



Australian  
National  
University

# All about workers' compensation

## A guide for injured employees



Safety and Wellbeing – People and Culture Division

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## Introduction

### Who is this publication for?

This booklet is for the information of employees of the ANU seeking to claim workers' compensation for work-related injury or illness. The Australian National University is a self-insured licensee under the *Safety, Rehabilitation and Compensation Act 1988* (SRC Act) as at 1 July 2018.

### What does the workers' compensation scheme cover?

Where an employee has a claim accepted, the SRC Act provides assistance with:

- rehabilitation to facilitate safe return to work
- payment of reasonable costs of medical treatment
- income support in specific circumstances
- payment for permanent impairment where applicable; and
- death and funeral benefits, and weekly payments for dependants, where applicable.

### More information

Email [workerscomp@anu.edu.au](mailto:workerscomp@anu.edu.au)



### ANU contact details

Email:

[workerscomp@anu.edu.au](mailto:workerscomp@anu.edu.au)

Website:

[Workers' Compensation at ANU](#)

### Where do I send information?

Injury Management Branch,  
Work Environment Group  
10B East Road, Chancelry Building  
Australian National University  
ACTON ACT 2601

## What do you do if you injure yourself at work?

### Report your injury

You should report any accident or injury to your supervisor as soon as possible and in accordance with the University's relevant policy and procedures. Incidents and or hazards should be reported via Figtree – the University's online workplace safety incident and hazard reporting tool.

### Early Intervention Assistance

Funding under the Early Intervention Assistance (EIA) program may be provided to University staff who have a work-related injury. The University provides this funding to:

- Support the injured worker;
- Effectively maintain or return people back to work; and
- Remove any delay in accessing treatment.

EIA is available for treatment expenses ONLY and is separate to pursuing a workers' compensation claim. Employees who access EIA funding can still choose to lodge a workers' compensation claim if they wish.

To enquire about EIA please contact the Injury Management Branch via email at [injurymanagement@anu.edu.au](mailto:injurymanagement@anu.edu.au)

## How to make a claim for workers' compensation

You can claim compensation if your injury arose out of or in the course of employment. This may include while:

- you were at work (or temporarily absent from work during an ordinary recess); or
- while temporarily absent from work undertaking an activity associated with your employment, or at the direction or request of ANU (including travelling for the purpose of employment).

You can claim compensation for an illness if the illness was contributed to, to a significant degree, by your employment.

## What is not covered?

The SRC Act does not cover:

- injury or illness suffered as a result of reasonable administrative action taken in a reasonable manner by your employer. Reasonable administrative action includes (but is not limited to);
  - a reasonable appraisal of performance
  - a reasonable counselling action (whether formal or informal)
  - a reasonable suspension action
  - a reasonable disciplinary action
  - anything reasonable done in connection with failure to obtain a promotion, reclassification, transfer or

benefit, or to retain a benefit in connection with work

The SRC Act also does not cover;

- an injury that is self-inflicted
- an injury that is caused by serious and wilful misconduct (except where the injury results in death or serious and permanent impairment)
- travelling between home and usual place of work

(Note: a person who is under the influence of alcohol or a drug, other than a prescribed drug shall be taken to be guilty of serious and wilful misconduct).

### Checklist for making a claim

1. See your medical practitioner
2. Obtain a medical certificate, stating the diagnosis and cause of your injury/illness
3. Download a copy of the workers' compensation claim form available from the ANU website – [Workers' Compensation at ANU](#)
4. Complete this form and attach all medical certificates and supporting documentation
5. Lodge the form by:  
Email:  
[injurymanagement@anu.edu.au](mailto:injurymanagement@anu.edu.au)  
or  
Mail:  
Injury Management Branch  
10B East Road, Lower Ground  
Chancelry Building  
Australian National University  
ACTION ACT 2601

### Returning to work

If you have been unable to stay at work because of your work-related injury or illness, you should start planning your return-to-work as soon as possible. Your employer will allocate someone to help you with this (known as a Rehabilitation Case Manager - RCM).

Your RCM will work with you to plan your return to work. A Workplace Rehabilitation Provider (WRP) and your treating medical practitioner may also be involved.

If you need help to complete the workers' compensation claim form you can contact [injurymanagement@anu.edu.au](mailto:injurymanagement@anu.edu.au).

### Who does what?

#### Rehabilitation Case Management

The SRC Act provides a formal rehabilitation role to your employer, through its RCM - the person in your organisation who is assigned to assist you to safely return to work.

If you have been, or are likely to be, away from work for more than ten days, the RCM may arrange an assessment of your capacity to undertake a rehabilitation program and then may arrange for a rehabilitation program to be developed. This may involve the assistance of a WRP.

Your RCM will work with you, your treating doctor, your supervisor and your WRP to assist you to return to work.

## Workplace Rehabilitation

WRP's are health professionals who may specialise in occupational therapy, rehabilitation counselling, psychology, physiotherapy and/or social work. They will be familiar with the University's return to work model and are subject to standards imposed by ANU to provide a high quality service.

A WRP may be engaged to conduct a rehabilitation assessment. They may also be engaged to develop a rehabilitation program for you and to provide expert services to assist you to return to work.

Your WRP will consult closely with your treating doctor to assist you to return to work quickly and safely.

## Claims Manager

The Claims Manager's role is to determine whether liability exists for your claim, and to determine what benefits you may be entitled to under the SRC Act.

## Medical providers

There may be several medical providers assisting you with your recovery.

Under the SRC Act, one group of providers are known as legally qualified medical practitioners (LQMPs). This group includes general practitioners, specialists (such as orthopaedic surgeons, neurologists and psychiatrists) and dentists. LQMPs provide and/or refer you to treatment. They can also assess your capability to return to work, provide advice on alternative duties or workplace modifications and certify you fit or unfit for work.

Another group of medical providers are commonly referred to as allied health providers. These include treaters such as physiotherapists, chiropractors, osteopaths, psychologists and occupational therapists. These providers are able to provide treatment, but are unable to certify you fit or unfit for work.

## What help can you get?

### How do I request rehabilitation?



Following notification of your work-related injury or illness, you should discuss with your RCM your rehabilitation needs to ensure you are able to return to work quickly, and to continue working while you recover from your injury/illness.

### How do I obtain medical treatment

You should discuss your medical treatment needs with your medical provider(s) to establish a treatment plan. Such a plan sets out the type of treatment you need, how often and for how long.

Provide your treatment plan, medical certificates, and copies of any referrals to your CSO.

Your CSO will then be able to advise you what is payable under the SRC Act.



If you are required to have surgery, you should seek your CSOs approval before admission to hospital for any non-urgent treatment.

### How do I claim reimbursement for my medical expenses?



If you have an accepted claim, you or your medical provider can send invoices/receipts directly to your CSO via email at [workerscomp@anu.edu.au](mailto:workerscomp@anu.edu.au). The University will usually make payments within 14 days of receiving the invoice/receipt. You will receive a written notice from your CSO if ANU will not meet the costs of the medical treatment claimed. You will have to pay for any medical treatment you receive that your CSO decides is not payable under the SRC Act.

If the cost of the treatment is high, or the type of treatment is unusual, you should get written approval from your CSO before undertaking the treatment.

To obtain prior approval, you will need to have your doctor or specialist provide information outlining the:

- treatment needed
- frequency of treatment
- relationship of the treatment to your work-related injury or illness

Your CSO will advise you of their decision within 7 days. Where further information is required, your CSO will write to you or your doctor to request this information.

### Checklist for claiming medical treatment

1. Discuss treatment options with your medical provider
2. Get written treatment plan from your medical provider
3. Send treatment plan to your CSO
4. Get written approval from your CSO for reimbursement of recommended treatment
5. Send invoices or receipts to [workerscomp@anu.edu.au](mailto:workerscomp@anu.edu.au) for payment.

### How much will I be reimbursed for medical treatment?

In deciding the amount that is reasonable to pay, the University will have regard to fee schedules set by various professional associations, such as the Australian Medical Association (AMA). You should ask your medical provider whether they charge more than the AMA amount.

### Travel to attend medical treatment

The University may reimburse costs related to travel to attend medical treatment in the following cases:

- the injury/illness reasonably requires use of an ambulance or public transport, including a taxi; or
- a private motor vehicle is used for travel to attend medical treatment and the distance travelled for any

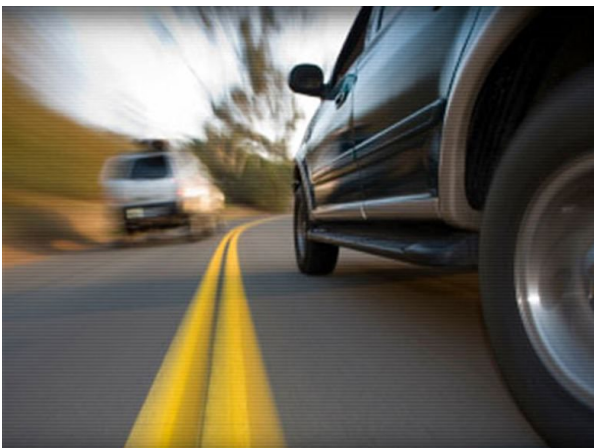
one-off treatment session is more than 50 kilometres round-trip.

ANU will not reimburse the cost of travel in a private vehicle to treatment that is less than a 50 kilometre round-trip. ANU will not normally pay for travel if the type of treatment is available from another medical provider who practises within the 50 kilometre limit.

If public transport is used to attend medical treatment, ANU may reimburse the reasonable costs of the transport, provided the use of public transport was necessary due to the nature of the injury. Receipts will need to be provided for all expenses claimed.

If a private motor vehicle is used, ANU will pay a specific rate per kilometre travelled. This rate is updated as appropriate.

### **How do I claim for travel to medical treatment?**



Along with your receipts, you must give your CSO a medical certificate supporting the need to use public transport and evidence of attendance at the treatment.

## **Supporting you at home**



A serious work-related injury or illness may make it difficult to undertake your usual domestic duties. ANU may reimburse certain costs associated with household duties. The amount of reimbursement by ANU is limited by the SRC Act.

### **Household services**

Household services are services of domestic nature needed for the proper running and maintenance of a household.

Household services may include cooking, cleaning, laundry and gardening services.

ANU would not normally pay for services where it is reasonable to expect other members of your family or household to assist, even if these family members did not normally undertake those tasks prior to your work-related injury or illness.

### **How do I claim for household services?**

ANU provides a form for you and your medical provider to complete. You can obtain this form on the University's website at [Workers' Compensation at ANU](#).

In some cases your CSO may ask an occupational therapist to carry out an assessment in your home.

ANU will not pay for general maintenance such as:

- painting and decorating
- washing, servicing, repairing or maintaining family vehicles
- repairing fences, doors and windows
- plumbing
- electrical repairs.

### Checklist for claiming household services

1. Download the form from the University's website at [Workers' Compensation at ANU](#).
2. Take the form to your medical provider and discuss your requirements
3. Have your medical provider complete the form
4. Submit the form to your CSO
5. Upon written approval from your CSO, send invoices and receipts to [workscomp@anu.edu.au](mailto:workscomp@anu.edu.au)

### Attendant care

In some circumstances, the University may approve attendant care services. These are services of a personal nature and include things like help with bathing and dressing. Attendant care services must be required as a result of a work-related injury or illness.

Payment for attendant care is subject to a weekly maximum limit. This limit is updated annually.

### How do I claim for attendant care?

A form for you and your medical provider to complete is available on the University's website at [Workers' Compensation at ANU](#).

In some cases ANU may ask an occupational therapist to carry out an assessment in your home.

Your CSO will provide a written decision and if approved, will detail the number of hours and types of help that has been approved.

### Checklist for claiming attendant care services

1. Download the form from the University's website – [Workers' Compensation at ANU](#)
2. Take the form to your medical provider and discuss your needs
3. Have your medical provider complete the form
4. Submit the form to your CSO
5. Upon written approval by your CSO, send invoices or receipts to [workscomp@anu.edu.au](mailto:workscomp@anu.edu.au)

### Alterations, modifications, aids or appliances

The University will consider claims for financial help with essential home, workplace and car modifications. These modifications must be required as a result of your work-related injury or illness.

ANU may approve provision, repair or replacement of an aid or appliance that you reasonably require as a result of your work-related injury or illness.

Aids and appliances generally include items designed for people with a medical impairment. General household items such as mattresses, vacuum cleaners and dishwashers are usually not considered to be aids or appliances under the SRC Act.

For the University to consider payment of alterations, modification, aids or appliances, you must be undertaking, have completed, or been assessed as not capable of, undertaking a rehabilitation program.

### **How do I claim for alterations, modifications, aids and appliances?**

You should first discuss your needs with your medical provider.

As the costs associated with alterations or aids can be high, you should seek the University's approval before making any purchase or seeking any alterations or modifications.

You will need to write to your CSO outlining your needs and include supporting information from your doctor or specialist outlining:

- the alteration, modification, aid or appliance needed
- the relationship to your work-related injury or illness
- the likely duration the item will be required for.

Your CSO will write to you advising of a decision on payment or reimbursement of the costs. Where further information is required, your CSO will write to you or your doctor to request this information.

The University's responsibility in relation to alterations, modifications, aids and appliances is in regard to payment only. You, your builder or supplier are responsible for obtaining any approvals, permits or permissions before undertaking any alterations/modifications or purchases.

### **Checklist for claiming for alterations, modifications, aids and appliances**

1. Download the form from the University's website – [Workers' Compensation at ANU](#)
2. Take the form to your medical provider and discuss your needs
3. Have your medical provider complete the form
4. Submit the form, along with 2 or 3 relevant quotes, to your CSO
5. Obtain any other approvals, permits or permissions needed for the alteration, modification, aid or appliance
6. If approved, purchase the aid, appliance or arrange for the alteration/modification to be undertaken
7. Send invoices or receipts to [workerscomp@anu.edu.au](mailto:workerscomp@anu.edu.au)

### **Income support**

Under the SRC Act you may be entitled to receive income support if you are unable to work as a result of your accepted work-related injury or illness. This is commonly referred to as 'incapacity payments'.

## How are incapacity payments calculated?

The method used to calculate your entitlement is set out in the SRC Act, and depends on a number of factors including:

- your normal weekly earnings (NWE)
- any amount you are able to earn (AE)
- the length of time you are unfit to work.

## What happens if I require long-term compensation leave?

If as a result of your work-related injury or illness you require a period of compensation leave longer than a total of 45 weeks, your compensation is calculated based on the percentage of normal weekly hours you work during each week. These percentages are:

% Normal Weekly Hours Worked	% NWE Limit	Compensation Payable
Not working	75%	75% NWE
25% or less	80%	80% NWE - AE
More than 25% but not more than 50%	85%	85% NWE - AE
More than 50% but not more than 75%	90%	90% NWE – AE
More than 75% but less than 100%	95%	95% NWE – AE

100%	100%	100% NWE - AE
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AE is actual earnings or ability to earn (whichever is greater).

## What happens when I reach pension age?

The SRC Act states that incapacity payments stop when you reach pension age unless:

- You are injured after 1 October 2001 and are aged 63 or over at the date of injury – you are able to access a maximum of 104 weeks incapacity

Reaching pension age will NOT affect other benefits you may be entitled to under the SRC Act, such as medical treatment.

## Other factors

When assessing your incapacity payments, ANU must take into account:

- any government-financed portion of any superannuation pension or lump sum you receive
- your ability to earn in suitable employment.

In some cases, employees who were earning high incomes before their work-related injury or illness, will be subject to a maximum limit to their incapacity payments. This upper limit is reviewed four times a year.

## Leave Accrual

The SRC Act provides that personal leave and annual leave continue to accrue as normal during each of the first 45 weeks of compensation leave that occurs following the date the first incapacity determination is made. Long Service Leave continues to accrue as normal while an employee is on compensation leave.

## How do I claim incapacity payments?

For any period of incapacity the University will require a medical certificate from your doctor confirming your inability to work, or capacity for reduced hours/duties as a result of your work-related injury or illness. You should provide your medical certificate along with a [Claim for time off work](#) form.

You must advise ANU if your circumstances change, including if you begin working elsewhere, or become fit to work.

## When are my incapacity payments updated?



Your incapacity payments are based on your NWE. The rules for increasing or reducing NWE are set out in the SRC Act,

and your CSO will explain this to you if relevant.

You will receive a written determination if your NWE changes.

## Checklist for claiming incapacity payments

1. Obtain a medical certificate from your medical practitioner.
2. Complete a [Claim for time off work](#) form.
3. Send medical certificate and claim form to your RCM.

## Permanent impairment

If your work-related injury or illness results in a permanent impairment, you may be entitled to claim a permanent impairment lump sum payment. An entitlement includes a payment for non-economic loss. A permanent impairment is one that is likely to continue indefinitely.

In most cases, to be eligible for permanent impairment a doctor must assess you as having a work-related injury or illness that results in a permanent impairment of at least 10%.

## How to claim for permanent impairment?

To claim a permanent impairment you should obtain the compensation claim for permanent injury form from the website (see below).

You should take this form to your treating medical provider to complete the relevant sections. Your doctor should indicate whether you suffer an impairment as a result of your work-related injury or illness

and whether your impairment is permanent.

Once your medical provider has completed the form, submit it to your CSO. Your CSO may arrange a medical examination for you to assist in determining your entitlement.

Note that if you are entitled to permanent impairment you will have an alternate right under the SRC Act to bring an action or proceeding against your employer or another employee for damages. Such an election is irrevocable and if successful, damages are limited. You should seek independent legal advice before making such an election.

### **Checklist for claiming permanent impairment**

1. Download the form from the University's website – [Workers' Compensation at ANU](#)
2. Take the form to your medical provider, and have your medical provider complete their part of the form
3. Submit the form to your CSO at [workerscomp@anu.edu.au](mailto:workerscomp@anu.edu.au). Your CSO will advise if you are required to attend a medical examination.

### **What happens once I make any type of claim?**

Your CSO will give you a written determination in response to any claim you make. This determination will include the reasons for the decision and advice about your rights if you do not agree with the determination.

### **How does the University protect my privacy?**

The University undertakes the collection, storage and release of information in accordance with the privacy principles set out in the Commonwealth's Privacy Act 1988. Privacy is important to us. More information on how the University handles personal information is available from our website at <http://www.anu.edu.au/privacy>

### **Access to your ANU claim records**

If you want copies of documents held by ANU in relation to your claim, you can write to your CSO asking for the documents. Section 59 of the SRC Act states that if requested by you, the University must provide you with any documents held on your claim file.

You may ask for other University information under the Freedom of Information (FOI) Act 1982. You may have to pay for requests made under the FOI Act.

### **What if I want to travel overseas?**

If you have received incapacity payments from ANU for a period of 3 months or longer, you are required to advise your CSO if you intend to leave Australia. Penalties apply in certain circumstances if

you do not advise that you are leaving the country.

### **What if I take legal action against my employer or another third party?**

If you have lodged a claim with the University, or have an accepted claim, and you commence legal action against a third party, your employer or another employee, you must advise the University of this action within 7 days. There are penalties that apply if you do not do this.

If you are paid damages as a result of your work-related injury or illness, you must let the University know within 28 days of receiving the damages payment. Penalties apply if you do not notify ANU of the payment within that time.

### **What changes should I let the University know of?**

You should write to the University about any of the following changes in your circumstances, if you:

- change your address
- change your name
- change your bank details (if you receive payments from ANU)
- engage in any employment (whether paid or unpaid)
- receive a superannuation pension or lump sum.

### **Need further information?**

If you would like any further information on any of the topics covered in this booklet, please email

[workerscomp@anu.edu.au](mailto:workerscomp@anu.edu.au) or speak to your Claims Manager.