



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 service and complaints	Provide a point of contact for complaints, feedback and suggestions for improving our customer service.	Phone: 03 9234 3436 Email: vicwccustomerservice@allianz.com.au
New claim registration	Submission of new claims and any supporting information for assessment by Allianz	Email: wvcicen@allianz.com.au
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: contact@allianz.com.au
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
Client training	Provide information relating to our workers compensation, injury management and Work Health and Safety (WHS) courses.	Phone: 03 9234 3518 Email: trainingvic@allianz.com.au
Your WorkCover policy	Provide assistance and answer questions regarding your workers compensation insurance policy.	Phone: 03 9234 3285 Email: vic_wc_premiums@allianz.com.au
WorkCover premium payment	Provide assistance and guidance on the payment of your workers compensation insurance premium.	Phone: 03 9234 3286 Email: vic_wc_credits@allianz.com.au

Offices

Melbourne

Allianz Australia Workers' Compensation (Victoria) Limited
Level 5, 360 Elizabeth 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 www.allianz.com.au/business/workers-compensation/vic/forms-and-resources/
- 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 info@worksafe.vic.gov.au 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 worksafe.vic.gov.au/report-incident.

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**.

The 'REGISTER OF INJURY' form is a structured document for recording workplace incidents. It includes sections for 'Employee Particulars' (Name, Address, Date of birth, Sex, Employee No., Supervisor, Occupation), 'Particulars of Incident' (Date, Time, Location, Description, First aid, Transport, Return to work), and 'Particulars of Injury' (Nature, Parts of body injured, Treatment, Return to work). It also features an 'Employer Acknowledgment' section and a 'Declaration' at the bottom.

The 'If you are injured at work' poster provides clear instructions for employees. It lists key actions: 'Seek medical treatment', 'Tell your employer', 'Fill in and lodge a Claim Form', 'Returning to work', and 'Support for mental injury'. It includes the Allianz logo and the WorkSafe logo.

The 'INCIDENT NOTIFICATION FORM' is a detailed form for reporting serious incidents. It includes fields for 'Reference Number', 'Person Submitting Details', 'Details of Incident', 'Details of Injured Person(s)', and 'Declaration'. It also features a 'Declaration' section for the employer and a 'Declaration' section for the injured worker.

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 \(worksafe.vic.gov.au\)](https://www.worksafe.vic.gov.au/for-employer-injury-claim-report-2021-06.pdf)

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](https://www.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.

The Employer Injury Claim Report is a form for employers to complete. It includes sections for 'Employer requirements', 'As the employer you should', 'Employer Injury Claim Report', and 'Getting your worker back to work'. The form is designed to be filled out by the employer and includes checkboxes for various requirements and sections to be completed.

The Worker's Injury Claim Form Part A is a form for workers to complete. It includes sections for 'Worker's Injury Claim Form Part A', 'As the worker you should complete', 'Employer requirements', and 'Getting your worker back to work'. The form is designed to be filled out by the worker and includes checkboxes for various requirements and sections to be completed.

The Worker's Injury Claim Form Part B is a form for workers to complete. It includes sections for 'Worker's Injury Claim Form Part B', 'Employer requirements', and 'Getting your worker back to work'. The form is designed to be filled out by the worker and includes checkboxes for various requirements and sections to be completed.

Send Certificates of Capacity and claims for wage reimbursements via email to: wccadminteam@allianz.com.au and all new claim registrations via email to wvcicen@allianz.com.au
Please include the 11 digit claim number on all correspondence.

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 \$220***	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*).

* Maximum rate is twice the State average weekly earnings
 ** After 52 weeks, earning enhancements such as shift/ overtime allowance are no longer included in PIAWE
 *** Indexed annually

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](https://www.worksafe.vic.gov.au/resources/if-you-are-injured-work-poster-allianz)

If you are injured at work

- Seek medical treatment**
 - The most important thing to do if you have a work-related injury or illness is seek appropriate medical treatment from a provider of your choice.
- Tell your employer**
 - If you or someone on your behalf must notify your employer in writing of any work-related injury or illness as soon as possible. You must ensure that your injury is reported within 30 days otherwise you may not be entitled to compensation.
 - Your employer must then record the details of your injury in the Worker Injury Claim Form.
- Fill in and lodge a Claim Form**
 - You will need to fill in a Worker Injury Claim Form for each work-related injury or illness you report to your employer. You must complete a Worker Injury Claim Form for each work-related injury or illness you report to your employer. If you have an injury or illness you must also obtain a Certificate of Capacity from a medical practitioner. Your employer can't release your claim until you have a Certificate of Capacity.
 - You can download a Worker Injury Claim Form from the WorkSafe website or get one from the Office, WorkSafe branch or your employer's WorkSafe Agent.
 - If your claim includes a mental injury, the employer must provide early notification of the claim to WorkSafe within three business days.
 - If your claim is for weekly payments, your employer must provide to meet your claim and any verified incapacity to your WorkSafe Agent within 10 business days of reporting them. The Agent has up to 10 days to accept or reject your claim.
 - If you disagree with the decision by your claim, your employer, union, WorkCover Assessor or Union Assessor may be able to help. You can also contact the Accident Compensation Corporation Services Helpline at 1800 020 000 or 03 9492 9199 or www.accc.vic.gov.au
- Support for mental injury**
 - Medical services that are related to work-related injury or illness can be covered by your employer's WorkCover insurance. If you are injured at work, you can receive medical services for your mental injury. You are entitled to receive provisional payments. This decision will usually be made within 14 business days of providing your claim to your employer.
 - If you are entitled to the reasonable cost of treatment for your claim, mental injury can be covered by your WorkCover insurance. We will continue to cover these costs in accordance with Victorian workers' compensation legislation. If your claim is rejected, we will continue to cover these costs for up to 13 weeks.
- Benefits and support**
 - If your claim is accepted, you may be entitled to:
 - reasonable costs for medical and services
 - weekly payments if you lose income or require time off work
 - cost for damage to your clothes
 - cost for damage to your vehicle
 - cost for damage to your home
 - cost for damage to your property
 - If your mental injury claims are related, your entitlement to the provisional payment of reasonable medical and service treatment costs will continue for a maximum of 13 weeks.
 - If you have an incapacity for work your employer must:
 - report to Return to Work Centres
 - provide information about return to work available and plan the return to work
 - provide suitable part-time employment
 - consult with you your treating health practitioner and occupational rehabilitation provider
 - You have a right to be represented, assisted and supported in the return to work process.
- Returning to work**
 - WorkSafe aims to assist with all types of workplace injury and illness and help you return to work as soon as possible. You don't have to be 100 per cent recovered to go back to work.
 - Please contact your claim officer for further help. Talk to your doctor and your employer about how they can help you get back.
 - To find out more about your rights and obligations as an injured worker, visit www.worksafe.vic.gov.au or call WorkSafe's helpline on 1800 020 000 or 03 9492 9199.
 - For translation information and resources visit www.worksafe.vic.gov.au/other-language or call 131 450 to speak to WorkSafe with an interpreter.

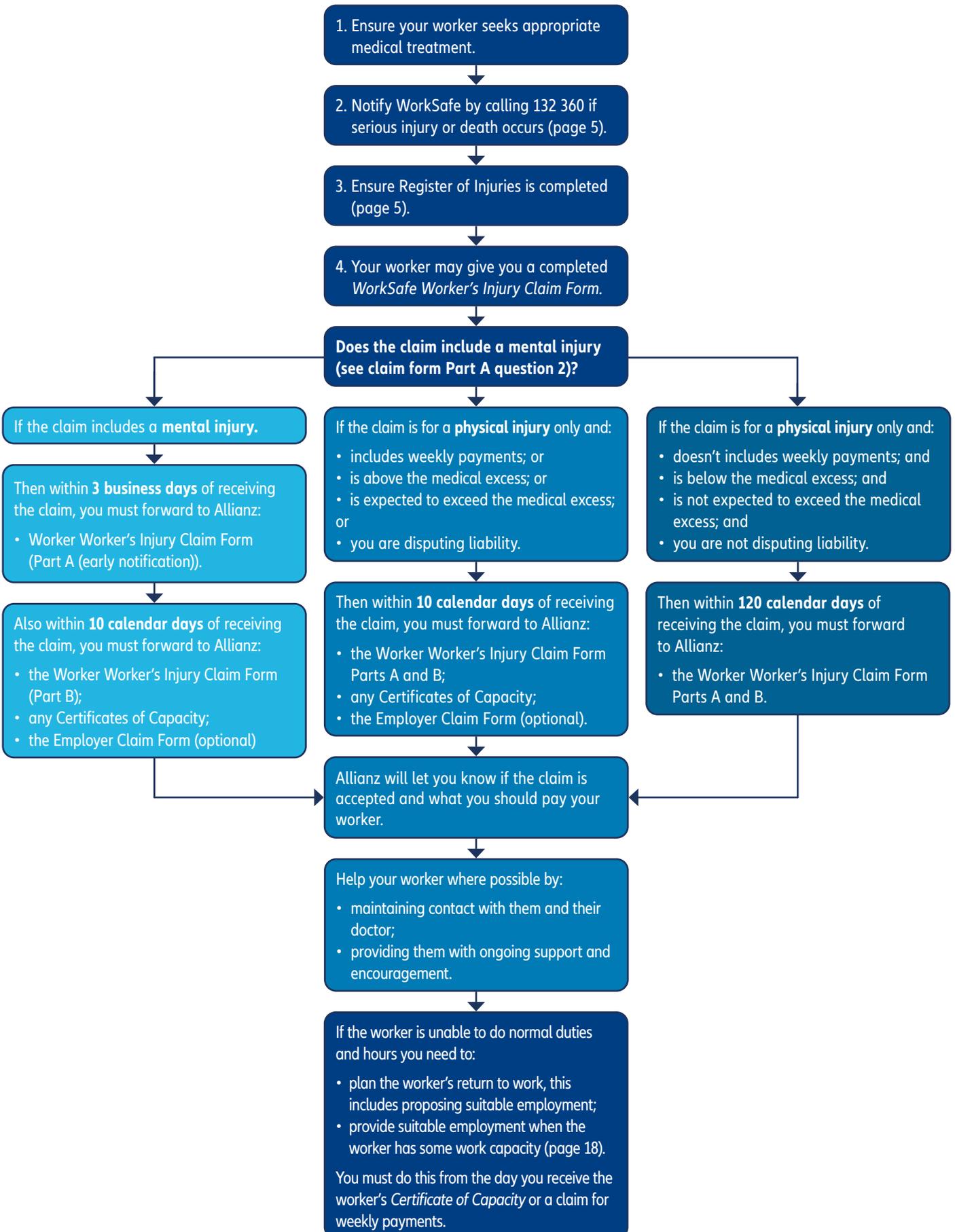
Your employer contact

Name: _____
 Phone: _____

Allianz | **WorkSafe**

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](https://www.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 [worksafe.vic.gov.au/resources/suitable-employment-injured-workers-step-step-guide-assessing-suitable-employment](https://www.worksafe.vic.gov.au/resources/suitable-employment-injured-workers-step-step-guide-assessing-suitable-employment)

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: worksafe.vic.gov.au

WorkSafe Mobile and Tablet Application

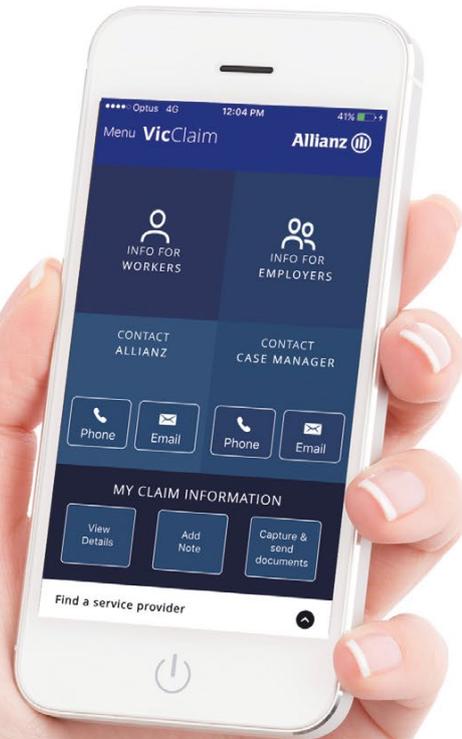
To support injured workers and employers to learn about workers compensation, WorkSafe have developed a simple, easy to use mobile and tablet app. The app is designed to simplify the legislative requirements and outline important steps in the claims process along the way.

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/

VicClaim app: Your guide to the workers' compensation process



Search for VicClaim in the App Store or Google Play today



You Tube

Find out more and watch a video of the app on YouTube. Search for "An introduction to the Victorian Injury and Claim Support app".



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: _____

Date: _____

Dear Dr <Doctor's Last Name>

Re: Claim number: _____

Injured worker: _____

<Employer Name> is committed to supporting <worker's first name> recovery and return to safe and sustainable employment by providing appropriate, meaningful and productive work that is consistent with medical constraints.

<Worker's first name> has signed an authority on the claim form enabling you to discuss the work related medical condition with me.

As part of this commitment we have developed RTW Arrangements for <worker's first name> I would be grateful if you would review the attached proposed RTW Arrangements in conjunction with the *WorkSafe Certificate of Capacity*. This will help us find the most appropriate duties for <worker's first name>.

You can provide me with your opinion on the proposed RTW Arrangements by giving me a call, returning an endorsed copy of the proposed RTW Arrangements, or completing the section at the bottom of this letter and returning this letter to me.

Please do not hesitate to contact me if you have any queries, or would like to visit our workplace and view the duties we have available.

Yours Sincerely,

<RTW Coordinator Name>

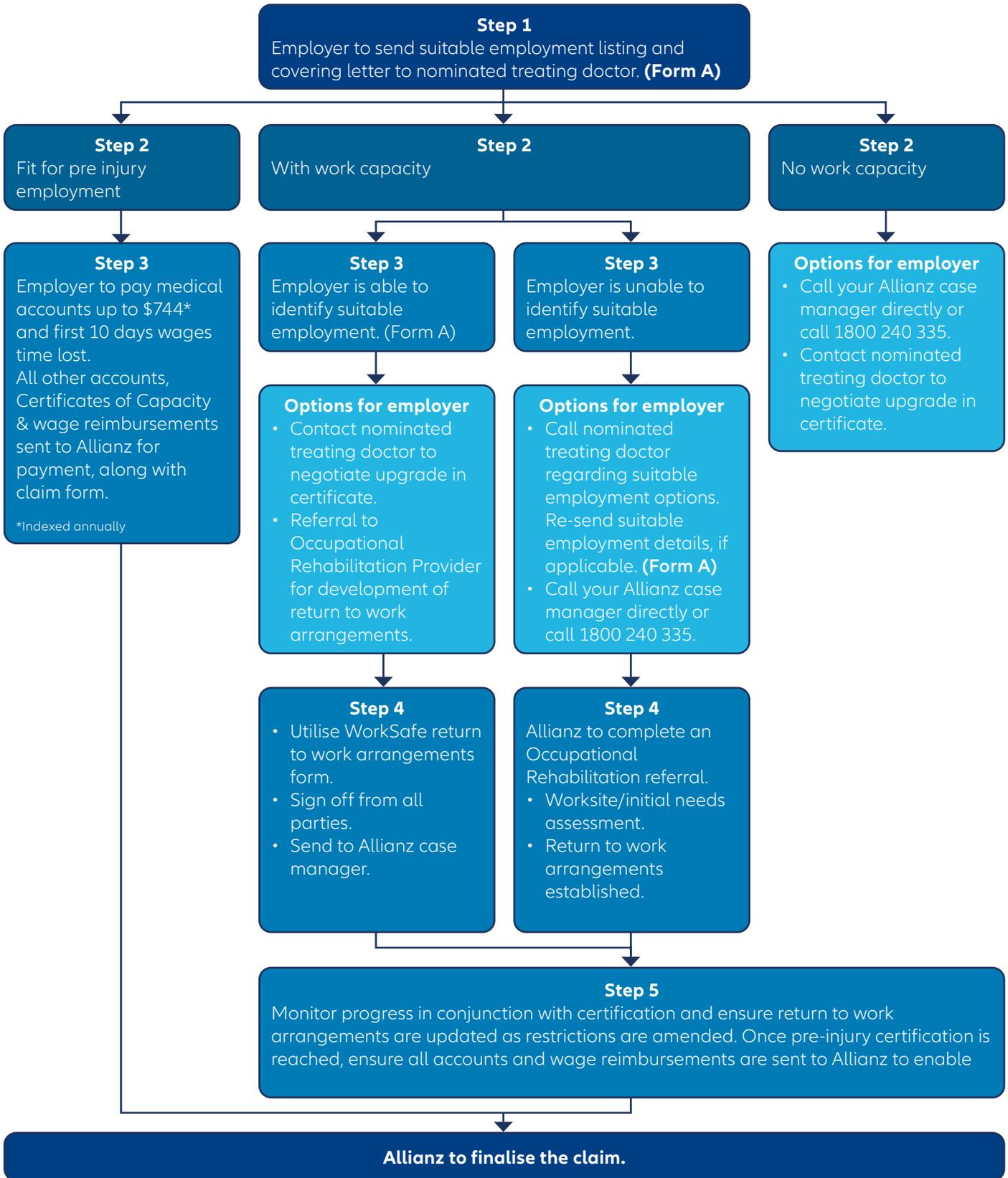
RTW Coordinator

Tick the most appropriate response(s) and return this letter via fax to me on <RTW Coordinator's Fax No.> or email <RTW Coordinator's email address>

<input type="checkbox"/> I have reviewed and endorsed the RTW Arrangements.	<input type="checkbox"/> I would prefer to discuss the RTW Arrangements with my patient at their next consultation prior to endorsing it.
<input type="checkbox"/> I have reviewed the RTW Arrangements and would endorse it with the following modifications:	<input type="checkbox"/> I am available to discuss the RTW Arrangements over the telephone. Please call the clinic to arrange a suitable time.
	<input type="checkbox"/> 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.
	<input type="checkbox"/> I would prefer to discuss the RTW Arrangements with the Allianz case manager.

Signed:		Date:	
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Appendix A: Return to Work Summary

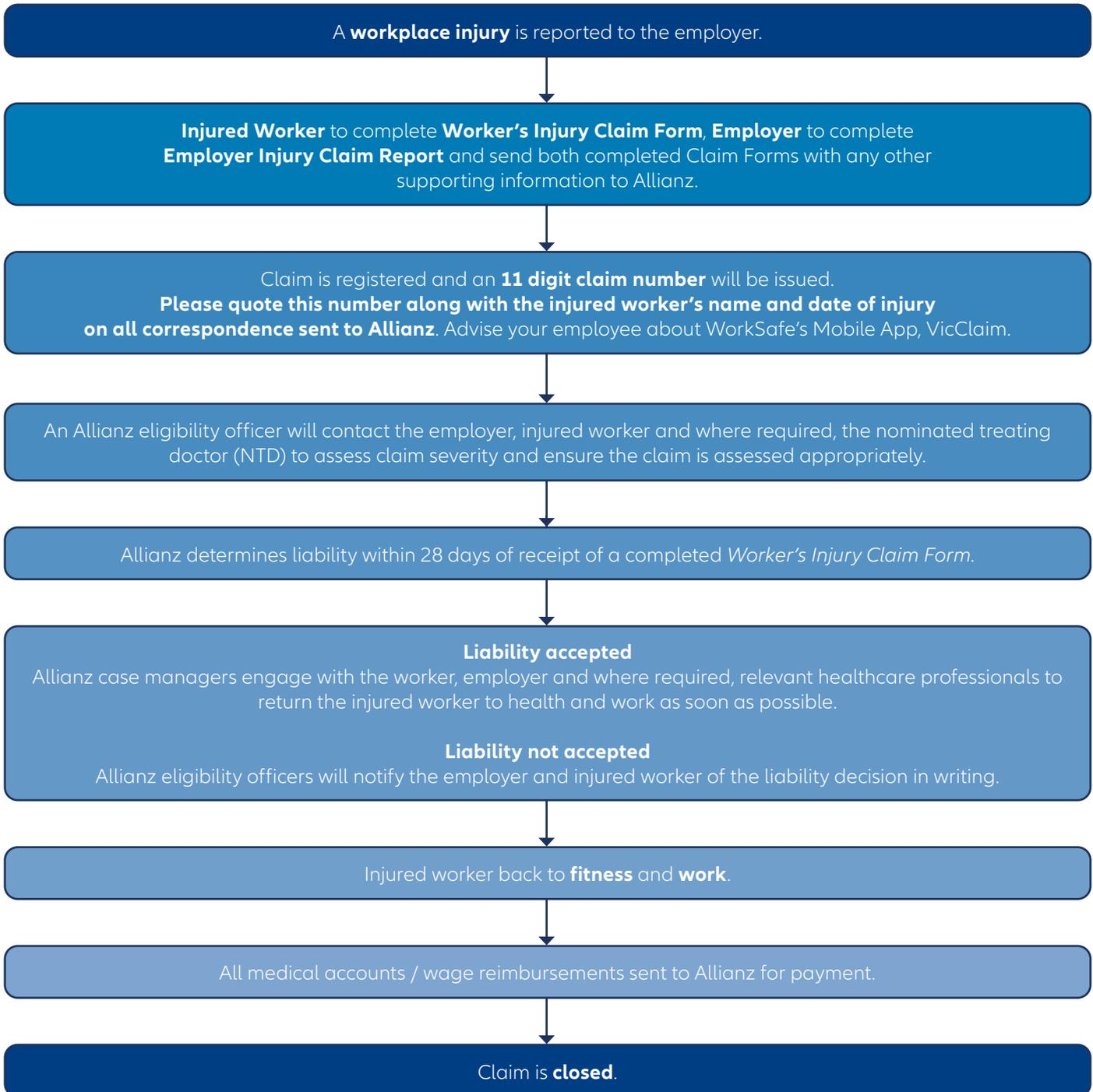


Send all medical and related accounts via email to contact@allianz.com.au and all claims for wage reimbursements and *Certificates of Capacity* via email to wcadminteam@allianz.com.au
Please include the 11 digit claim number on all correspondence.

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 contact@allianz.com.au and all 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.

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

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;
- a worker who has capacity for work has applied to Allianz for continuation of weekly payments and the worker is working 15 hours or more per week and earning at least \$220* per week and has been assessed as indefinitely incapable of undertaking further employment to increase their earnings.

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

Workers with some capacity to work who are not working 15 hours or more and earning at least \$220* per week will no longer receive weekly payments.

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

https://www1.worksafe.vic.gov.au/vwa/claimsmanual/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 \$2570 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: allianz.com.au/business/workers-compensation/vic/forms-and-resources/

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.

The form is titled "ELECTRONIC FUNDS TRANSFER APPLICATION FORM - EMPLOYERS". It is divided into several sections:

- CONTACT DETAILS:** Fields for Company Number, Company Name, Contact Name, Contact Telephone, Contact Email Address, Company/Workshop Address, Postal Address, Phone Number, Fax Number, and Street Address.
- BANK ACCOUNT DETAILS:** Fields for Name of Bank or Financial Institution, Address of Bank or Financial Institution, Name of Account (the name normally the account is held in), and Bank/Fin. Institution No. (BSB or Financial Institution Number).
- COLLECTION OF INFORMATION:** A section with a warning that the form is used for processing claims and that the applicant warrants the information is correct. It includes a checkbox for "Joint Account" and "Trust Account".
- CONTACT DETAILS FOR WORKSAFE AGENTS:** A section for the employer to provide contact details for WorkSafe agents, including Name of Applicant, Date of Application, and a checkbox for "By selecting to receive payments via EFT you also agree to receive remittance statements via electronic transfer".

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 q Specify the nature of injury q 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?

Select whether it is a work or transport related injury.

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.

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.

If the capacity assessment is left blank, it is assumed the worker has no restrictions.

CERTIFICATE OF CAPACITY

• A valid Certificate of Capacity must be provided if you are claiming compensation for loss of income because of a transport accident or work-related injury or illness.
 • The certifier will use this Certificate of Capacity to communicate with your employer and your case manager about your work capacity (refer to the TAC or Victorian WorkCover Authority (VWA) website for who can certify). **Note:** The first medical certificate for a work-related injury/condition VWA claim must be issued by a medical practitioner.
 • Certifiers - Please type or use block letters and **ensure that all relevant sections are complete.** Incomplete forms may be returned.

TRANSPORT ACCIDENT COMMISSION
Victorian WorkCover Authority

This certificate has been issued in relation to a:

Transport accident related injury (TAC Claim)
 Work related injury/condition (VWA claim)

This certificate has been issued to confirm attendance only *Complete sections 1, 2, 5 & 6 only*

1. Worker Details

Worker First Name	Claim Number (if known)
Worker Last Name	Date of Injury (if Claim number not known)
Worker Address	Date of Birth
Postcode	

2. Diagnosis

I examined you on *If this certificate refers to a period prior to the date of examination, please provide details in Additional Comments (Section 3) below*

My Clinical Diagnosis/es based on my examination of you and other available information is:

3. Capacity Assessment Note: If capacity is affected further details MUST be provided in this section - if fields are blank this indicates limitations are not applicable. • Continue to Section 4 if capacity is unaffected

Your work capacity is affected by your injury/condition as follows:

Physical Function	CAN	WITH MODIFICATIONS	CANNOT	Physical Function - Additional Comments eg. limits on durations, weight-handling capacity, repetitive or sustained postures, movements or forces:
Sit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Stand/Walk	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Bend	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Squat	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Kneel	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Reach above shoulder	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Use injured arm/hand	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Lift	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Neck movement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Mental Health Function	NOT AFFECTED	AFFECTED	Mental Health Function - Additional Comments eg. effects of mental health symptoms, cognitive function:
Attention/Concentration	<input type="checkbox"/>	<input type="checkbox"/>	
Memory (short and/or long term)	<input type="checkbox"/>	<input type="checkbox"/>	
Judgement (ability to make decisions)	<input type="checkbox"/>	<input type="checkbox"/>	

Other Functional Considerations - not listed above

Other Functional Considerations - Additional Comments eg. effects of medication:

Work Environment Considerations eg. physical (temperature, noise, space, light) or mental health considerations that affect work capacity

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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 issued for 14 days or less. Continuing certificates can be issued by medical practitioners, physiotherapists, chiropractors, or osteopaths and should not exceed 28 days unless special reasons exist and Allianz accepts those special reasons. The treatment plan must be completed and should also include whether a referral has been made for other treatments/services.

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

4. Certification Note: Certificate durations for a work-related injury/condition (VWA claim), unless special reasons apply are up to: • 14 days for the first certificate (must be issued by a medical practitioner), • 28 days for a subsequent certificate.

Taking into account the effects of your injury/condition, as outlined 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 / / to / /

Estimated timeframe to return to work days or weeks

An estimated timeframe will assist with planning for a return to safe work

5. Treatment Plan

Your treatment plan including injury management, strategies to increase capacity for work, address return to work barriers and/or prevent recurrence/aggravation of injury:

6. Certifier Declaration

I certify that I have clinically examined this patient. The information and medical opinions I have provided in this certificate are, to the best of my knowledge, true and correct.

Provider name, address and phone no. (or practice stamp) Signature of Certifier

Postcode

Telephone ()

Provider number or hospital name

Date issued

/ /

7. Worker Declaration - WORKER TO COMPLETE

Further Information

Returning to work

If you have a work capacity for suitable employment your employer and case 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 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.

Privacy

The TAC and VWA (VWA Agents and Self-Insurers) will handle your personal and health information in accordance with their privacy policies and legislation. You can access privacy policy information at the TAC and VWA websites.

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 \$220*** 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*).

* Maximum rate is twice the State average weekly earnings

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

*** Indexed annually

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 ($0.95 \times \$576.92$)	\$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	$\$230.81 + \$288.40 =$ \$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

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 seek reimbursement 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 accompanied by the Request for Reimbursement Form are to be sent via email to wcadminteam@allianz.com.au

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

Allianz Australia Workers' Compensation (Victoria) Limited

REQUEST FOR REIMBURSEMENT FORM

Please ensure that a valid Certificate of Capacity has been attached or has been received by Allianz for the periods claimed below.

To calculate Current Weekly Earnings (CWEs), multiply the number of hours **actually** worked by the worker's **ordinary hourly rate**. (For example, if a worker earns \$10 per hour and worked 15 hours in a week, then their CWEs are \$150 per week.)

1) EMPLOYER DETAILS

EMPLOYER'S NAME: _____

2) WORKER DETAILS

WORKER'S NAME: _____

CLAIM NUMBER: _____

3) ADVISORY OF WEEKLY EARNINGS

To assist you with completing this form, Allianz has developed a calculator that determines the compensation payment amounts based on the number of hours the worker has worked during the week.

To start using the calculator, please click the appropriate button below:

Has a 13 week reduction occurred in relation to this claim?
 i.e. Have you received a letter from Allianz advising that the worker's payments have reduced from 95% to 80% of their Pre-Injury Average Weekly Earnings?

Yes No

Current Weekly Earning Details

Compensation Rate	Period Start	Period End	Number of Hours Worked	Applicable Hourly Rate	Current Weekly Earnings	Compensation Amount	Total Payable to Worker

4) EMPLOYER DECLARATION

I confirm that the information provided in this request form is correct, accurate and complete.

I hold State Victoria and/or Allianz over which my payroll records to ensure that I have paid the worker the correct amount for the period claimed.

PLEASE CIRCLE CORRECTION:
 I CONFIRM THAT COMPENSATION PAYMENTS ARE / ARE NOT TO BE MADE TO US.

File No. _____ Date _____

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 current as at February 2022.

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

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