers' and post it to Allianz to process.

Completed forms should be mailed to: Allianz Accounts Team, GPO Box 80, Melbourne, Victoria, 3001

#### Can I email my form to Allianz?

Yes. You can scan and email it directly to vic\_wc\_premiums@allianz.com.au, or send it directly to your Case Manager.

#### Why can't I give my bank account details over the phone?

For security and privacy reasons we can't accept your bank account details over the phone. Allianz must have your written approval to store your bank account details.

# Appendix E: what is a valid certificate of capacity?

To make weekly compensation reimbursements it is critical that the information contained in a WorkSafe approved **Certificate of Capacity** is valid. However, any medical certificate that contains the required information is acceptable.

Prior to sending a Certificate of Capacity to Allianz (wcadminteam@allianz.com.au), please ensure that it meets all criteria in the below validity checklist:

#### Certificate of capacity validity checklist

#### **Initial Certificate of Capacity:**

To be valid, the initial Certificate of Capacity must:

- Be signed and completed by a medical doctor (GP / Surgeon / Psychiatrist / etc)
- · Specify the clinical diagnosis a Specify the nature of injury a Specify the bodily location
- Certify the worker's capacity for work.
- Specify the expected duration of the worker's incapacity ('from' and 'to' dates)
- Not exceed 14 days unless special reasons apply and authority given by Allianz

#### **Continuing Certificates of Capacity:**

To be valid, continuing Certificates of Capacity:

- Must include a completed and signed patient declaration on the back of the certificate.
- Can be signed by a registered health care professional, i.e: GP, physiotherapist, chiropractor, osteopath, etc
- Must specify the clinical diagnosis
- Must specify the nature of injury
- Must specify the bodily location
- Must certify the worker's capacity for work.
- Must specify the expected duration of the worker's incapacity
- Not exceed 28 days unless special reasons apply and authority given by Allianz.

If a certificate exceeds the relevant 14 or 28-day limit, then a copy of the certificate will be sent back to the worker, however the certificate will still be registered up to the relevant 14 or 28-day period. For example, if the incapacity period on a continuing certificate is from 1/11/21 to 1/12/21, then it will be registered from 1/11/21 to 28/11/21 and then sent back to the worker telling them that they will need another certificate from 29/11/21. The worker should only be paid for the valid period.

When a worker is on a partial return to work or presenting partial capacity certificates, current weekly earnings (refer Appendix F) should be submitted with certificates on a fortnightly basis, or monthly as an absolute minimum.

Certificates and current weekly earnings must be submitted no later than 3 months after the date the worker has been paid. This should continue until the worker either exceeds their compensation rate or entitlement to compensation has ceased. This process will ensure timely and appropriate reimbursements are being made.

An example of what is required for a **Certificate of Capacity** to be deemed valid is provided on the following pages.

# Appendix E: What is a valid Certificate of Capacity?

	CERTIFICATE OF CAPACITY	Adthority
Select whether it is a work or transport related injury.	The certifier will use this Certificate of Capacity to communicate with your em	Work related injury/condition (VWA claim)
	1. Worker Details	
The patient's full name, date of birth and address is required. Including the claim number and/or date of injury will help identify the correct claim.	Worker First Name  Worker Last Name  Worker Address	Claim Number (if known)  Date of Injury (if Claim number not known)  Date of Birth  Postcode
	2. Diagnosis	
		his certificate refers to a period prior to the date of examination, please provide details Additional Comments (Section 3) below
Bodily location must be included to ensure the certificate is valid. Accurate details consistent with the claimed injury must be include in the Clinical Diagnosis. Diagnoses such as 'see previous, sore, pain, hurt, injury or ache or TBA' will deem the certificate invalid.	3. Capacity Assessment  Note: If capacity is affected indicates limitations are not possible.  Your work capacity is affected by your injury/condition as form to select applicable - blank fields indicate that limitations are not applicable. Sit  Stand/Walk  Bend  Squat  Kneel  Reach above shoulder  Use injured arm/hand  Lift  Neck movement	d further details MUST be provided in this section - if fields are blank this ot applicable. • Continue to Section 4 if capacity is unaffected
If the capacity assessment is left blank, it is assumed	Mental Health Function AFFECTED AFFECTED Select applicable – blank fields indicate that limitations are not applicable Attention/Concentration Memory (short and/or long term) Judgement (ability to make decisions)	Mental Health Function - Additional Comments eg. effects of mental health symptoms, cognitive function:
the worker has no restrictions.	Other Functional Considerations - not listed above	Other Functional Considerations - Additional Comments eg. effects of medication:
	Work Environment Considerations eg. physical (temperature, nois	e, space, light) or mental health considerations that affect work capacity  Page 1

A Certificate of Capacity without the required information or that has been completed incorrectly, cannot be registered and will result in delayed payments.

#### **Appendix E: What is a valid Certificate of Capacity?**

The certificate must specify if the worker has no capacity for employment or whether they are fit for preinjury or suitable employment. These dates cannot be prior to the date of examination specified on the first page of this form.

The first certificate must be issued by a medical practitioner and can only be or less. Continuing certificates can be issued by medical practitioners, physiotherapists, chiropractors, or osteopaths and special reasons exist and Allianz accepts those special reasons. The treatment plan must be completed and should also include whether a referral has been

All sections of the Worker Declaration must be completed. If incomplete, the certificate will be invalid and returned for completion.

made for other

	ed injury/condition (VWA claim), unless special reasons apply are up to: sued by a medical practitioner), • 28 days for a subsequent certificate.
Taking into account the effects of your injury/condition, as outlined	l in section 3, you:
Have a capacity for pre-injury employment from	
Have a capacity for suitable employment from	_/ to//
Have no capacity for employment from // // // // // // // // Estimated timeframe to return to work // // // // // // // // // // // // //	weeks
An estimated timeframe will assist with planning for a return to safe work	Weeks
5. Treatment Plan	
Your treatment plan including injury management, strategies to incr recurrence/aggravation of injury:	ease capacity for work, address return to work barriers and/or prevent
local energy agginatation of many in	
6. Certifier Declaration	
I certify that I have clinically examined this patient. The information a to the best of my knowledge, true and correct.	and medical opinions I have provided in this certificate are,
Provider name, address and phone no. (or practice stamp)	Signature of Certifier
	Provider number or hospital name
Postcode	Date issued
Telephone ( ) ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	
7. Worker Declaration - WORKER TO COMPLETE	an attendance contificate only
MANDATORY unless this is the first certificate or  At any time since the last Certificate of Capacity was provided, have	
- voluntary work, or	received or been entitled to receive payment in money or otherwise?
No, I have not	
Yes, I have	
Please provide details of any voluntary work, employment or self-em employer as part of your return to work):	ployment you have engaged in (other than with your pre-injury
I declare that the details I have given on this certificate are true and	correct. I understand that it is an offence under the legislation
to provide false or misleading information.	
Signature of Worker	Date // // // //
Further Information	
Returning to work  If you have a work capacity for suitable employment your employer and case	Privacy The TAC and VWA (VWA Agents and Self-Insurers) will handle your personal
manager will use the information provided by your certifier on the Certificate of Capacity to assess suitable options for you to safely stay at or return to work. They will take into account what you can do safely and any limitations that apply to your	and health information in accordance with their privacy policies and legislation. You can access privacy policy information at the TAC and VWA websites.
individual circumstances. A capacity for suitable employment could mean working reduced hours while you recover or working modified or different duties until you	
can return to your normal work with your pre-injury employer or another employer.  FOR844/01/01.14	Page 2
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# Appendix F: Calculating & claiming current weekly earnings (CWEs)

#### Weekly benefits entitlement periods

The table below shows the formula that is used to calculate weekly benefits based on a worker's Pre-Injury Average Weekly Earnings (PIAWE) from 5 April 2010.

	Worker has returned to work (and is earning less than their PIAWE)	Worker has not returned to work
For the first 13 weeks	95% of PIAWE (capped at a maximum rate*) less Current Weekly Earnings	95% of PIAWE (capped at a maximum rate*)
14 weeks to 130 weeks**	80% of PIAWE (capped at a maximum rate*), less 80% of Current Weekly Earnings	80% of PIAWE (capped at a maximum rate*)
After 130 weeks*	Weekly payments cease after 130 weeks. An exception may apply if the injured worker has returned to work at least 15 hours per week and is earning at least \$228*** per week.	Weekly payments cease unless the injured worker has no capacity for suitable alternative work and this is not likely to change.  Where weekly payments are to continue, they remain at 80% of PIAWE (capped at a maximum rate*).

<sup>\*</sup> Maximum rate is twice the State average weekly earnings

#### Current weekly earnings – an example

Where a worker has returned to work on partial hours, modified duties or alternative duties, and is in receipt of current weekly earnings, these earnings must be taken into account when calculating weekly benefits. John Smith has a PIAWE assessed at \$576.92 per week for a 40-hour week; which is a rate of \$14.42 per hour (John did no overtime and received no shift allowance). John was unfit and off work for 6 weeks. He then returned to work in a limited capacity, performing 20 hours per week. Therefore, John's CWE is:  $20 \times $14.42 = $288.40$ .

John's weekly benefits would be calculated as follows:

For the first 13 weeks Formula used		Weekly Benefits	Total to be paid (Weekly Benefits + CWEs)			
Week 1-6 John did not work	95% of PIAWE (0.95 x \$576.92)	\$548.07	\$548.07			
	From 14 to 130 weeks					
Week 7-13 John worked 20 hours per week	95% of PIAWE - CWE (\$548.07 - \$288.40)	\$259.67	\$259.67 + \$288.40 = \$548.07			
Week 14-130 John continued to work 20 hours per week	80% of PIAWE - 80% of CWE (\$461.53 -\$230.72)		\$230.81 + \$288.40 = \$519.21			

#### How to claim reimbursements

When a worker is incapacitated for their pre-injury employment but is able to carry out other work, the earnings from the other work are the Current Weekly Earnings (CWE). Section 152 of the Workplace Injury, Rehabilitation and Compensation Act 2013 contains a definition of CWE.

The Allianz PIAWE Calculation tool will assist you to calculate and request partial weekly compensation reimbursements. One of the benefits of this tool is the ability to quickly and accurately calculate partial compensation entitlements. The Allianz PIAWE Calculation tool can be found under 'Resources for Employers' on the Allianz website allianz.com.au/business/workers-compensation/vic/forms-and-guides. The completed document can then be emailed to wcvicearnings@allianz.com.au and the claim will be updated to reflect the information that has been received.

<sup>\*\*</sup> After 52 weeks, earning enhancements e.g. Shift/overtime allowance is no longer included in PIAWE

<sup>\*\*\*</sup> Indexed annually

# **Appendix G: Employer reimbursement**

It is the responsibility of employers to submit wages to their injured workers when their claim for compensation has been accepted upon receipt of valid Certificates of Capacity (Refer to Appendix E to find out more). Payments must commence within seven days of the claim being accepted.

Prior to Allianz being able to reimburse wages, all employers must pay the first 10 days off work, unless the buy-out option has been taken out.

The first 10 days only include days that the worker would have worked if they had not been injured.

For example, if a worker is employed for only one day a week, the employer's liability would extend for 10 weeks.

The first 10 days of incapacity are the first 10 working days that the worker would have worked if they had not been injured. Any day the worker would not have worked, had the injury not occurred, must not be included. Rostered days off are not included as part of the first 10 days. For most workers, weekends and public holidays are not included.

See: Calculating Employer liability examples

Allianz reimburses employers as per the Workplace Injury Rehabilitation and Compensation Act 2013 (the Act) upon receipt of the following documents:

- 1. Valid Certificate(s) of Capacity
- 2. Completed Medical Certificate Coversheet / Request for Reimbursement form

Pursuant to section 179 of the Act, an employer must seekreimbursement from Allianz within three months of the date the worker was paid by supplying the above documents.

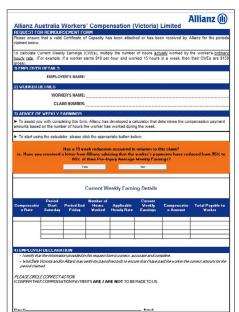
These documents provide notification to Allianz that reimbursements are to be made whilst also supplying vital information required to process payments efficiently and accurately.

In most cases failure to supply the above information within the prescribed timeframe will result in non-reimbursement of payments.

The Allianz 'Compensation Calculator & Reimbursement Form' can be found on the Allianz website

allianz.com.au/business/workers-compensation/vic/forms-and-guides

Valid Certificates of Capacity can be sent via email to wcadminteam@ allianz.com.au and requests for reimbursement forms to wcvicearnings@allianz.com.au.



Any questions or concerns regarding this matter can be directed to your Allianz case manager or call 1800 240 335.

Notes			

# **Allianz Workers Compensation** Allianz Australia Workers Compensation (Victoria) Limited ACN 059 835 791 As agent for the Victorian WorkCover Authority. The information contained in this brochure is general information only and is not meant to be legal advice. The information should be read in conjunction with the Workplace Injury Rehabilitation and Compensation Act 2013 (Vic) and its Regulations. For further information please contact your Allianz case manager or WorkSafe Victoria. (April 2024). For more details please contact Allianz in your state or visit our website.

allianz.com.au