

# FREQUENTLY ASKED QUESTIONS

## About transitioning to EML – for employers

June 2016

### **I know that I now need to send all my paperwork to EML, but what about all the paperwork I've already sent to QBE?**

Any paperwork you have previously sent to QBE will be transferred to us.

### **What will happen if information is sent to my old agent after 30 June?**

Arrangements are in place to re-direct mail from QBE to EML. Unfortunately, at times this may cause a delay in EML receiving certain information. If you think that any information has not been received, please contact us toll free on 1800 EML VIC (1800 365 842).

### **Where should I send any paperwork from 1 July?**

You can send us paperwork such as new claims, requests for weekly payments reimbursement or invoices by:

Fax: 03 7000 0701

Mail: GPO Box 4695, Melbourne VIC 3001

Email claims documentation to:

[claimsvic@eml.com.au](mailto:claimsvic@eml.com.au)

Email premium documentation to:

[premiumvic@eml.com.au](mailto:premiumvic@eml.com.au)

### **Is there anything I need to do?**

We will mail you a new "If You Are Injured" poster soon, as part of your welcome to EML pack. Please place this poster in a prominent position at your workplace so your employees are aware that EML is your new claims agent.

### **I have multiple workplaces, how do I get more copies of the 'If You Are Injured' poster?**

If you require more copies, you can print them from WorkSafe Victoria's website at [worksafe.vic.gov.au/forms-and-publications](http://worksafe.vic.gov.au/forms-and-publications) or contact us and we are happy to send you extra copies.

### **Will EML have offices in regional areas?**

Yes, we will have an office in Geelong, and we are planning to also have operations in the Shepparton area. One of our key services is mobile case management, where our specialists go on the road to visit employers

with complex claims to provide hands-on support to manage these claims, and help their workers get back to safe, sustainable work. We will be offering this service to Victorian employers too.

### **Where can I get access to specific forms?**

From 1 July, we will have relevant forms available on our website at [eml.com.au/vic](http://eml.com.au/vic)

### **I haven't heard of EML before now, can you tell me about your business?**

Although we are new to Victoria, we have been operating in Australia since 1910 as Employers Mutual, with operations in every State and employing over 1,400 people Australia wide.

EML provides workers compensation services for schemes in NSW and SA, and now in Victoria, from 1 July. We're also the national self-insurance partner of Woolworths. We're focused on achieving industry-leading return to work outcomes, and we've helped over 350,000 injured workers get their lives back.

We're different from other workers compensation organisations. Our primary focus is workers compensation and our vision – we help people get their lives back – drives everything we do.

As an Australian owned mutual, we have members, not shareholders. We give back to our employer members, with over \$5 million invested last year in programs to support safer workplaces, which also benefit workers and the broader community.

### **How do I become a member? What Member Benefits are available and how do I access them?**

As a policy holder with EML, employers automatically become members.

Being a member gives you access to a wide range of benefits to help you better manage your work health and safety risks, including free and discounted training courses and seminars. Please see the dedicated section on our website at [eml.com.au](http://eml.com.au) for more information about what Member Benefits means for your business.

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### Premium

#### How do I get a Certificate of Currency?

You can download it from WorkSafe Victoria's website at [worksafe.vic.gov.au](http://worksafe.vic.gov.au) by visiting the Insurance & Premiums page, or we can issue a certificate for you after 1 July 2016 on request. Email our team at: [premiumvic@eml.com.au](mailto:premiumvic@eml.com.au)

#### It's premium renewal time, will my transfer to EML affect this?

No, your WorkCover insurance policy will automatically continue – you don't need to take any action. WorkSafe Victoria will send your premium renewal pack as usual – either by post or via email if you have registered to receive documentation electronically. This pack is due to be sent in early July.

#### Will my premium change because my WorkCover insurance has been transferred to EML?

No. All agents, including EML, operate under the same Victorian legislation governing the calculation of WorkCover insurance premiums. Premiums are recalculated for all employers each financial year and therefore most employers will see some change in their premium for the 2016/17 year. There are a number of factors that determine changes, including your remuneration increasing or decreasing or changes to industry rates. For information about how your premium will be calculated for 2016/17, visit WorkSafe Victoria's website [Insurance & Premiums/Calculating Your Insurance Premium](#) page.

#### My business had a really bad claim a couple of years ago, which will stop affecting my premium in 2016/17. Will EML look at this history and charge a higher premium?

No. All agents operate under the same Victorian legislation governing the calculation of WorkCover insurance premiums. An employer's claims data as at the end of March 2016 will be used to calculate their insurance premium for 2016/17.

### Claims management

#### When will I know who my case manager will be? Will my workers know about the change to EML?

Your new EML case manager will contact you in July. Yes, we have sent all workers with active claims a welcome letter to let them know that their new case manager will contact them in July and providing our contact details for any queries in the meantime.

This letter follows on from WorkSafe Victoria's communication to workers and employers in late April announcing the agent change.

#### I have a difficult claim that my current agent understands. How will EML make sure it is managed properly?

We are working closely with QBE to ensure a smooth transition process, including reviewing any outstanding claim activity as a priority, with a particular focus on complex claims. EML has over 100 years' experience and our primary focus has always been workers compensation – our people are specialists who are dedicated to providing superior support and service. We currently manage workers compensation for schemes in NSW and SA, and we have experience in successfully managing large scale transitions.

#### I have a new claim that is being investigated – will you meet the timeframes for making the decision?

We're working in partnership with QBE to facilitate decision making and ensure that timeframes are met.

#### I have a claim where there is action underway to terminate benefits, how is EML going to deal with this?

As part of transition, EML will systematically review all claims and prioritise activity accordingly.

#### I have a claim that is going to conciliation/court – how can I be assured that EML will manage it effectively?

We are actively working with QBE to ensure the smooth transition of claims, and to ensure we're aware of the key dates in conciliation and court processes. We're also liaising with the Accident Compensation Conciliation Service (ACCS) to ensure there is no disruption to conciliation services.

#### My worker has a conciliation matter in progress. Will the transfer of my WorkCover insurance to EML delay this?

We don't expect conciliation conferences to be affected by the change. If a conciliation conference is scheduled it will proceed unless you are contacted by the ACCS.

If you have questions about a conciliation matter, please contact the ACCS on 9940 1111 or freecall 1800 635 960. Alternatively, you can email [info@conciliation.vic.gov.au](mailto:info@conciliation.vic.gov.au).

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### **I'm awaiting a decision about whether my worker's claim will be accepted, what happens now?**

If a decision about your worker's claim is made before 1 July, then QBE will contact you and your worker to let you know the outcome of their assessment. If a decision about the claim hasn't been made by 1 July, EML will take over the assessment of the claim. We will contact you and your worker in July to advise the outcome, and discuss any next steps.

### **Will I continue to receive reimbursement for making weekly payments to my workers with claims?**

Yes, EML will take over these payments from QBE.

### **Need help?**

#### **Who can I talk to if I have other queries?**

You can call us toll free on 1800 EML VIC (1800 365 842).