



Australian Government

Comcare

Comcare News

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Safety Rehabilitation and Compensation Act 1988

2008 superannuation pension increase:

In calculating your compensation payments, Comcare must take into account any benefit you receive from a superannuation fund to which your employer had made contributions, such as Comsuper. This reduces your compensation payments.

Comsuper usually has two superannuation pension increases per year, in June and December.

The June 2008 Comsuper superannuation increase is 2.3%. Adjustment to your compensation payments will be made on Payday 10 July 2008.

If you received a lump sum benefit from your superannuation fund, Comcare also takes this into account. This reduces your compensation payments. The amount deducted is known as the deemed 'weekly interest on the lump sum' and is adjusted on 1 July every year. For 1 July 2008 the prescribed amount has been set at 6.08%. Please note that this amount is the annual rate by which the lump sum benefit amount is to be multiplied and the result is to be divided by 52.

If an injured ex-employee receives a superannuation benefit, Comcare also deducts a notional amount, generally equivalent to a superannuation contribution. Please note that this is a deduction required by the *Safety Rehabilitation and Compensation Act 1988*. No actual superannuation contribution is made and no further superannuation benefit accrues. For injured ex-employees who left their Commonwealth employment prior to 27 April 2007 this amount is adjusted on their birthday every year. For injured ex-employees who left their Commonwealth employment on or after 27 April 2007, this amount is adjusted whenever their Normal Weekly Earnings are adjusted, as indicated above.

Please note that no notional superannuation contribution amount is deducted in regard to former employees whose incapacity commenced prior to 1 November 1988.

Please contact your Claims Services Officer at Comcare if you have any questions about the superannuation amounts deducted from your compensation payments.

Please note, if you have any questions about your actual superannuation payments or changes to the rate of superannuation benefit payable, you need to contact your superannuation fund directly. Comsuper's contact number is 1300 000 177.

2008 statutory rate increases:

The Statutory Rates applicable to the payment of some Comcare benefits will also increase from 1 July 2008.

In regard to regular payments for incapacity for work, this only affects a small number of injured ex-employees who receive a 'minimum benefit'.

These adjustments will also be made on Payday 10 July 2008, backdated to 1 July 2008.

If you think you are in this category and you have any questions please contact your Claims Services Officer at Comcare.

What is redemption? Can I get one?

The statutory 'redemption eligibility ceiling' will also increase on 1 July 2008.

If you are in receipt of a regular payment from Comcare and from 1 July 2008 that payment is LESS than \$94.03 gross per week (\$188.06 per fortnight), you may be able to convert your future payments to a once off lump sum payment. This is called a redemption payment.

For injured ex-employees whose incapacity for work commenced after 30 November 1988 redemption is compulsory and you will be contacted by Comcare in the near future. For injured ex-employees whose incapacity for work commenced before 1 December 1988 redemption is generally voluntary. Please contact your Claims Services Officer at Comcare if you wish to apply for redemption or if you have any questions.

A redemption payment does not affect other benefits payable under the Safety Rehabilitation and Compensation Act 1988, such as medical treatment. It only means that you will no longer get your regular payments for incapacity for work.



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2008 normal weekly earnings increase:

Do you receive payments from Comcare for incapacity for work?

Are you an ex-employee of the Commonwealth or ACT Governments?

Are you under 65 years of age?

If you answered yes to all three of these questions then the Normal Weekly Earnings amount Comcare uses to calculate your payments will increase from 1 July 2008 and this is likely to result in an increase in your incapacity payments.

The increase is based on the Australian Bureau of Statistics Labour Price Index which this year is 4.2%. The adjustment to your compensation payments will be made on Payday 10 July 2008, backdated to 1 July 2008.

In certain circumstances your payments may not increase or may increase by a different amount. Please contact your Claims Services Officer at Comcare if you think this may apply to you or if you have any questions.

Please note that if you are over 65 years and still receiving a regular payment from Comcare, your payment is 'frozen' in accordance with the *Safety Rehabilitation and Compensation Act 1988* and will not change.

Medical certificates:

My condition is permanent. Do I need to provide regular medical certificates for ongoing entitlements such as medical expenses and incapacity for work?

Yes. It is a legislative requirement under section 54 of the Rehabilitation and Compensation Act 1988 and Comcare guidelines that regular, up to date medical information is obtained in relation to your claim. There are many benefits to providing this information to Comcare:

- Regularly reviewing your condition with your medical practitioner may alert you to any new treatments that may be available to you or may even alert you to critical changes in your condition.
- Regularly sending information about your current treatment to Comcare will ensure that your accounts are paid promptly. If Comcare receives an account for a treatment that we have not formally approved, it may cause delays in the payment of the account.
- If your situation does change then your entitlements may also change. To ensure that Comcare is making informed decisions on your claim, it is necessary for it to have up to date information.

In particular, Comcare requires that all injured ex-employees under 65 years of age who are receiving regular compensation payments for incapacity for work must submit a medical certificate at least once every 12 months. The doctor issuing the certificate may indicate a shorter period.

Comcare will contact you when a further medical certificate is required.

If you do not obtain a medical certificate when requested, Comcare may not pay your incapacity benefits until you do.

Employment:

Any injured ex-employee who is receiving compensation payments for incapacity for work **MUST** notify Comcare **IMMEDIATELY** in writing if they commence any paid or unpaid (voluntary) employment or self-employment.

Failure to notify Comcare in these circumstances may result in a recoverable overpayment and may be a criminal offence.

Special note:

Do you want your medical treatment, medication or household help payments deposited directly into your bank account?

If you receive payments for incapacity for work from Comcare, they are already paid directly into your nominated bank account.

Comcare can pay ALL your compensation payments directly into your bank account. This method of payment is called Electronic Funds Transfer (EFT). With EFT, the money payable to you for your medical, medication or household help goes directly into your nominated bank account within three working days of approval by Comcare. EFT is an efficient way to avoid delays that may occur through payment by cheque.

To help with your record keeping, Comcare will send a remittance advice to you through the mail. That advice will detail the payments made into your bank account. EFT lets you use the same bank account into which your fortnightly incapacity benefits are paid, or you can nominate a different account to receive these other payments.

If you are interested in arranging an EFT payment, please contact your Claims Services Officer at Comcare.

If you choose a different account for EFT payments, it will not affect the account to which your incapacity benefits are paid.

Please remember, if you use EFT and you change your account details, you **MUST** let Comcare know as soon as possible.

COMCARE: Phone toll free - 1300 366 979

www.comcare.gov.au

AUSTRALIA'S SAFEST WORKPLACES