



Your Guide to Recovery and Return Work
Injury Management

Introduction

As a self-insured employer, SkyCity Adelaide are responsible for management of claims and return to work for our employees if a work injury is sustained, in accordance with the Return to Work Act 2014 (the Act).

SkyCity Adelaide is committed to the early, safe, and sustainable recovery and return to work for all employees by assisting them to access appropriate treatment and suitable work.

This guide has been developed to provide employees with an overview of the work injury process.

Key contacts

Manager/Supervisor

Your manager/supervisor is your first point of contact to report an injury, and to provide support and guidance through your recovery and return to work.

Claims Consultant

Stefani Krstevski and Sally Binns are the Claims Consultants for SkyCity Adelaide. Stefani and Sally will support you through the entire process and advise you of decisions and important information about your claim, in accordance with the Act.

Note: Stefani and Sally are employed with PeopleVision who have been appointed by SkyCity Adelaide to advise on the management of work injuries.

Stefani Krstevski

P: 0417 044 831

E: stefani.krstevski@skycity.com.au

Sally Binns

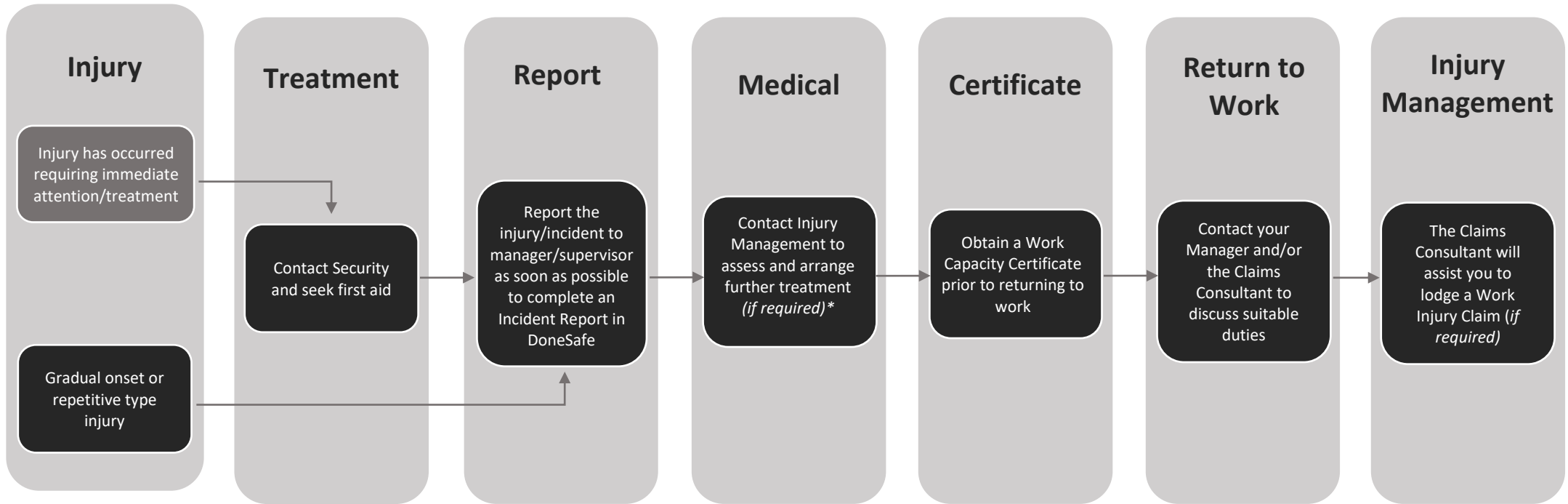
P: 0477 648 882

E: sally.binns@skycity.com.au

Return to Work Coordinators

Stefani and Sally are also the nominated Return to Work Coordinators for SkyCity Adelaide. They will assist you with your return to work and achieving the best level of recovery.

WHEN AN INJURY OCCURS



*Injury Management Team Details (6am – 6pm):

Stefani Krstevski
 P: 0417 044 831
 E: stefani.krstevski@skycity.com.au
 Available: Monday, Wednesday & Friday

Sally Binns
 P: 0477 648 882
 E: sally.binns@skycity.com.au
 Available: Tuesday & Thursday

*SkyCity Recommended Providers:

Next Generation Occupational Medicine (Doctors/GP)
 P: (08) 7231 0811
 Locations: Rose Park & Salisbury

FORM Physiotherapy (Physio/Exercise Physiology)
 P: 0434 294 209
 A: 177 Gilles Street, ADELAIDE SA
 Online Booking: www.formphysiotherapy.com.au/booking

Adelaide Exercises Physiology (AEP Health Group)
 P: (08) 8244 0450
 Locations: Edwardstown, Noarlunga, Ridgehaven and Woodville Park
 Online Booking: <https://aep.bookings.pracsuite.com/guest>



REPORT HAZARD



REPORT INCIDENT



Early Intervention Program (EIP)

If you need further medical treatment, you may be eligible for the Early Intervention Program. EIP is designed to treat symptoms and/or investigate the extent of a work injury. This program may cover limited medical, treatment and investigation costs. The Injury Management Team will assess whether you are eligible for cover under the Early Intervention Program.

Submitting a claim

SkyCity Adelaide has insurance which protects their workers and the business in the event of a work injury.

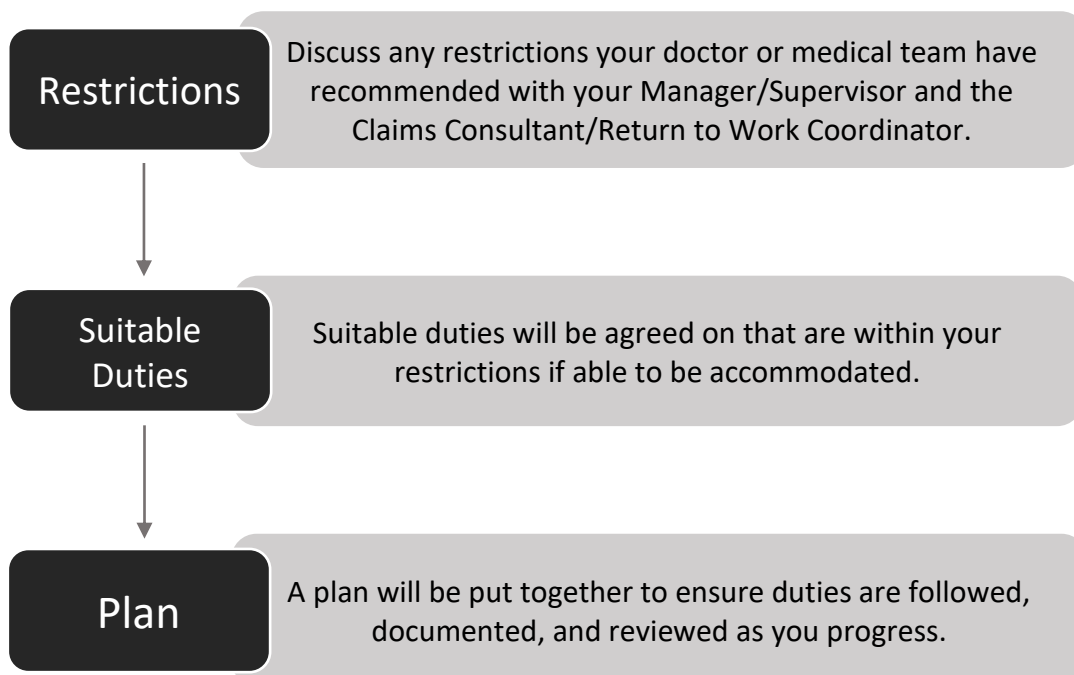
Where possible, a work injury claim form should be completed by injured employee and the Claims Consultant together. Hard copy claims forms are available in Donesafe under 'Policies Procedures and Other Information', via the intranet under 'Workers Compensation Claim & Resources' and also available at www.rtwsa.com.

Once a claim has been lodged, the information provided will be reviewed to determine if it meets the eligibility criteria in the Act. In most cases, a decision on your claim will be made within 10 business days. If a decision cannot be made within this timeframe, you will be notified and offered interim payments of income support and/or medical expenses.

The Claims Consultant will notify you of the decision. If your claim is denied the Claims Consultant will explain the reason and your review rights.

What happens if I can't return to my normal work duties?

SkyCity Adelaide understands the health benefits of being at work and we encourage all employees to remain at work after an injury, even if you are unable to perform your normal job.



Return to Work Plans

If you will be restricted in your ability to work for more than 4 weeks, as certified by your doctor, the Claims Consultant will develop a Return to Work Plan (RTW Plan) in consultation with you and your manager and when practicable your doctor/treating health practitioner.

The RTW Plans are designed to help you transition back into suitable employment while ensuring collaboration between all relevant parties.

The RTW Plan will identify responsibilities, actions and assistance needed to help you achieve the best level of recovery. The RTW Plan contains actions, responsibilities and obligations for all parties involved. If you do not agree with the contents or obligations within the RTW Plan you have the right to have the plan formally reviewed under your review rights in the RTW Act.

If you have not achieved a full return to work within 6 months of making a work injury claim, a meeting will be held with you, your doctor, and the Claims Consultant to discuss your ongoing return to work goal.

When a Return to Work Plan has been endorsed by SkyCity Adelaide, you are obligated to actively participate in the process and complete the actions detailed in the Plan.



Suitable employment

If you are unable to return to your normal job in the long term, the Claims Consultant will begin the process to identify suitable employment available within SkyCity Adelaide.

If you are not satisfied with the suitable employment offered, you may seek alternative employment from SkyCity Adelaide by a written application that:

- Confirms you are ready, willing, and able to return to work with SkyCity Adelaide; and
- Provides information about the employment that you consider you can safely perform
- Contains medical evidence of your capacity to work.

Upon acknowledgement of your application, within one month SkyCity Adelaide will:

- Review and obtain any medical and/or vocational evidence to assess your suitability for the work you identified;
- Review potential opportunities and the associated recruitment process for the roles;

- Meet with you to discuss your application and what employment options may or may not exist;
- Make a decision on the application and whether or not it is reasonably practicable to provide suitable employment.

If the decision is made that it is not reasonably practicable to provide you with suitable employment, the Claims Consultant will advise you in writing, detailing how and why the decision has been made. You have the right to have this decision formally reviewed under your review rights in the RTW Act.

Taking leave while participating in a Return to Work Plan

You may submit a leave request through the normal process, however your manager/scheduling will discuss this with the Claims Consultant prior to authorising your leave request.

If you are in receipt of weekly payments of income support, the payments will be suspended for any period that you are on annual leave as per the provisions in the RTW Act.

Your Rights

Choose your own doctor

Receive early intervention and appropriate services

Be paid income support if you are unable to work your normal hours (*if eligible*)

Receive support from SkyCity Adelaide while you recover

Receive open and transparent communication about your claim

Have a support person present at all meetings

Have your personal information remain confidential

Seek advice before signing anything

Receive copies of all medical reports and return to work plans

To be supported by another person and to be represented by a union, advocate or lawyer

Your Responsibilities

Be open and honest about your recovery and support you need

Participate and cooperate in the establishment of your return to work plan

Comply with the actions in your return to work plan

Advise your manager and Claims Consultant if you are unable to complete any action in your return to work plan

Provide consecutive Work Capacity Certificates to your Manager and the Claims Consultant

Return to suitable employment when you are able to do so

Take reasonable steps to mitigate any loss on account of your work injury

Attend appointments and treatment as arranged by your doctor

Abide by medical restrictions at all times, at work and at home

Attend medical appointments outside of work hours

Attend an independent medical examination, if required

Not act in a way that frustrates the objectives of your return to work plan

Comply with the usual requirements of your contract of employment

SkyCity Adelaide will:

View your recovery and return to work as the primary goal if injured at work

Ensure early and timely intervention occurs to improve recovery and return to work outcomes including after retraining (if required)

Focus on maintaining the relationship between the you and your employer

Ensure we are aware and fulfil recovery and return to work obligations to support your recovery

Treat you fairly and with integrity, respect and courtesy, and comply with stated timeframes

Provide you with accurate and complete information which is consistent and easy to understand (incl. entitlements, options, responsibilities, etc.)

Assist you in making a claim and, if necessary provide information about access advice, advocacy services and support

Provide services and information in your preferred language and format

Respect and maintain confidentiality and privacy in accordance with any legislative requirements

Provide avenues for feedback or for making complaints, and to be clear about what can be expected as a response

Recognise your right to be supported by another person and to be represented by a union, advocate or lawyer

Your support & benefits

If you're injured at work, you'll be supported to recover from your injury and return to work and life as soon as possible. If liability on your claim is accepted, your support and benefits may include:

Weekly payments:

- up to 100% of your average weekly earnings for up to 52 weeks from the first day you are incapacitated to work
- then up to 80% of your average weekly earnings for up to 52 weeks.

Financial support for reasonable and necessary medical expenses:

- whilst you are in receipt of weekly payments; and
- for up to one year after your entitlement income support ceases; or
- for up to one year from your date of injury

Recovery and return to work services:

- assistance with job placement/s, retraining, vocational support and job seeking

Costs associated with therapeutic appliances will be covered for as long as they are required to help you maintain your employment.

Where it is considered an expense is not reasonable and necessary, the Claims Consultant will contact you to discuss your options.

The Claims Consultant will advise you 28 days in advance when your entitlement to income support and medical expenses will end.

You should seek prior approval from the Claims Consultant for:

- Surgery
- Taxi expenses
- Accommodation costs
- Nursing or domestic assistance
- Costs associated with therapeutic appliances

Income Support

If eligible, you will receive weekly payments of income support if you are not able to work your normal hours due to a work injury. Income support is paid at the rate determined as your average weekly earnings.

Average weekly earnings (AWE)

The AWE amount is generally an average of what you earned in the 52 weeks prior to your incapacity for work.

The rate is calculated by the Claims Consultant and includes shift allowances, periods of paid leave and overtime performed in the previous 52 weeks.

Once calculated, the Claims Consultant will advise both you and payroll of the rate.

If you do not have 52 weeks of earnings, we will review the need for a comparator or if reasonable, calculate your AWE on shortness of time. We will contact you to discuss prior to any determination.

Interim payments

If a decision on your claim cannot be made within 10 business days, you will be offered interim payments. This can be interim payments of income support or you may be offered interim payments for medical expenses.

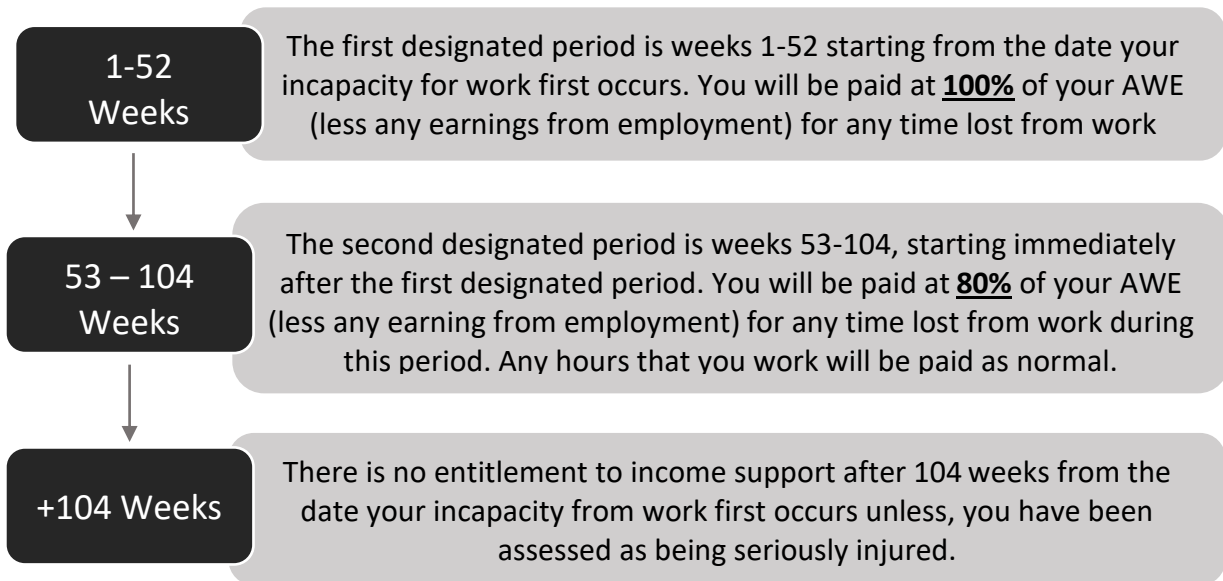
To receive interim payments, you must complete an application form which will be provided to you by the Claims Consultant.

Interim payments are made on a without prejudice and without admission of liability basis. If your claim is subsequently denied, you will be required to repay the interim payments to SkyCity Adelaide.

If you elect not to receive interim payments, you may access sick or annual leave for any time lost from work. If your claim is subsequently accepted, this leave may be credited back to you.

Payment of income support over designated periods

Your weekly payments of income support will be paid in accordance with the Act as follows:



Superannuation while in receipt of income support

As weekly payments of income support are not considered earnings from employment, the superannuation guarantee is not payable when you are off work due to a work injury. If you are working part hours, you will receive superannuation payments for any hours worked.

Cessation of income support before the end of 104 weeks

Your entitlement to weekly payments of income support may end sooner than 104 weeks if:

You consent to the discontinuance of payments, either for a defined period, or permanently

You cease to be incapacitated – medical evidence confirms you no longer have an incapacity for work from your injury

You have returned to work, performing your normal work hours and earning equal to or more than your AWE

Your employment is terminated for serious and wilful misconduct

You breach the obligation of mutuality which includes, but is not limited to, failure to participate in your responsibilities or acting in a way which frustrates the claim or return to work process

If you are, without the consent of SkyCity Adelaide, outside of the state for more than 2 months in any 12 month period

Any other reason in accordance with the Act as determined by SkyCity Adelaide

Medical Expenses

If liability on your claim is accepted you will be entitled to reasonable and necessary medical expenses such as doctor and specialist appointments, physiotherapist and psychologist appointments, pharmacy expenses and the cost of transport to and from treatment. You will be entitled to this for a maximum of 156 weeks, or for 52 weeks after your entitlement to income support ends, whichever is first.

If your claim is accepted for medical expenses only, your entitlement will end after 52 weeks, or as required by the Act.

Reimbursement of costs that you have incurred will be reimbursed within 14 days of providing all information to the Claims Consultant, if eligible.

Pre-approval for future surgery and supplementary income

Before the end of your entitlement to medical expenses, you may apply to SkyCity Adelaide for approval of surgery in the future. If the application is approved, surgery and associated costs will be paid, even when they are performed after all other entitlements have ended.

In addition to payment for surgery, you are entitled to up to 13 weeks of income support payments while you recover.

If you wish to apply for pre-approval of future surgery, contact the Claims Consultant to assist you with your application.

Whole person impairment (WPI)

A WPI assessment can be undertaken if you do not achieve a full recovery from your injury and/or have a residual impairment. When your injury has stabilised, the Claims Consultant will discuss a referral to an accredited impairment assessor.

If the assessor records a whole person impairment of 5%-34% for a physical injury or 5%-29% for a psychological injury you will be entitled to lump sum payments for economic and non-economic loss.

If the assessment is 35% or more for a physical injury you will be considered as seriously injured and receive a lump sum for non-economic loss. Seriously injured workers may also elect to receive a lump sum payment for economic loss instead of ongoing income support payments. There is no lump sum payment for psychiatric injuries or consequential mental harm injuries, however if the assessment is 30% or more for a psychiatric injury you will be considered as seriously injured.

Seriously injured workers

To be classed as a seriously injured worker this means you have been assessed or received an interim assessment of whole person impairment of 35% or more for a physical injury, or 30% or more for a psychological injury.

Seriously injured workers will receive:

- Income support to retirement age, paid at 100% of the AWE for the first year and 80% for all subsequent years. An annual adjustment of the AWE rate.
- Lifetime coverage of medical expenses.
- The option to elect to have an economic loss lump sum.

Seriously injured workers have no obligation to return to work. However, if they wish to return, every effort will be made to accommodate a safe return to work.

Seriously injured workers can elect to receive their entitlement to income support as a one-off economic loss lump sum in lieu of weekly payments. If a lump sum is elected, there will be no ongoing entitlement to return to work services and it cannot be later withdrawn. Therefore, advice from a legal professional, qualified financial advisor, and recognised health practitioner is required.

If a seriously injured worker's WPI is 50% or more and they elect to receive their entitlement as a lump sum, the South Australian Employment Tribunal will need to approve the election.

Interim seriously injured

If your injury has not yet stabilised, you are not able to undergo a whole person impairment assessment. If evidence suggests that you will likely be assessed as seriously injured once your injury is stable, you may wish to apply for an interim decision to consider you as interim seriously injured. You will need to provide medical evidence that supports that your WPI is likely to be at or above the respective threshold.

You will be notified of the decision on your application within 28 days by the Claims Consultant. If accepted, you will receive the above entitlements as a seriously injured worker on interim basis. Once/if your injury is stable and you undergo a whole person impairment assessment; if determined that you are not seriously injured, you will be given written notice of your entitlements ceasing. The Claims Consultant will discuss this process with you.

Your Review Rights & Applications to the Tribunal

If you are not satisfied with a decision made by SkyCity Adelaide under the Act, you may lodge an Application for Review with the South Australian Employment Tribunal within one month of the decision being made. You may lodge the application personally, with the assistance of the Claims Consultant or through a representative.

Where possible, we encourage you speak to the Claims Consultant if you are unhappy with a decision to help you to understand why it was made.

Further information on your review rights on reviewable decisions is contained within the determination letter.

If your claim has not been determined within 10 business days or if there has been undue delay in a decision being made on your claim you may apply to SAET for directions for expedited determination of the matter.

South Australian Employment Tribunal

Phone: (08) 8207 0999

Website: www.saet.sa.gov.au

Email: saet@sa.gov.au

Work Injury complaints procedure

This process applies to any complaint of an SkyCity Adelaide employee about the management of a work injury claim or their return to work. Complaints relating to decisions that can be reviewed at the Tribunal are not covered by this process. This is an internal review process.

SkyCity Adelaide encourages you to speak to the Claims Consultant about your concern before proceeding to the next step.

A copy of the Work Injury Complaints Procedure is available in Donesafe under 'Policies, Procedures and Other Information' and on the Injury Management intranet page under 'Workers Compensation Claim & Resources'.

Should you not be satisfied with the outcome of SkyCity Adelaide's internal review you are able to escalate the complaint to ReturntoWorkSA's complaints team at complaints@rtwsa.com.

Ombudsman SA

If you are dissatisfied with the service you have received in respect to your work injury claim you can also lodge a complaint by contacting the Ombudsman.

Ombudsman SA

Phone: (08) 8226 8699

Toll free: 1800 182 150 (outside metropolitan area only)

Website: www.ombudsman.sa.gov.au

Email: ombudsman@ombudsman.sa.gov.au

Legal Services Commission SA

Free independent legal information, advice and guidance on matters relating to your claim is available through the Legal Services Commission SA. The Legal Services Commission SA is not able to provide advocacy or representation services.

Legal Services Commission SA

Phone: 1300 366 424

Website: www.lsc.sa.gov.au

Suitable employment applications

SkyCity Adelaide have an obligation to provide suitable employment to you once you have capacity to work.

In most cases, SkyCity Adelaide with your support and being guided by your doctor are able to identify suitable employment. However, if you have capacity for work and you have not been provided with suitable employment, you are able to advise SkyCity Adelaide in writing of your request for suitable employment.

This needs to include evidence of your medical capacity for work and the type of employment you consider you are capable of performing.

If you have ceased to be incapacitated for work in consequence of the work injury, you need to provide the request for suitable employment to SkyCity Adelaide within 6 months of ceasing to be incapacitated.

SkyCity Adelaide has one month to consider your request and to advise you in writing whether you can be provided with suitable employment, either of the kind you requested or a different kind of employment we are willing and able to provide.

If SkyCity Adelaide are not able to provide you with suitable employment you will be provided with the reasons why we cannot provide suitable employment or why we are proposing alternative employment options.

You are also able to ask ReturnToWorkSA to investigate and take action regarding SkyCity Adelaide's failure to provide suitable employment.

ReturnToWorkSA

Phone: 13 18 55

Website: <http://www.rtwsa.com>

Additional Support

Employee Assistance Program (EAP):

A work injury can be a challenging time and if you need to speak to someone, you can contact our Employee Assistance Program. The EAP gives you access to qualified counsellors to support you with any work, injury or personal issues that could impact on your mental health or wellbeing.

You can feel comfortable about making a confidential appointment to identify problems and discuss ways of resolving them.

This service can be accessed by calling the number or via online using the log in details below. The service is available to yourself and direct family members. Should you require any further information, please refer to below, alternatively contact your manager/supervisor or HR.



Via phone: 1300 667 700 available 24 hours, seven days a week



To access with programs online resources, go to <https://accesssa.com.au/members-only-area/> and use the below information to login (*please note, Username and Password are case sensitive*):

Username: adelaidecasino

Password: Z7%aC2

Other Services:

For assistance in a mental health emergency, contact the mental health triage services, available 24 hours, seven days a week:

Mental health emergency call 13 14 65

Some recovery and return to work tips:

- **Talk** to your Manager/Supervisor and ask about suitable duties.
- **Stay active** – continue with usual activities as much as possible. Seek advice from your doctor or other treating providers about what activity and exercise is appropriate.
- **Stay in touch** with your workmates and friends. Continue with regular social activities as much as possible to help your recovery.
- **Accept help** from family and/or friends – talking about your needs and accepting help is a positive step in recovery.
- **Stay positive** and focus on what you can do – rather than on what you can't.

Need more information? Talk to your Injury Management Team

If you need to speak in another language or need assistance with translating this information, including services for individuals with hearing or vision impairments, please let the Injury Management Team know to assist you with gaining access to interpreting services.



Injury Management
SkyCity Adelaide, Level 2

E: injurymanagment.adelaide@skycity.com.au



Scan the QR to access further information on how SkyCity Adelaide
Manages injuries, Early Intervention, and the Claims process. Alternatively,
visit <https://healthandsafety.skycitygroup.com/> or via the intranet page.