

Catholic Church Endowment Society Responsibilities

- Prompt claims management;
- Ensuring all employees are informed about workers' compensation in their preferred language and are provided with interpreting services if required;
- Assessing recovery, return to work (RTW) and rehabilitation needs as soon as possible;
- Supporting your recovery, RTW and rehabilitation after a work injury.

Worker's Responsibilities

- Notify your employer as soon as possible if you have suffered an injury in the course of your employment;
- Give your employer any paid accounts for reimbursement or invoices for expenses incurred;
- Actively participate in activities designed to support your recovery and return to work;
- Participate and cooperate in developing a recovery and return to work plan;
- Work towards defined goals in your return to work plan;
- Provide current medical certificates that address your capacity for work and other relevant information;
- Return to suitable employment when able to do so.
- Ensure you do not provide any false or misleading information about your claim. This is an offense.

Worker's Rights

- To be paid income support, if off work, once an interim payment has been received or a claim for compensation is determined as a claim acceptance for income support;
- Once a payment has been determined as a reasonable cost; to have reasonable and necessary medical and other expenses paid promptly;
- To have a current copy of, and be meaningfully involved in all decisions regarding your Recovery and Return to Work;
- To raise any dissatisfaction with your allocated rehabilitation consultant with your Claims Consultant;
- To see any doctor or specialist for treatment as only your treating doctor (ie your own doctor) can treat you. However, you may be required to go to see the company doctor (but not for treatment);
- To be provided with copies of all medical reports concerning your claim within seven (7) business days of your Claims Consultant receiving them;
- To have a representative or a support person present at any meeting or hearing about your claim, such as a family member, solicitor, union rep or advocate. Your written authority is required;
- To have any personal information kept confidential unless it pertains to the injury, in which case it may be shared with those involved in the admin and management of your claim;
- To have an interpreter at meetings and appointments if required.

What to do if you are injured at work

To make a claim

An injured worker can make a claim by completing a claim form and providing the information to their manager or supervisor, together with a Work Capacity Certificate supporting the claim completed by the worker's treating doctor.

Who can complete this form?

- An injured worker
- An employer
- A representative, such as a treating doctor, first aid officer or a relative or friend of the injured worker

Where income support is required, an Interim Payments form must be signed by the worker, to allow CCES to authorise payments on your claim. However, if your claim is rejected on determination, you will be required to pay back any money that has been paid under Interim Payments. For payments to commence, the mandatory information marked in bold and shaded on the Claim form together with a Work Capacity Certificate (WCC) must be received by CCES Inc.

Work Capacity Certificate (WCC)

If you lose time from work or intend to claim expenses, you must provide a WCC when submitting your claim form. The certificate must be completed by your doctor or a relevant medical expert. A certificate can also be completed by a nurse practitioner in an emergency department of a public hospital. Emailed or faxed certificates from your treating medical expert are also accepted. Any medical accounts and WCCs must be given to your supervisor/manager as soon as possible. Please keep a copy of the WCC for your own records.

Deciding your claim

Catholic Church Endowment Society Inc. is required to decide to accept or reject your claim as soon as possible. Any decision must be given to you in writing. Where the decision is to reject the claim, CCES must give you reasons and advise you of your rights to have the decision reviewed.

If your claim is accepted, CCES will authorise your employer to pay Average Weekly Earnings (AWE) during your time off work. If you do not agree that the amount of AWE is correct, contact your Claims Consultant in the first instance and discuss your situation, or you can apply to the SA Employment Tribunal to review the AWE amount set on the claim.

CCES can pay any reasonable and necessary medical, travel, chemist or similar expenses on accepted claims. Please submit all accounts and reimbursements (with your claim number attached) to your Claims Consultant as soon as possible.

Likewise, you can request these processes if your workers' compensation claim or any claim for reimbursement is rejected.

Reduction and cessation of weekly payments

Should your injury result in incapacity for work or a partial incapacity for work for more than 52 weeks from the first date of incapacity, then a step down to 80% of your Average Weekly Earnings (AWE) applies. CCES must advise you in writing at least 14 days before the reduction comes into effect. If you feel the decision is incorrect, you may apply to the SA Employment Tribunal (SAET) for a review of the decision. We also encourage you to contact your Claims Consultant to discuss this and/or to request an application of the Internal Dispute Resolution Process.

CCES is required to cease your income support 104 weeks after your first day of incapacity. This decision is not reviewable.

Seriously Injured Workers

If you are seriously injured and have been assessed as having greater than a 35% whole person impairment, you are entitled to income support until the age of retirement (Commonwealth) and other benefits. Please ask for further information from your Claims Consultant if you think you are seriously injured.

Recovery, Return to Work and Rehabilitation

Assistance is available for those employees with a work injury who may have difficulty remaining at work or returning to normal work. When appropriate, a Rehabilitation Specialist or Rehabilitation Consultant will be allocated to your claim to assist you with your recovery, RTW and rehabilitation.

If you believe you require assistance to return to work, please contact your Claims Consultant to discuss.

If you return to your workplace following an injury, everyone needs to understand that you:

- may not be able to do some parts of the job;
- probably need support and assistance;
- need to be treated as and feel like part of the team and that you might not want to discuss your medical condition or treatment.

Medical Expenses

Most types of standard medical expenses are covered under an accepted workers' compensation claim provided that they are necessary, reasonable and reasonably incurred as a result of your current disability.

The following treatment providers are medical experts and can provide services for you in relation to your work injury:

- Legally qualified medical practitioners
- Occupational therapists
- Speech Pathologists

- Psychologists
- Dentists
- Physiotherapists
- Opticians
- Chiropractors

Other expenses that are covered include travel, therapeutic aids, tests, hospitalisation and medications. Wherever possible, it is best to send accounts to CCES for direct payment to treatment providers. Please ensure each account has your name and claim number attached.

Apart from above, CCES may accept the following expenses in particular circumstances such as for hydrotherapy and gym programs. For CCES to consider any of the treatments on the above list or otherwise, the following must occur prior to starting a course of treatment.

- The treatment is recommended by the treating practitioner in writing; and
- Where a program is accepted as a reasonable and necessary medical cost by CCES and approved as part of a documented Recovery and RTW Plan. Specific measurable goals are established by the treating medical expert which will include time frames and regular review to ensure positive outcomes are achieved.

Not all costs will be considered necessary and reasonable.

Acupuncture

Treatment/charges will only be met where such treatment is administered by a registered medical expert as defined in the Act.

Maintenance Programs

It should be noted that CCES will not authorise any maintenance programs or treatment. Once you have reached your maximum medical recovery, the responsibility of maintaining your fitness for work returns to you.

Permanent Impairment / Lump Sum Payments

If you are permanently impaired because of your work injury, you may be entitled to claim a lump sum for whole person impairment once your injury has stabilised. If you feel you have a permanent impairment due to your work injury, we have written a fact sheet that may help explain the process. Ask your Claims consultant for a copy of the fact sheet for lump sums.

The payment of a whole person impairment lump sum in no way affects any other entitlement. CCES must advise you in writing of the amount and how it is calculated. You can apply to the Registrar of the SA Employment Tribunal for a review if you disagree with the amount. If you wish an assessment to be made for whole person impairment, please apply to your Claims Consultant in writing.

How to provide Feedback or Make a Complaint

If you are unhappy with any decision or process or are dissatisfied with the way services are delivered, or the way your claim is managed, you can make a complaint or have your matter reviewed for Internal Dispute Resolution.

If you have feedback in relation to our claims service, you can email feedback@lawsonrisk.com.au doing so please provide details of your claim number, name, contact details, feedback, and information about how you would like your feedback resolved should it be a complaint.

Have more questions?

CCES contact details are:

E: CCESadmin@lawsonrisk.com.au

T: 08 8210 2800

F: 08 8210 9680

Feedback: feedback@lawsonrisk.com.au