

GIO has been helping people recover from work-related injuries for over 90 years



GIO is trusted by employers across **Western Australia** to help keep their workplaces safe and help their injured workers get back to life.

Our focus on working together will ensure you receive the right treatment at the right time to help you through the process.

The roles and responsibilities of key people involved in your claim are outlined and we have developed a list of frequently asked questions and answers to help you on your journey to recovery, **here in WA**.

Managing Claims in Western Australia

Key Stakeholders

You: Your active participation is essential to successful injury management. To ensure we are able to best support you in your return to work, we ask that you;

- Provide copies of your Certificates of Capacity within 7 days
- Attend medical and other appointments as directed by your treating doctor or GIO
- If unable to attend, take reasonable steps to make an alternative appointment as soon as possible
- Communicate with parties in an open and honest manner and reply to reasonable requests without undue delay
- If referred to a workplace rehabilitation provider, actively participate and work cooperatively with the service provider
- Advise GIO, your employer and treating parties of any changes in your contact details

Insurer: At GIO it is our role to assess and manage workers' compensation claims in accordance with the Workers Compensation and Injury Management Act and the Principals and Standards set out by **WorkCover WA**. We are here to help you on the road to recovery.

Claims Advisor: Your GIO Claims Advisor is your point of contact. Their role is to coordinate treatment and workplace rehabilitation to support you in making a successful Return to Work. We will contact you regularly to check in however, if you have any questions throughout the life of your claim, please contact your GIO Claims Advisor.

Employer: Our primary goal is to get you back to your pre-injury role with your employer when it is safe to do so. Your employer will assist with finding alternative duties where possible if you are unable to return to your pre-injury role due to your workplace injury. We will assist in this process.

Workplace Rehabilitation Provider: GIO, your GP or employer may appoint a Workplace Rehabilitation Provider to support you in your return to work. Workplace Rehabilitation Providers are approved by **WorkCover WA** and are health professionals such as occupational therapists, physiotherapists or psychologists who have expertise in addressing the physical, psychological and/or workplace barriers. Payment for their services is covered under your entitlements. It is your choice which provider is appointed.

GP: Your treating GP will regularly issue the WorkCover Medical Certificates and review your recovery and capacity for work. These regular reviews will ensure the medical certification accurately reflects your ability to perform your work duties and ensures that you are receiving the most appropriate treatment for your diagnosed condition. GIO, your Employer, your Doctor or the Workplace Rehabilitation Provider may arrange a medical case conference to ensure the return to work plan is collaboratively discussed and all stakeholders are on the same page. You are obliged to attend and actively participate in these conferences, which can be arranged no more than once every 4 weeks.

Other treating providers: This could include surgeons, specialists, physiotherapists, exercise physiologists to name a few, and on occasion GIO will contact these providers to obtain updates on your recovery. Payment for reasonable medical treatment is covered under your claim entitlements.

WorkCover WA: **WorkCover WA** is the governing body of **Workers Compensation in WA**. Should you have additional questions that we cannot answer you can contact their **Advice and Assistance Service on 1300 794 744**.

Frequently Asked Questions

How often do I need to see my Doctor?

Treatment and return to work activities are guided by your treating GP, however if you are concerned with the recommendations from your GP or frequency of the medical reviews, please reach out to GIO.

I am returning to work, what do I need to do?

Stay in touch with GIO. Your employer is required to establish a Graduated Return to Work Plan and source suitable duties which are in line with the medical restrictions indicated on the **WorkCover** Medical Certificate. If your employer is unable to source suitable duties in line with the medical restrictions a Workplace Rehabilitation Provider may come onboard to assist sourcing a temporary host employer who can accommodate your current medical restrictions. As a worker there are a number of obligations you must meet regarding the return to work process, please visit the **WorkCover WA** website to obtain further information.

Who pays my wages and who do I contact if there are any issues with my pay?

Your Employer will make weekly income compensation payments (your wages) at the rate advised by GIO. Payment is to be made in line with your usual pay cycle, contact your employer to confirm the details. Once paid, your employer will then claim reimbursement from GIO. If there are any issues with your pay, it's best to contact your employer in the first instance. If the issue remains unresolved, please contact your GIO Claims Advisor.

How did GIO calculate my weekly income compensation (wage) rate?

Your initial weekly income compensation rate is an average of your earnings for the year before the day on which you were injured, or the time you have been in your current position, whichever is the lesser.

Any periods of leave without pay that were approved by your Employer will be excluded from the calculation.

After 26 weeks of payments, your rate will step down to 85% of the initial rate.

There are minimum and maximum amounts that apply to these calculations.

If you are an award worker, an additional minimum rate applies, and so your stepdown rate may not fall to 85%.

Different calculation methods apply if you have concurrent employment or a Working Director; please contact your Claims Advisor for more information if this applies to you.

Are you under an award agreement?

Your current employment contract should outline whether you work under an award agreement or not. Alternatively, your employer should be able to confirm this. Please note, enterprise orders, collective agreements and enterprise bargaining agreements all fall under award agreements for the purposes of calculating your weekly income compensation rate.

What am I entitled to under my claim?

If your workers' compensation claim is accepted, you are entitled to be compensated for loss of wages, reasonable medical and allied health treatment expenses, reasonable workplace rehabilitation expenses and travel.

Workers' compensation entitlements are limited by general maximum amounts, which are indexed yearly. If you will exceed these amounts, you should reach out to WorkCover WA to discuss the options available to you.

Treatment

At GIO, we are committed to aiding your recovery journey and ensuring you have access to high quality treatment. We encourage you to work closely with your treatment providers who can help facilitate this and we would love to hear from you if you feel you need any assistance or clarification.

We understand that your treatment pathway is individualised to you and your injury. When GIO accepts liability for your claim, your GIO Claims Advisor will confirm what reasonable medical expenses are covered under your claim. If a new treatment has been recommended and you are unsure whether it will be covered, please contact your GIO Claims Advisor to confirm which proposed treatments will be covered and what costs will be reimbursed.

Where your claim has been accepted and GIO has confirmed what treatment costs will be covered, you can request your treatment provider to send invoices directly to GIO for payment. Invoices can be sent to wcclaims@gio.com.au referencing your claim number.

Travel

Where you are required by your employer, the insurer, or a medical practitioner to travel from your home to a medical appointment or rehabilitation provider, you can claim the cost of reasonable travel expenses.

If your claim has not yet been accepted, you are responsible for these expenses. Keep all travel arrangement receipts, records of payments for accommodation and kilometres travelled; if liability is later accepted you may be reimbursed. Travel costs are reimbursed on a per kilometre basis.

For further information please refer to **WorkCover WA**.

How does GIO decide what will and won't be funded under my claim?

GIO uses best practice clinical guidelines as well as treating and independent medical practitioner reports to determine what treatment is appropriate, reasonable and necessary. To achieve the best possible health and return to work outcomes, GIO will seek updates from healthcare providers and work collaboratively to ensure the care you receive is aligned with The Clinical Framework for the Delivery of Health Services.

How do I claim back travel or medical expenses I have paid for?

Invoices can be sent to wcclaims@gio.com.au referencing your claim number.

What happens to my job while I'm off work?

Your employer is required to keep your position available or offer a suitable alternative (where reasonably practicable) for 12 months after the injury affects your capacity for work. If your employment ends for any reason and you are still in receipt of income compensation, your employer will continue to pay you as per their legislative obligations. This will continue until you are deemed fit to earn your weekly compensation wage, you resolve your claim or your entitlements are exhausted.

What happens if my Employer goes into liquidation or shuts down?

This is the only occasion when GIO will pay you your wages directly. If this occurs, please contact your GIO Claims Advisor immediately to discuss next steps.