

## WORKCOVER – What you need to know

When it comes to WorkCover, we acknowledge that there is a lot to know. This information pack serves as a reference guide to help you understand the WorkCover process. We recommend that you read this fact sheet in conjunction with the *What to do if a worker is injured – A guide for employers* booklet and the additional information provided in this pack.

### WHO AT GALLAGHER BASSETT WILL HELP MANAGE YOUR WORKCOVER CLAIM(S)?

At Gallagher Bassett, we are dedicated to ensuring that you are provided with effective claims management achieving optimum results each and every time.

Your case manager is responsible for the day to day management of your WorkCover claim(s). Depending on the status of the WorkCover claim, it may be managed by a case manager in either of the following segments:

- Claims Processing (CP): No time loss/ Medical expenses only OR Full time return to work
- Multidisciplinary Management (MDM): Time Loss claims (0-52 weeks of compensation)
- Long term Management (LTM): Time Loss claims (52+ weeks of compensation)

Supporting your case manager(s) in managing your claim(s) is:

- A technical manager who ensures that any decision made on a claim is technically and legally correct.
- An injury management advisor (IMA) who assists with treatment and return to work strategies.

### YOUR LIABILITY

Once a WorkCover claim is accepted, you are liable for the initial 10 days lost in wages and for \$592\* in medical and like services. You will only be exempt from paying this liability amount if you have elected the excess buy out option.

Enclosed you will find an *Advice of Payments* form. We request that you complete this form once you have met your medical liability of \$592\*. Please attach the 'original' copies of all accounts indicating whether they are paid, part paid or unpaid. To ensure that you are not out of pocket for paying medical expenses, we recommend that you pay only the maximum amount of \$592\*. We also request that you keep a copy of all correspondence forwarded to our office for your own record.

\*\$592 effective 01/07/10 – amount is indexed annually

### WEEKLY PAYMENTS

If your injured worker is having time off work and claiming for weekly payments, he/she must provide you with a valid WorkCover certificate of capacity. An employer is obliged to make payments to an injured worker upon receipt of a valid WorkCover Certificate of capacity. Each certificate must be submitted to Gallagher Bassett so that reimbursement of lost wages can be made to your organisation.

If the worker is submitting ongoing certificates of capacity, it is important that the patient declaration on the reverse side of the certificates is completed in full. This validates the certificate and ensures that there is no delay in your reimbursements of lost wages.

Reimbursement of compensation is generally processed by way of cheque; however, an EFT option, allowing all payments to be directly deposited into your nominated bank or financial

institution account is available. If you prefer to take out the EFT option, please complete the enclosed direct entry application form and return it to our office.

### PRE INJURY AVERAGE WEEKLY EARNINGS (PIAWE)

A worker's weekly payment entitlement is based on pre injury average weekly earnings (PIAWE). PIAWE is calculated based on the worker's average weekly earnings for the 12 months prior to the date of injury OR less if employed continuously by the same employer for that period. PIAWE is calculated at the worker's ordinary time rate of pay (averaged) for the worker's normal hours of work per week.

A worker may also be entitled to overtime and/or shift allowance for the initial 52 weeks of weekly payments, provided they were entitled to this prior to the injury and would have continued had the injury not occurred.

Upon receipt of a new claim, Gallagher Bassett may request the worker's payroll records (12 months or period of employment if < 12 months) so that the PIAWE can be accurately calculated. Your case manager will advise you of the worker's compensation rate once it has been calculated.

A worker's compensation rate will vary depending on the amount of time a worker has been off work or performing less than pre injury hours. We recommend that you refer to *What to do if a worker is injured – A guide for employers* booklet for a comprehensive explanation of compensation rates. Also enclosed in this pack are examples of how to calculate compensation benefits.

### RETURN TO WORK

Gallagher Bassett is dedicated to working with you to ensure that your injured worker(s) achieve a safe and sustainable return to work.

You are legally required to plan for your injured workers return to work. This obligation starts when an injured worker provides you with a medical certificate or claim for weekly payments, whichever is the earlier. If the worker has some capacity for work you must provide suitable employment consistent with the workers capacity. You must provide suitable or pre-injury employment for the duration of the Employment Obligation Period, which is a total of 52 weeks in which the worker has an incapacity for work due to their work-related injury or illness.

To assist you through this process, we have enclosed a *Return to work coordination – The basics you need to know*, *Suitable Employment for Injured workers – A Step By Step Guide* and *Return to Work Arrangements* template. You can also refer to *What to do if your worker is injured – A guide for employers* booklet for a step by step guide.

### FEEDBACK

At Gallagher Bassett, we value feedback that will assist us in improving our service to our customers. If you are not satisfied with the service you have received from Gallagher Bassett, we welcome your feedback. Our internal complaints handling process will ensure that your feedback is acknowledged and addressed promptly and fairly.

To provide your feedback, you may contact our Customer Feedback Coordinator on 1800 446 062 or send an email to [customerfeedback\\_vic@gbtpa.com.au](mailto:customerfeedback_vic@gbtpa.com.au)

### INFORMATION

Gallagher Bassett is committed to providing you with useful and relevant information that will assist you in managing your workplace safety and rehabilitation. A monthly email publication - *GB Update - Keeping you Informed* is sent to all employers registered and ensures you are kept up to date with all legislative, local and industry issues. To register your email address and regularly receive this publication, please email your interest to [andrea.mcdonald@gbtpa.com.au](mailto:andrea.mcdonald@gbtpa.com.au).