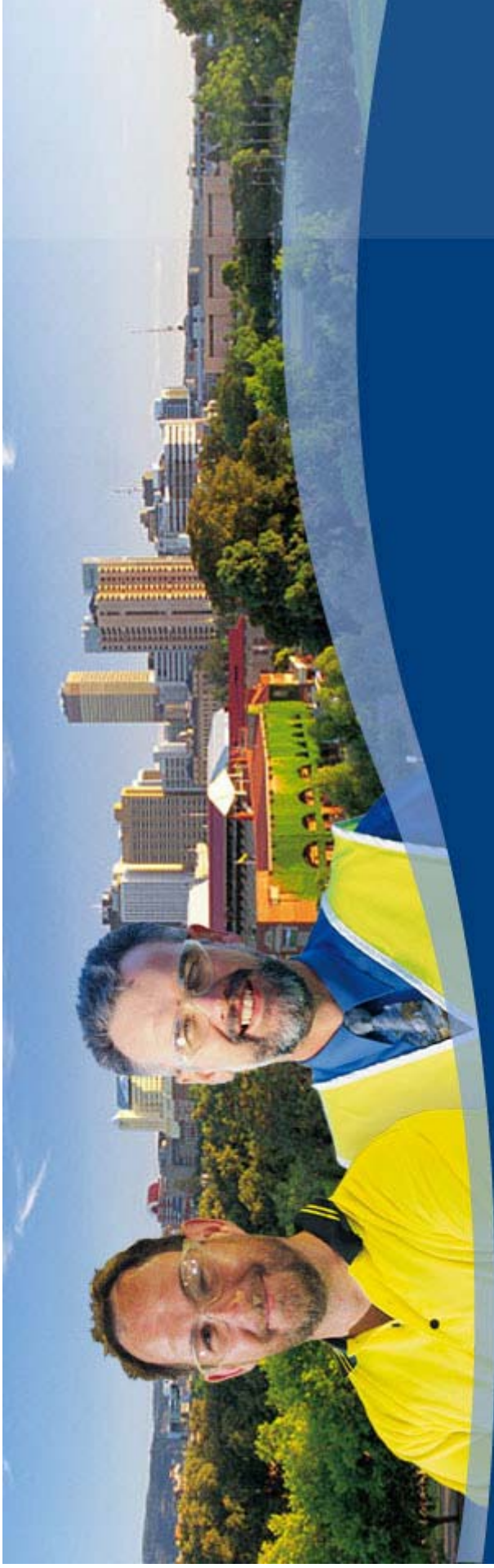


WorkCoverSA

Melissa Berridge, Return to work inspector
Karina Aldous, Return to work inspector
4 November 2010

We would like to acknowledge this land that we meet on today is the traditional lands for the Kaurna people and that we respect their spiritual relationship with their country. We also acknowledge the Kaurna people as the custodians of the Adelaide region and that their cultural and heritage beliefs are still as important to the living Kaurna people today.





南澳工伤保险局

Melissa Berridge, 重返工作岗位监督员

Karina Aldous, 重返工作岗位监督员

我们想在此声明今天我们相聚开会的这片土地是一片本土Kaurana澳洲人所有的传统居住地，我们尊敬他们与祖国的精神联系。我们也懂得本土Kaurana澳洲人是阿德莱德地区的守护者，他们的文化与传统信仰对今天Kaurana土生澳洲人依然非常重要。

Agenda

内容提要



WorkCover – Who are we	南澳工伤保险局- 我们是谁?
Employer’s obligations & rights	雇主的义务和权利
Registration and Levies	注册以及保费税
Worker’s obligations & rights	雇员的义务和权利
Benefits of early return to work	受伤雇员尽早重返工作岗位的益处
Risks of not fostering an early return to work culture	企业未能营造“受伤雇员尽早重返工作岗位氛围”的风险
What you can do?	你们能做些什么?
Resources/ useful information	其他相关资料/有用信息

WorkCover SA – Who are We? 南澳工伤保险局— 我们是谁?



- WorkCover SA manages South Australian Workers Rehabilitation and Compensation Scheme to provide protection to workers and employers in the event of a workplace injury.
南澳工伤保险局负责管理南澳雇员工伤后康复和补偿计划，在发生工伤事故时，为雇员和雇主双方均提供保护。
- The Scheme aims to 该计划旨在:
 - Promote early and safe return to work
鼓励雇员尽早安全返回工作岗位
 - Compensate injured workers for income maintenance and reasonable medical expenses
为受伤雇员提供保障性收入及合理的医疗费用
 - Provide services to assist with return to work
提供帮助雇员重返工作岗位的相关服务

Difference Between WorkCover SA and Employers Mutual

南澳工伤保险局 与雇主互惠保险中介公司的权责区分



WorkCover SA	南澳工伤保险局
Manages the Workers Rehabilitation & Compensation scheme	管理雇员康复和补偿计划
Manages Employer Registrations	管理雇主注册登记事务
Manages Employer Levy Payments	管理雇主支付的保费税
May investigate breach of obligations (worker & employer)	可对雇主和雇员卸责情况进行调查
Employers Mutual	雇主互惠保险中介公司
Manages injured worker claims	管理受伤雇员的补偿要求
Receives the claim forms	接受补偿申请
Appoints a Case Manager to Manage the claim	指定案例主管受理补偿申请
Contacts the employer and injured worker about the claim	就补偿事宜联络雇主和受伤雇员
Manages payment of accounts	管理补偿账户
Manages employer reimbursements of income maintenance	报销雇主支付雇员的生活补偿金
May request other parties to assist with return to work (Rehabilitation Consultant, Occupational Therapist)	可要求他方协助雇员重返工作岗位 (康复顾问, 职业理疗师等)

Employer Obligations

雇主义务



Provide a safe work environment	提供安全工作环境
Register with WorkCover	在南澳工伤保险局登记注册
Appoint an employee as a Rehabilitation and return to Work Coordinator (RRTWC)	指派一位雇员担任康复及重返工作岗位协调员(RRTWC)
Pay your WorkCover employer levy	支付南澳工伤保险局规定的雇主应支付的保费税
Report workplace injuries	报告工伤事宜
Support your injured worker	支持受伤雇员

Registering with WorkCover 在南澳工伤保险局登记注册



■ **When to register 注册时间:**

If started a or bought a business that employs workers you need to register within **14 days** of employing workers

若新建或购买一家雇佣雇员的公司，雇主需要在雇佣员工之日起的**14天**内在南澳工伤保险局登记注册

■ **How to register 注册方法:**

- “Application for registration as an employer” form in hand-out
“雇主申请注册”表格含在所发材料之中
- On-line: www.workcover.com (click on ‘Employer’ section then ‘Application to register’ link)
在线注册: www.workcover.com (点击‘雇主’键，然后点击‘申请注册’链接)

■ **More information 更多信息:**

- Contact WorkCover SA on 13 18 55 (select option 2)
英语: 拨打 13 18 55 (选择2) 联系南澳工伤保险局
- Contact Interpreting and Translating Centre on 8226 1990 and ask them to ring WorkCover SA
英语之外的其他语言: 请致电传译与翻译中心 8226 1990, 请传译员协助您致电
- On-Line: www.workcover.com
南澳工伤保险局网址: www.workcover.com
- “Registering with WorkCover SA” booklet (in your pack)
“南澳工伤保险局注册”指南 (在您的文件夹内)

Rehabilitation and return to work coordinators (RRTWC) 康复及重返工作岗位协调员(RRTWC)



- If you have 30 or more employees, you need to appoint an employee to be the Rehabilitation and return to work coordinator (RRTWC).
如果您的公司雇佣30或以上员工，您需要专门指定一位员工担任康复及重返工作岗位协调员(RRTWC)。
- RRTWC assists injured workers to return to the workplace
重返工作岗位协调员负责协助受伤雇员重返工作岗位
- They must be trained by a WorkCover approved trainer
重返工作岗位协调员必须接受由南澳工伤保险局指定的培训师进行的培训
- For more information 更多信息:
 - Contact WorkCover SA on 13 18 55 (select option 4)
英语：拨打13 18 55（选择4）联系南澳工伤保险局
 - Contact Interpreting and Translating Centre on 8226 1990 and ask them to ring WorkCover SA
英语之外的其他语言：请致电传译与翻译中心 – 8226 1990，请传译员协助您致电南澳工伤保险局
 - Website: www.workcover.com 网址: www.workcover.com
 - “All you need to know about rehabilitation and return to work coordinators” booklet (in your pack)
“康复及重返工作岗位协调员须知”指南（在您的文件夹内）

Your obligations as the employer if an injury occurs 工伤发生时雇主应履行的义务



- **Ensure the worker has access to appropriate/immediate treatment if required (eg first aid, GP, hospital)**
确保雇员接受所需适当/及时的治疗(例如, 急救、全科医师、医院治疗)
- **Advise the worker of their right to claim**
告知雇员其享有的索赔权利
- **Notify Employers Mutual within 48 hours of the injury (preferable – 5 business days mandatory)**
工伤发生48小时内向雇主互惠保险中介公司报告
(推荐—法定义务为五个工作日内)
- **Provide Employers Mutual with requested information promptly (eg pay history, WorkCover Medical Certificates)**
及时向雇主互惠保险中介公司提供所需信息
(例如, 雇员历史薪资情况, 南澳工伤保险局医疗证明)
- **Pay the first 2 weeks of wages (financial reward if reported early)**
预付受伤雇员两周的工资 (如尽早报告, 雇主可得到奖励)

Your obligations as the employer if an injury occurs (continued) 工伤发生时雇主应履行的义务（承上）



- **Provide suitable employment or alternative duties within medical restrictions**
在治疗情况允许的条件下为受伤雇员提供合适的工作岗位或其他工作职责
- **Maintain contact with the worker (even if off of work)**
与雇员保持联络（即便雇员暂时脱离工作岗位）
- **Maintain contact with the Case Manager**
与案例主管保持联系
- **Do not dismiss the worker**
不要解聘雇员
- **Comply with the return to work plan (if the worker has one)**
支持雇员重返工作岗位计划(如果雇员拥有重返工作岗位计划)
- **Maintain the worker's confidentiality**
为雇员保密

How to notify of an injury 如何申报工伤



You can either make a claim, or notify of an injury – the process is the same
您可提出索赔申请或者通报工伤事故——两者步骤相同。

- Contact WorkCover on 13 18 55 and select option 3
拨打13 18 55南澳工伤保险局热线，选择3
- Contact Employers Mutual on 1300 365 105
拨打1300 365 105 联系雇主互惠保险中介公司
- Complete a claim form and send to Employers Mutual:
填写索赔申请表，寄送雇主互惠保险中介公司：
 - Post邮寄地址: GPO Box 2575 Adelaide 5001
 - Fax传真: (08) 8127 1200
- Complete a claim form on-line 在线填写申请表：
 - www.employersmutual.com.au then select “South Australia”
then the link to ‘Claims and general information’
输入www.employersmutual.com.au, 然后选择“South Australia”,
再点击‘Claims and general information’
 - E-mail a claim form to Employers Mutual 通过邮件向雇主互惠保险中介公司提交申请表:
 - www.newclaims@employersmutualsa.com.au

Your rights as an employer

雇主权利



Request copies of medical reports from your case manager	向案例主管要求获取雇员医疗报告的复印件
Ask the case manager to review weekly payments if you believe they should be stopped or reduced	如认为应停止或减少支付给雇员的每周费用，可要求案例主管重审应支付的费用
Request an independent medical examination	要求进行独立医学检查
File a Notice of Dispute with the Workers Compensation Tribunal to review a decision about the claim	向雇员补偿特别法庭提交争议报告要求重申补偿决定
Advise WorkCover or Employers Mutual if dissatisfied	有不同意见时可向南澳工伤保险局或雇主互惠保险中介公司提出异议

Worker's Obligations

雇员的义务



Report the injury to the employer as soon as possible	向雇主尽早、及时汇报伤情
Seek treatment for the injury	对伤势进行治疗
Provide a WorkCover Medical certificate to the employer	向雇主提供南澳工伤保险局医疗证明
Be actively involved in the treatment and rehabilitation	积极参与治疗和康复
Comply with the return to work plan (if implemented)	执行重返工作岗位计划 (如果计划得以执行的话)
Undertake suitable duties made available that the worker is medically fit to perform	履行伤势所允许的义务
Attend medical examinations or rehabilitation activities requested by the case manager	参加案例主管要求的医学检查和康复活动
Advise the case manager and employer of any change in capacity	向案例主管和雇主报告任何恢复进展情况

Worker's Rights

雇员权利



Make a claim for compensation	提出补偿申请
Choose a doctor	选择医生
Seek a second opinion	寻求其它方的意见
Have a support person present at any return to work meetings, use and interpreter or advocate	要求一支支持者出席任何重返工作岗位会议，寻求口译或代言人的帮助
Have all personal information kept confidential	要求个人信息保密
Seek advice before signing anything	签署任何文件前征求意见
Be provided with copies of all medical reports	要求获得所有医疗报告复印件
Receive a copy of the return to work plan	要求获得重返工作岗位计划复印件
Reasonable expenses paid within 14 days	工伤 14 天内的合理支出得到偿付
File a Notice of Dispute with the Workers Compensation Tribunal to review a decision about the claim	向雇员赔偿特别法庭提交争议报告 要求重新补偿决定
Advise WorkCover or Employers Mutual if dissatisfied	若有不同意见向南澳工伤保险局或雇主互惠保险中介公司提出申诉

Why an early return to work & employer support is important 为何雇员尽早返回工作岗位以及雇主的支持极为重要?

- Statistics show an early return to work leads to better outcomes, recovery and return to work timeframes.
数据资料表明，雇员尽早返回工作岗位可以带来更好的结果。它有利于雇员身体的复原和重返工作状态。
- Research has shown that workers who do not return to work within 3 months have a much less changes of returning at all.
研究显示3个月内没有重返回工作岗位的雇员重返工作岗位的几率明显降低。
- A study by “Gerdtham & Johannesson” showed that after 1 year off work the probability of returning to work was only 25% ¹
“Gerdtham & Johannesson”进行的调查表明，停工一年的雇员，重返工作岗位概率仅为25% ¹。

¹ “Gerdtham & Johannesson, *Journal of Health Economics* 22, 2003; Engelman, Engelman & Patrick riZx Inc. quoting Hartford Insurance Group; WorkCover claims data 2005 and Return to work knowledge base, 2008, www.rtwknowledge.org

Benefits of an early return to work, and support by the employer

雇员尽早重返工作岗位和得到雇主支持的益处



Worker maintains a connection to the workplace	雇员能够保持与原工作单位的联系
Worker retains a work-life routine	雇员保持工作状态
Workers feel they can still contribute to the workforce	使雇员感觉他们仍然能够为公司效力
Doctors view the employer as supportive	医生认为雇主的态度是积极的
Co-workers view the employer as being supportive	其他雇员会看到雇主的支持态度
Reduces the amount of time co-workers may need to assist/ take on additional duties	减少其他雇员的工作时间或避免其他雇员承担额外工作
The worker feels supported	雇员认为自己得到支持
Reduces recovery times	减少雇员康复所需时间
Reduces cost of the claim/ financial impact	减少赔偿金额/经济影响
Reduces the risk of developing barriers to return to work	降低雇员重返工作岗位障碍发生的几率

Risks of not fostering an early return to work culture or supporting the worker 未能营造雇员尽早重返工作岗位或未 能支持雇员所需可能承担的风险

- There are significant risks if the employer does not foster a supportive return to work environment.

若雇主不能提供让雇员重返工作岗位的良好环境，雇主将面临巨大的风险。

- Risks include 这些风险包括:

Worker feels that the employer does not care, and likely to express this to their GP	雇员认为雇主不关心自己，并很可能向全科医生表达这个态度。
GP will become protective of the worker, may form a negative view of the employer and may not certify capacity	全科医生将站在保护雇员利益的立场上对雇主产生消极态度，拒绝为雇员的工作能力提供证明。
Worker holds blame and anger against the employer	雇员将工伤归咎于雇主，并对雇主产生怨恨情绪。
Potential for depression and a secondary claim	可能导致雇员患抑郁症，并再次提起索赔要求
Co-workers become afraid to report injuries or OHS issues, which could lead to hazards not being reported and a serious injury sustained	其他雇员不敢报告工伤或职业安全健康问题，这可能会导致风险不上报或耽搁严重工伤的处置
Workers feel disconnected from the workplace, and don't want to return to work	雇员认为同原工作单位失去联系，不愿重返工作岗位。
Increase in claims costs and claim duration	工伤索赔费用的提高和拖延时间
Potential for a supplementary levy to be imposed on the employer	可能要求雇主额外增加保费

What you can do

您能够做的



Foster a supportive culture in the workplace	营造关心雇员的公司氛围
Have a procedure in place for reporting incidents/ injuries and managing return to work	建立汇报事故/工伤和协调重返工作岗位的公司程序
Take the injured worker to the GP	带受伤雇员看全科医生
Identify suitable duties early	尽早明确自己的义务
Consult with the worker about what they can do	与雇员沟通，建议他采取何种措施
Address <u>all</u> issues as they arise	处理所有可能出现的问题
Review why the injury occurred, if any controls required, and advise the worker of the outcome	调查工伤发生原因，明确是否需要采取控制措施，提醒雇员可能产生的后果
Maintain contact with the injured worker, even if off work	与受伤雇员保持联系，即使雇员脱离工作岗位
Remain positive	保持积极态度
Seek advice/ assistance if unsure	如不确定该做什么则寻求建议/帮助

Resources – Return to work inspectorate & support unit

资源—重返工作岗位检察和支持单位



- The Return to work inspectorate and support unit can provide the following resources:
重返工作岗位检察和支持单位可提供以下资源
 - Phone help line for support and advice:
如欲寻求支持与建议，可致电求助热线：
 - Hours时间: 8.30am – 5.30pm weekdays
 - Ph 电话: (08) 8233 2997
 - E-mail help line求助信箱: rrtwc-support@workcover.com
 - Useful templates and systems to assist with return to work
提供有价值的协助雇员重返工作岗位的模式和系统
 - One on one support (via a face to face visit) to assist with setting up good practice return to work systems
一对一支持（通过面对面交流）以协助建立良好的重返工作岗位体系

Resources – Training 其他资源-相关培训



- **Employers Mutual 雇主互惠保险中介公:**
 - **Contact Client Services Training Administrator for details of free training sessions**
联系客户服务培训官了解免费培训课程
 - **Ph电话: (08) 8127 1400**
 - **Toll Free 免费电话:1300 365 105**
 - **E-mail 电子邮箱: EmployerTraining@employersmutualsa.com.au**
- **WorkCoverSA南澳工伤保险局:**
 - **Contact the Return to work inspectorate and support unit for details on registered training providers that deliver the Rehabilitation and return to work coordinator course**
联系重返工作岗位检察和支持单位以获取注册培训师的信息，对康复重返工作岗位协调员进行培训
 - **Ph电话:(08) 8233 2997**

For more information

需要更多信息



- **WorkCoverSA 南澳工伤保险局:**
 - Address地址: 100 Waymouth Street, Adelaide
 - Ph电话: 131855
 - Fax传真: (08) 8127 1200
 - Website网址: www.workcover.com
- **Legislations 相关法律:**
 - WorkCover Corporation Act 1994
《工伤保险局管理法（1994）》
 - Workers Rehabilitation & Compensation Act 1986
《劳工康复与补偿法（1986）》

Questions
问题





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