

Work related injury

Member and volunteer information pack

September 2024

We are sorry to hear that you have been injured at work and acknowledge that this can be an unsettling time. The enclosed pack provides information to assist you with your recovery.

If you need medical attention, it is important that you seek this as soon as possible.

At the Society we support early return to work and rehabilitation at work. We believe that recovery outcomes are more likely to be positive when support, including suitable work options, are tailored to match your specific circumstances.

An initial letter to your doctor is provided in Appendix A of this pack. Please share this with your doctor.

You are entitled to lodge an insurance claim for the reimbursement of some medical expenses. Please refer to the Volunteers accident insurance program overview (Appendix E) for further information.

Our Return-to-Work Partner, Maria Joshua, will be in contact with you to offer support and discuss next steps.

Kind regards,

Matthew Mitchell Director, Safety & Emergency Management

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What happens now that I have an injury?

The Society is committed to building an organisational culture that enables positive safety outcomes for all Society workers, the people we assist, and others impacted by our work. In the event of injury to one of our members or volunteers, we are committed to a safe and early return to work and the best possible recovery outcomes.

It is important that you take action to receive appropriate medical treatment as soon as possible. Where possible, your manager/supervisor and our Return-to-Work Partner will support you to recover while continuing to engage in work.

Meaningful work is beneficial to our physical and psychological wellbeing. Evidence¹ suggests that continued involvement in work and connection to the workplace following an injury promotes better recovery outcomes.

Maintaining ongoing and positive communication is essential to achieving good recovery and return to work outcomes. Expect us to contact you regularly to check in on you and monitor your progress.

We are committed to supporting you to return to work as soon as possible and to recover at work.

¹ van Vilsteren M, van Oostrom SH, de Vet HCW et al. 2015. The Cochrane Collaboration Workplace interventions to prevent work disability in workers on sick leave (Review), and AFOEM. 2015. Realising the health benefits of work – an evidence update.

Who will support your recovery?

Your manager/supervisor

Your manager or Supervisor, or President is your primary contact for all work-related matters including your injury. They are required to support your early return to work, and where possible recovery at work. You can contact your manager/supervisor at any time for information on the recover at work process.

Your treating doctor

Your treating doctor will regularly review your medical status and provide information to you about your capacity for work. You should inform your doctor that your injury is not covered under workers compensation, but you are covered by the Society's Volunteers accident insurance program. If you are not fully fit for work, your doctor should issue you with a general medical certificate outlining any relevant work restrictions.

Volunteer Insurance Claims Agent

The insurer for our Volunteers is Arch and the Claims Agent is Corporate Services Network (CSN). The Claims Agent makes all the decisions regarding liability including reimbursement of eligible medical expenses. If you are engaged in other paid employment and are unable to attend your paid employment because of this injury, CSN may consider paying weekly benefits for any loss of earnings if liability is accepted. You can contact the Claims Assessor from CSN directly on 02 8256 1777.

Return-to-Work Partner

The role of the Return-to-Work Partner is to provide professional injury management support that facilitates the best possible recovery outcomes for our workers. This includes providing you with relevant documentation to help you lodge a claim directly with CSN and consultation with you, your manager/supervisor and your treating doctor about suitable duties and the development of your Recover at Work Plan.

Your Return-to-Work Partner is Maria Joshua. Below are her contact details.

M. 0481 054 757

E. maria.joshua@vinnies.org.au

Treatment Providers

In some cases, your doctor may refer you to other treatment providers (e.g., a physiotherapist).

Lodging a claim with the volunteer insurer

When a notification of injury is received, the Return-to Work Partner will contact you to offer support and forward a copy of the claim form and a summary of the Volunteers accident insurance program.

If you wish to make a claim, you must complete all sections of the claim form and attach supporting documents (e.g. medical certificates) before you submit your claim directly to CSN via email to <u>claims@csnet.com.au</u>.

We expect the claims officer from CSN to contact you within ten (10) working days to explain your entitlement under the Volunteer Insurance Policy and timeframe for liability decision.

Seeing a doctor

Your doctor will identify what treatment you need to support recovery and indicate your current capacity for work. The doctor should give you a general medical certificate outlining your capacity for work for any restricted duties. If the information provided is insufficient, the Return-to-Work Partner (or your manager/supervisor) may request your doctor to provide further information about your current capacity for work.

Recover at Work Plan

While recovering from your injury you may not be able to do your normal work activities for a short period of time. We will consult with you, your manager/supervisor and your doctor to identify temporary duties that will safely suit your abilities while you gradually increase your capacity for work.

The health benefits of good work mean that staying at work to recover (or returning as soon as possible) is an important part of your rehabilitation.

Consent to release and exchange information

To assist in the management of your recovery at work, the Return-to-Work Partner may need further information from your doctor to clarify capacity, diagnosis and/or restrictions. By signing the attached Authority, you provide consent for the relevant parties to release and exchange information to enable your recovery at work. You may choose to withdraw this consent at any time in writing. However, this may have an impact on your ability to continue working during your recovery.

All information collected is kept in a confidential electronic case file in Solv Injury, with access restricted to those who are directly responsible for coordinating and monitoring your recovery at work. If you are concerned about this or have questions, please contact the Return-to-Work Partner directly.

You can expect regular contact with the Return-to-Work Partner to check in on you, monitor your progress and help you through the recovery process.

Attending medical treatment appointments

Please advise your manager/supervisor or President if your medical appointments clash with planned work activities so that they can plan accordingly.

What if I have concerns?

If you have a specific concern about your work duties during recovery, this should be raised with the Return-to-Work Partner in the first instance, who will make every effort to resolve the concern through discussion with other key stakeholders.

If you have concerns about our internal processes, a member of the Safety and Emergency Management team will meet with you to understand the nature of your concerns, and where possible help resolve the issue.

Any concerns regarding liability or disputes about claim decisions made by the claims agent CSN should be referred to the claims management team. You can contact the team at CSN directly using the contact details below.

Corporate Services Network (CSN)

GPO Box 4276 Sydney NSW 2001 T: 02 8256 1770 Fax: 02 8256 1775 E: <u>accountmanagement@csnet.com.au</u>

Converge International is our Employee Support Program provider. They provide free and confidential support to our employees, members, and volunteers.

Phone. 1300 687 327

Appendix A - Letter to your treating doctor

Dear Doctor,

Thank you for seeing our member and/or volunteer who has reported an injury.

St Vincent De Paul Society NSW (the Society) is committed to recovery at work and has an active policy encouraging early return to work, as soon as safe and practicable.

We can provide suitable duties immediately in most circumstances. Where reasonable adjustments to duties can be made to accommodate restrictions, we will work with you and your patient to achieve the best possible recovery outcome.

Our members and volunteers are not entitled to workers compensation but are entitled to lodge an insurance claim for the reimbursement of some medical expenses under our Volunteers accident insurance program.

I am available to take your call to discuss your patient's recovery at work and our insurance arrangements.

Kind regards,

Maria Joshua Return-to-Work Partner

M: 0481 054 757

Appendix B - Consent to release and exchange information form

| Name of Injured worker | |
|-------------------------|--------------------------------|
| Claim Number (if known) | |
| Organisation Details | St Vincent De Paul Society NSW |
| Contact Person | Maria Joshua |
| Role | Return-to-Work Partner |

Worker's declaration

I have discussed this consent form with the Return-to-Work Partner. I understand that any information collected will be kept in a confidential electronic case file, with access restricted to those who are directly responsible for coordinating and monitoring my recovery at work.

I understand that the Society will:

- Only collect personal and health information that is relevant and necessary to manage my recovery at work and/or help with my volunteer insurance claim.
- Only use and disclose information for the purpose for which it was collected.
- Keep any information collected separate from my other personnel records.
- Take reasonable steps to protect my information by ensuring it is stored securely, kept no longer than necessary, and disposed of appropriately.
- Allow me to access my information without unreasonable delay, unless providing access would be unlawful or pose a serious threat to another person's life or health.

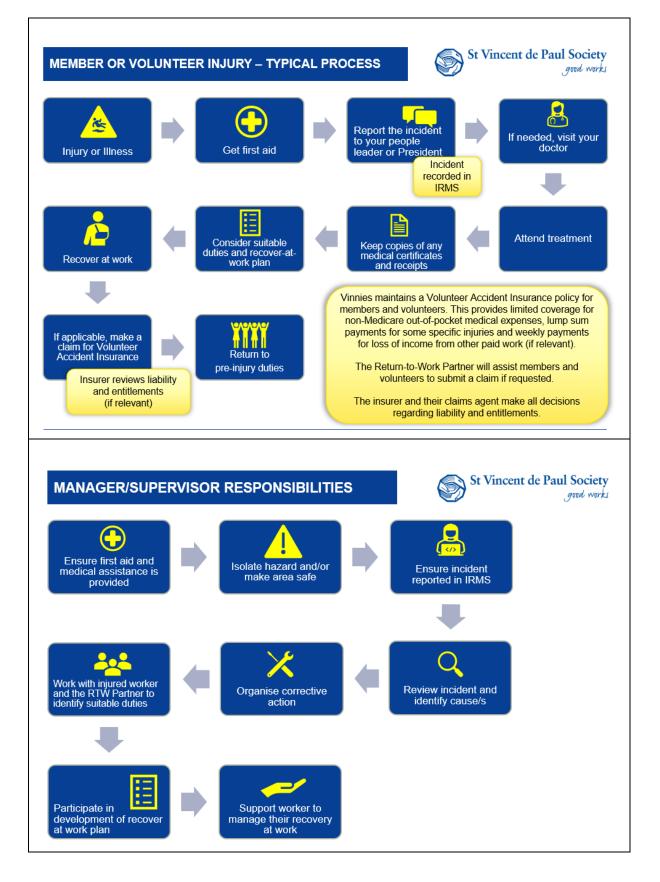
Considering the above, I authorise and consent to my employer collecting, using, and disclosing personal and health information relevant to managing my recovery and return to work.

I understand my consent can be withdrawn at any time by notifying our Return-to-Work Partner in writing, and that may result in changes to the way my return to work/recovery-at-work is managed.

| Injured Worker Name | Signature | Date |
|------------------------------|-----------|------|
| | | |
| | | |
| | | |
| | | |
| Employer Representative Name | Signature | Date |
| Employer Representative Name | Signature | Date |
| Employer Representative Name | Signature | Date |

Appendix D - Summary of return to work and recover at work

processes



Appendix E – Volunteers accident insurance program

overview

St Vincent de Paul Society

Voluntary Workers insurance program overview July 2024

Policy Details

| Insured(s) | St Vincent de Paul Society National Council of Australia Incorporated, St Vincent de Paul Society (Canberra/Goulburn) Incorporated, St Vincent de Paul Society NSW, The Trustees of the Society of St Vincent de Paul (NSW), St Vincent de Paul Housing, St Vincent de Paul Society (NT) Inc, St Vincent de Paul Society Queensland, St Vincent de Paul Society (SA) Inc, St Vincent de Paul Society (WA) Incorporated, St Vincent de Paul Society (Tasmania) Inc, Bethlehem House Tasmania Inc, St Vincent Industries Incorporated, Tastex Knitwear Incorporated, Vincent Industries Inc, St Vincent de Paul Society Queensland Housing, Society of St Vincent de Paul Pty Limited |
|-----------------|---|
| Insurer | Arch Underwriting (ABN 27 139 250 605) |
| Policy number | P0019373AH2024AU3 |
| Policy period | 4pm AEST 30 June 2024 to 4pm AEST 30 June 2025 |
| Covered persons | All Voluntary Workers and Conference Members of the Policyholder |
| Claims manager | Corporate Services Network (CSN) |

Key benefits

| Benefit | Benefit | Notes |
|--|---|--|
| A Accidental Death and Bodily Injury | Under age 80 \$250,000 Age 80 to 94 \$100,000 Age 95 or over \$10,000 | %s apply for events 2 to 19 per policy wording |
| B (i) Bodily Injury resulting in Surgery | \$20,000 | Only applies if overseas |
| B (ii) Bodily Injury - Weekly Benefits | 100% of salary to max \$1,500 per week, 104-week max duration | Nil excess period |
| C Fractured Bones | \$3,000 | %s apply depending on bone broken |
| D Loss of Teeth or Dental Procedures | \$1,000 | Limit per tooth \$250 |
| Extensions Non-Medicare medical expenses | • \$10,000 | Only includes non- Medicare items |
| Bed care | \$50 per day | • Max 14 |
| Emergency home help | \$250 per week for max 26 weeks | 7-day excess period |

Please note this is a summary only. Please refer to the Policy Wording and Policy Schedule for details. All benefits payable are subject to the terms and conditions of the insurance policy issued by Arch Underwriting.

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AON

How to lodge a claim

All claims, claim enquiries and complaints are to be directed to Corporate Services Network. All claim documentation is to be faxed, posted or emailed to Corporate Services Network, following which they will confirm receipt and process the claim in accordance with the terms and conditions of the insurance policy. Corporate Services Network details are as follows:

Corporate Services Network (CSN) GPO Box 4276 Sydney NSW 2001 Phone: +61 2 8256 1770 , Fax: +61 2 8256 1775

Email: accountmanagement@csnet.com.au

Corporate Services Network cannot finalise claims unless all relevant documentation has been completed and submitted as outlined above.

Please check the claim form to ensure it has been fully completed and that you have included all relevant invoices and receipts and any other relevant information. Please retain all original medical invoices and receipts and forward only copies with the completed claim form. It would be in your best interest to keep photocopies of all documents pending processing of the claim.

Contact

Please contact your Executive Officer or SVDP's insurance consultant, Aon:

| Fern Quah | Kimberley Blyth |
|----------------------|-------------------------------------|
| Client Executive | Client Director - Health & Benefits |
| E: fern.guah@aon.com | F: Kimberley blyth@aon.com |

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Data Disclaimer

Please note the benchmarking data is based on the plans that sit within Aon's client portfolio in Australia as recorded on our benefits database and is current as at the date of this report. Aon continually refreshes the plan data and results may vary as new plans are added to our database. The data excludes statistical outliers or plans where there is insufficient data to be deemed credible.

Terms and Conditions

The complete terms and conditions of The Plan are detailed in the policy document, issued by the insurer.

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