



# Your Recovery Guide: what you need to know

Underwritten Workers Compensation Claims: Tasmania (TAS)

# Getting started

This guide outlines the workers compensation claims process and will help explain what you need to know as you start on your recovery journey. You may want to save it so you can refer back to it later. It covers:

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## Important terms

**Certificate of Capacity:** A certificate issued by a medical practitioner to establish your ability to work.

**Liability Decision:** The decision to formally accept or dispute liability for a claim which will be provided to you in writing.

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# Staying in touch

Your case manager will keep you updated about your claim by phone, email and occasionally SMS. Let them know what method of communication works for you and your preferred available times to be contacted. If you need to contact us about your claim, you can contact us via:



**Your Case Managers direct landline number**



**1300 130 664 (and select 1)**

Monday to Friday 8.30am – 5.00pm



**[taswc.claims@allianz.com.au](mailto:taswc.claims@allianz.com.au)**

(Please include your claim number in the subject line so we can identify your claim).

## You need to let us know if any of the following change:

- Your employment status or employer
- Personal details e.g. change of address or contact number
- Your medical or treatment providers

We're here to support you in your recovery to health and work, so please get in touch if you need help with your claim.

## We value your participation and feedback

Early in the claims process you may be invited to participate in a digital survey called My Journey. This short survey helps us to understand how we can best support you and tailor our service delivery to your needs. We encourage you to participate or speak with your case manager if you have any questions.

To further improve your customer experience, you may from time to time receive other surveys from Allianz, which we encourage you to complete.

# The claims process



## There's an incident

Report the incident to your employer and seek medical assistance.

Choose your doctor who will provide guidance and details about your injury, treatment, and recovery at work.



## Making a claim

Provide your Employer with your completed *Workers Compensation Claim Form* and *WorkSafe Tasmania Workers Compensation Certificate of Capacity*. This medical certificate will be signed and provided to you by your treating doctor.

For more information on making a claim please visit the WorkSafe Tasmania website [here](#).



## Initial assessment and liability

Once your claim has been lodged and we have received both your *Workers Compensation Claim Form* and *WorkSafe Tasmania Workers Compensation Certificate of Capacity*, we will review your claim. Within 28 days, we will let you know via phone and email the status of your claim. This will be whether your claim has been accepted or pended for further investigation. If your claim is pended, weekly compensation payments will be made for any period of incapacity as well as reasonable claim expenses not exceeding \$5,000.



## Approved medical treatments

During your claim, approved medical treatments may include:

- GP consultations
- Diagnostic investigations
- Public Hospital services
- Pharmacy supplies
- A variety of Allied Health treatments may be requested by your GP such as physical therapies and psychological therapies.



## Independent Medical Examination and information review

You may be asked to attend an independent medical examination and to provide other information about your condition, such as medical scans or other test results, to inform and assist in determining your claim, and to inform the development of your treatment plan.



## Liability decision

Once all the information pertinent to your claim has been reviewed, we will notify you in writing as to whether your claim has been accepted. It can take up to 84 days to deliver a formal liability decision, however we will keep you informed of your claim's progress during this time.

If your claim is not accepted, it will be referred to the Tasmanian Civil and Administrative Tribunal (TASCAT) to determine liability. You will receive a copy of the tribunal referral which outlines the reasons for referral.



## Treatment and recovery

During your recovery, it's important to focus on what you can do, rather than what you can't. Your tailored Return-to-Work or Work and Health Plan will detail which treatments you need and whether you are able to recover at work by completing the same role, working reduced hours, or performing different duties, if appropriate.

We may organise medical case conferences to work collaboratively with you, your doctor, and support team on your recovery journey.



## Claim finalised

Your claim will be finalised when your medical entitlement ends or when you have recovered from your injury.

# Who is involved with my claim?

## Your support team

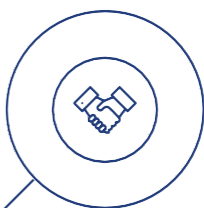
### Allianz

Allianz is a trusted claims service provider with experience in personal injury claims. Your case manager is here to help manage your claim and support you in your recovery to health and work. Other members of the Allianz claims management team may also offer support to you on your claim.



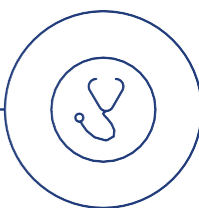
### Your employer

Your employer's role is to support your recovery by providing suitable duties that allow you to recover at work and/or by helping you return-to-work if you've needed time off. Your employer will provide Allianz with information about your claim. It's also important that you keep your employer updated and provide them with current certificates of capacity throughout your recovery.



### Nominated treating doctor

A nominated treating doctor is the medical practitioner you choose to manage the treatment of your injury and to assist in your safe recovery at or returning to work. Normally, this would be your GP. We may organise a medical case conference to work collaboratively with your doctor and support team.



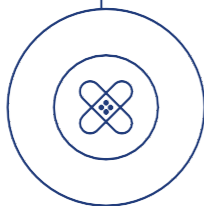
### Treatment providers

Treatment providers will help assess and treat your injury/illness. They will also advise on alternate duties or modifications that can support you to recover at work.



### Injury Management Coordinator (IMC)

The IMC will work closely with the assigned case manager to oversee key injury management processes including early contact, rehabilitation, return-to-work activities, appointments of Workplace Rehabilitation Provider, Return-to-Work and/ or Work and Health Plans, and dispute resolution. The IMC will also assist with injury management strategies, ensuring best practice injury management is applied, and ensuring compliance with the approved Injury Management Program.



### You

We encourage you to play an active role. Working with your support team is critical for your recovery. You will be involved by attending medical assessments, working with your support team to plan your recovery, return-to-work, and participate in treatment.



### Workplace rehabilitation providers

Allianz may engage a WorkSafe Tasmania approved workplace rehabilitation provider at any time during your claim to help you recover at work. Your consultant will collaboratively work with you and your support team to facilitate a positive recovery at work through delivery of services where their engagement can be short or long term, depending on your individual circumstances and needs. Services they can provide may involve identifying safe and suitable work, recommending modifications for your work environment, designing, and implementing a tailored plan to help you achieve agreed recovery at work goals, and facilitating workplace discussions.

# Committing to your recovery

Setting goals and committing to them can support your recovery. Evidence shows that making commitments publicly or to another person strengthens the chance of you sticking to your goals.

Take time to consider some things you would like to commit to during your recovery and:

- Talk about these with your family, friends, doctor, employer, or your Allianz case manager.
- Document your commitments using the template here.
- Display your commitments somewhere you will see them every day as a good reminder of the commitment you've made, i.e. on your fridge.

## Your commitments

Commitments should be personal, relevant to your recovery and in-line with medical advice from your doctor. Please ensure you speak with your doctor to understand what you can do.

Below are just some examples of possible commitments:

- I will complete physiotherapy exercises every day for 15 minutes.
- I will attend hydrotherapy three times a week.
- I will call or visit work at least once a week.
- I will walk the dog every night for 30 minutes.
- I will increase my hours at work to 15 hours over the next four weeks.
- I will do the vacuuming once a week.
- I will mow the lawn all in one day.

## About your commitments

If you need help understanding what you can do, please speak to your doctor and workplace rehabilitation provider.

We suggest you continually review and update your commitments as you progress through your recovery.

## Your Commitments

### One

### Two

### Three

# Roles and responsibilities of your support team

## Allianz

- Manages all aspects of your claim, including payments, treatments, rehabilitation, and facilitating your return-to-work and recovery.
- Clarifies the claim and return-to-work process to both you and your employer.
- Provides explanations regarding your entitlements, responsibilities, and decisions pertaining to your claim.
- Assists your employer in supporting your recovery while at work.
- Coordinates assessments or services to assist in determining your capacity or fitness for work.
- Collaborates with you, your employer, and your nominated treating doctor to create (and put into action) a comprehensive plan that includes your recovery goals, actions, responsibilities, and timeframes to support your recovery.

## Employer

- Offer information about the return-to-work process.
- Collaborates in planning your recovery with you and the insurer.
- Facilitates appropriate work opportunities and suitable duties to aid your recovery (or request assistance from the insurer if needed).
- Works with you to create a recovery at work plan tailored to your capabilities.
- Keeps track of and helps with your recovery at work.
- Makes payment of weekly compensation in accordance with the legislation.

## Nominated Treating Doctor

- Evaluates your injury, offers a diagnosis, and suggested treatment options.
- Prepares and fills out your Certificate of Capacity.
- Provides guidance on the expected duration of your recovery.
- Provides advice on staying active and suggests suitable activities, including work, to aid your recovery.

## Treatment Provider

- Evaluates your injury and offers treatment.
- Provides advice on actions you can take to expedite your recovery, such as recommending exercises or using specific equipment.
- Keeps track of your progress and forwards treatment requests to the insurer.

## Injury Management Coordinator

- Where an injury becomes a significant injury (greater than 5 days incapacity) Allianz will appoint an IMC to fulfil the role as outlined in the Workers Rehabilitation and Compensation Act 1988.
- The IMC supports the Case Manager, where required, with rehabilitation, return-to-work activities, appointment of Workplace Rehabilitation Providers, Work Health Plans and liaising with treatment providers.
- A Work Health Plan will be developed in consultation with you early in your claim.
- Ensuring best practice injury management is applied.
- Ensuring compliance with the approved Injury Management Program.

## Workplace Rehabilitation Provider

- Workplace rehabilitation providers (WRP) help address issues which may affect your ability to recover at work e.g. difficulty finding suitable work.



Read more here:

[WRP role and services \(worksafe.tas.gov.au\)](https://worksafe.tas.gov.au)

## Contact

- Feel free to get in touch with us if you have any inquiries or concerns about the roles, responsibilities, or actions of anyone in your support team.

# Obligations of the employer, employees, and Allianz

Employers, workers, and insurers have obligations relating to Return-to-Work and Injury Management under the Workers Rehabilitation and Compensation Act 1988.

## Your Employer's obligations

Your employer is required to:

- Maintain a record of any notice of injury received in accordance with section 33(2).
- Comply with an approved Injury Management Program consistent with the Allianz Injury Management Program in accordance with section 142.
- Advise a worker who has given notice of an injury, by writing in the prescribed form, that they may make a claim for compensation in relation to the injury in accordance with section 33A.
- Notify Allianz within 3 working days after becoming aware that a worker has suffered a workplace injury in accordance with section 143A(1).
- Take part and cooperate in the establishment of a Return-to-Work and/or Work and Health Plan\* for the worker and comply with the reasonable obligations imposed under the approved Plan in accordance with section 143E.
- Provide suitable alternate duties for the injured worker to perform so far as reasonably practicable in accordance with section 143M.
- Keep a workers pre employment available to them for a period of 12 months commencing on the day in which the worker becomes totally or partially incapacitated by a workplace injury in accordance with section 143L.
- Notify Allianz within 3 working days of receipt of a claim for compensation from a worker in accordance with section 36.
- Forward all documentation received in relation to a claim to Allianz within 5 working days after receipt in accordance with section 36.
- Make payments of weekly compensation in accordance with the legislation.
- Failure by the employer to comply with these obligations can result in penalties.

## Your obligations

You are required to:

- Advise the employer of a workplace injury as soon as practicable after being injured in accordance with section 32.
- Take part and cooperate in the establishment of your Return-to-Work and/or Work and Health Plan and comply with the obligations imposed under your Plan, including any obligation to receive medical treatment or take part in rehabilitation or retraining in accordance with section 143N.
- Take all reasonable steps to ensure that attending a medical practitioner does not interfere with your employment where you are assigned reduced hours in accordance with section 143N(4).
- Attend independent medical reviews arranged and advised by Allianz Australia in accordance with section 90A.
- Nominate a primary treating medical practitioner that is prepared to take part in the development of the Return-to-Work and/or Work and Health Plans in accordance with section 143G.

## Our obligations

Allianz is required to:

- Implement and give effect to the Injury Management Program by complying with the obligations under the Program.
- Make timely decisions on matters of liability, funding for reasonable and necessary treatment and return to health and work.
- Ensure open communication between all parties involved in the claims process.
- Appoint an IMC to your claims if you suffer a significant injury.
- Assist with your return to health and work and the development of a Return-to-Work and/or Work and Health Plans, if applicable.
- Will make all reasonable attempts to resolve any matter/s referred to them via the Internal Dispute Resolution Process.

# Certificate of capacity

## What is a Certificate of Capacity and how is it different from a normal sickness certificate?

A WorkSafe Tasmania Certificate of Capacity is used by your nominated treating doctor to describe the nature of your injury/illness, capacity for work, and your required treatment for a safe and sustainable recovery. It differs from a normal sickness certificate because it provides essential information to the insurer managing the claim, including:

- Your name and details
- The type of injury/illness (diagnosis) and date it occurred
- How the injuries impact your ability to do normal activities including work
- The details of your medical practitioner who completed the certificate including their provider number
- Information on the planned treatment



## Why do I need to obtain a Certificate of Capacity?

You must have a valid Certificate of Capacity in order to claim workers compensation and ongoing weekly benefits. The Certificate of Capacity is the tool your nominated treating doctor will use to communicate with your employer and your case management team. It provides critical information that your case management team will use to tailor an approach for your injury management and recovery at/return-to-work.

## How often will I need to obtain an updated Certificate of Capacity?

As you progress in your recovery, your capacity for work may change. As such, it is important that you maintain a current, completed Certificate of Capacity and provide it to your employer so that they can continue to tailor the approach for your injury management and recovery at/return-to-work. Usually, a certificate of capacity does not exceed 28 days.

# Treatment and compensation benefits

As part of your recovery, you may need to receive medical or other treatment, such as:

- Treatment in a public hospital
- Treatment by medical practitioners, physiotherapists, psychologists, exercise physiologists, other allied health practitioners
- Diagnostic investigations
- Provision of artificial aids
- Medical and medicine supplies
- Domestic assistance services and/or modifications to your home or vehicle

If your claim has been accepted, and you have been provided approval prior to commencing the above listed treatment, the expenses will be covered under your claim (unless advised otherwise by your case manager).

Should you be out of pocket for any approved medical treatment expenses, reimbursement for these expenses will be paid electronically.

Any approved reimbursements will be processed as quickly as possible; however, it can take up to 28 days for the reimbursement to be processed.

Depending on your condition, you may be eligible to receive compensation such as:

- Weekly payments
- Medical, hospital and rehabilitation expenses
- Travel expenses
- Death benefits and funeral expenses (may be payable when a worker dies as a result of a workplace injury)

You may be entitled to weekly payments if your workplace injury or illness has led to a loss of earnings.

Your employer is required to process your weekly benefit payments in line with your normal pay-cycle. However, if you experience difficulties with your weekly workers compensation payments, your Case Manager is available to assist.



**To receive payments electronically**, please complete the attached EFT Payment Form and send it to [taswc.claims@allianz.com.au](mailto:taswc.claims@allianz.com.au)

**To claim these expenses**, please send all treatment requests and itemised receipts to [taswc.claims@allianz.com.au](mailto:taswc.claims@allianz.com.au) with your name, claim number and the expenses you are claiming.

The following table outlines the weekly payment entitlement periods and rates:

	<u>First 26 weeks</u>	<u>Week 27 onward</u>	<u>Week 78 onward</u>
No capacity	100% of normal weekly earnings (NWE) for the first 26 weeks of the period of incapacity following the date of initial capacity.	Stepdown (reduction) to 90% of NWE for the period of incapacity exceeding 26 weeks but not exceeding 78 weeks from the date of initial incapacity; unless there is medical evidence to support that you are unable to perform your usual duties or any identified suitable alternate duties with your Employer, or your Employer cannot provide suitable alternative duties, in which case 95% applies.	Stepdown (reduction) to 80% of NWE for the period of incapacity exceeding 78 weeks; unless there is medical evidence to support that you are unable to perform your usual duties or any identified suitable alternate duties with your Employer, or your Employer cannot provide suitable alternative duties, in which case 85% applies.
Partial capacity	No step downs apply for workers engaging in work for 50% or more of their normal weekly hours.		

# Support services

If you need additional support, there are various services available to help you with building your support network. Regardless of your circumstances, please consider connecting with any of the following organisations to learn more about how they can assist you.



## Translation and interpreting services

Associated Translators & Linguists (ATL)

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

## Deaf Connect website for interpreters

[www.deafconnect.org.au](http://www.deafconnect.org.au)

## 1800RESPECT

National 24 -hour domestic and family violence and sexual assault line.

Call 1800 737 732

[www.1800respect.org.au](http://www.1800respect.org.au)

## MensLine Australia

24/7 support, information and referral service for men with family and relationship issues.

Call 1300 789 978

[www.mensline.org.au](http://www.mensline.org.au)

## Lifeline

24/7 counselling and referral service for people in a crisis.

Call 13 11 14

[www.lifeline.org.au](http://www.lifeline.org.au)

## Beyond Blue

24/7 support to people experiencing anxiety or depression.

Call 1300 224 636

[www.beyondblue.org.au](http://www.beyondblue.org.au)

## National Debt Hotline

Financial counselling is a free, confidential service to help people in financial difficulty.

Call 1800 007 007

[www.ndh.org.au](http://www.ndh.org.au)

## 13YARN

24/7 Crisis support for Aboriginal and Torres Strait

Islanders Call 13 92 76

[www.13yarn.org.au](http://www.13yarn.org.au)

## QLife

QLife provides Australia-wide anonymous, LGBTI peer support

Call 1800 184 527

[www.qlife.org.au](http://www.qlife.org.au)

# Further information



## Allianz Workers Compensation

Your Case Management team are here to guide you through your return to health and help facilitate your recovery at work where medical evidence supports this.

Allianz also has helpful information on our [website](#).

Here you will find videos, forms, templates, and other important information to help you navigate your claim.

## WorkSafe Tasmania

For more information on the Tasmanian Workers Compensation Scheme, visit:

[www.worksafe.tas.gov.au/home](http://www.worksafe.tas.gov.au/home)

## Worker Assist Tasmania

For free and confidential support with Workers Compensation queries contact Worker Assist:

Phone: (03) 6216 7677

[www.workerassist.org.au](http://www.workerassist.org.au)



This guide contains general information only. It is a summary of key concepts relating to Workers Compensation claims procedures and does not represent the complete picture on any given matter. This information is not meant to be legal advice and should not be treated as such. This information should be considered in conjunction with the relevant Act and Regulations.