

QSuper – Income Protection



Income Protection is a type of insurance that can pay the wages of employees who have sustained a personal injury / illness that has made them temporarily unable to perform all or some of their substantive role. Metro North Hospital and Health Service (MNHHS) employees may be entitled to income protection through QSuper (*or another insurer*).

Employees can determine if they are covered by income protection insurance by contacting QSuper directly on **1300 360 750**.

Frequently asked questions

What is my waiting period?

All QSuper income protection insurance policies have a waiting period. A waiting period is the period of time between – the date of disablement and when the employee is first eligible to receive a benefit payment from QSuper. The waiting period varies depending on the type of account the employee holds with QSuper and can be one of the following:

- accrued sick leave + 14 days
- the greater of accrued sick leave or 30 days
- the greater of accrued sick leave or 60 days
- the greater of accrued sick leave or 90 days

In some circumstances you may be able to take annual leave or long service leave during the waiting period however requires consideration by the Line Manager/ delegate.

Who will pay the employees' wages?

When an employee is totally incapacitated and is in receipt of QSuper income protection benefits, they will receive their weekly benefit directly from QSuper.

Employees participating in a suitable duties program will be paid at their normal hourly rate for work performed. If not working full time hours QSuper may pay a top-up amount up to 87.75%.

What happens with the employee Salary Packaging Arrangements?

When an employee is in receipt of income protection benefits from QSuper their salary packaging arrangements will be affected. It is recommended that employees make contact directly with their provider to discuss alternative arrangements. (RemServ: 1300 304 010 or Smartsalary: 1300 218 598)

What if the employee requires a graduated return to work program?

Most employees are usually able to return to work to their normal work duties after an injury / illness, however in some circumstances a return to work plan is required. Your local return to work and rehabilitation (RRTWC) will assist to coordinate the return to work plan.

QSuper may arrange a return to work provider to assess your workplace to help identify suitable duties to assist with the employees return to work.

MNHHS is committed to the wellbeing of all employees and will offer workplace rehabilitation to employees with non-work-related injury / illness, where reasonably practicable, considering the safety of the employee and the availability of appropriate duties.

What if I cannot return to my preinjury role?

Where work incapacity arising from injury / illness results in permanent restrictions, the employee may be referred to Human Resources Services for management under the relevant Queensland Health Human Resources policies.

Employee Support

If you require additional support, the Employee Assistance Program (EAP) provides professional counselling services and support for a wide variety of personal and work-related issues. You may wish to visit the [Benestar](#) page on QHEPS or contact them directly on 1300 360 364.

QSuper Income Protection – Line Manager Checklist

What do I need to do?	Line Manager Key Responsibilities
<p>Immediate Action required</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Advise the employee of their responsibility to provide a medical certificate for the period of time required away from work. <input type="checkbox"/> Ensure the employee has completed a leave form to cover the period of absence either through MyHR (<i>Please ensure that the QSuper box is selected as this is what triggers the Payroll Injury and Claims Rehab Team to complete the Part B form for QSuper.</i>) <input type="checkbox"/> If required, assist the employee to complete the <u>QSuper Income Protection Benefit Guide</u> <ul style="list-style-type: none"> • Part A to be completed by the employee (application form) • Part B will be completed by the Payroll Injury and Rehab Claims Team once an approved leave form is received • Part C to be completed by the treating medical practitioner • Part D is to be completed by the employee (tax declaration)
<p>Ongoing management action</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Maintain contact with the employee whether at home or in the workplace to convey support throughout the rehabilitation and return to work process. <input type="checkbox"/> Ensure the employee is updated with any relevant changes or important information whilst they are off work. <input type="checkbox"/> Complete appropriate leave forms through MyHR throughout the duration of the illness. <input type="checkbox"/> Ensure that the employee has a current medical certificate. If there is no current medical certificate it is deemed that the employee is not on approved leave and QSuper must be notified as soon as possible.
<p>Returning to work</p>	<ul style="list-style-type: none"> <input type="checkbox"/> When your employee indicates that they are ready to return to work, contact your Rehabilitation and Return to Work Coordinator (RRTWC), who will explain the return to work process and will provide you with a relevant workplace capabilities checklist to provide to the employee. <input type="checkbox"/> Consider minimum requirements for your unit / ward to safely accommodate the employee in the workplace. Remember MNHHS must pay for the return to work hours. <input type="checkbox"/> Monitor the progress of the employee whilst on a suitable duties program and advise the RRTWC of any concerns in relation to the employee's progress and identify any issues relating to the suitable duties program. <input type="checkbox"/> Complete <u>Graduated Return to Work Attendance Variation and Allowance Claim Form</u> or the <u>Graduated Return to Work Roster form</u> for all hours worked during the return to work process and upload to MyHR.
<p>General information</p>	<ul style="list-style-type: none"> <input type="checkbox"/> A clearance medical certificate is required from the employee prior to returning to normal duties. <input type="checkbox"/> Payroll queries to be referred to the Payroll Injury and Rehab Claims Team, telephone 07 3089 5252. <input type="checkbox"/> per pay enquires should be directed to the appropriate QSuper Claims Officer by phone: 1300 360 750 or email: insuranceclaims@qsuper.qld.gov.au

QSuper Income Protection – Employee Checklist

What do I need to do?	Employee Key Responsibilities
<p>Immediate Action required</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Notify your line manager that you need to be absent due to injury / illness and the anticipated period of leave. <input type="checkbox"/> Provide a medical certificate stating the period of time that sick leave will be required. <input type="checkbox"/> Complete a leave form to cover the period of absence through MyHR. <i>(Please ensure that the QSuper box is selected as this is what triggers the Payroll Injury and Claims Rehab Team to complete the Part B form for QSuper.)</i> <input type="checkbox"/> Make contact directly with QSuper to confirm your level of income protection insurance and what your waiting period is. <input type="checkbox"/> Complete your QSuper application: <ul style="list-style-type: none"> • Part A to be completed by the employee (application form) • Part B will be completed by the Payroll Injury and Claims Rehab Team • Part C to be completed by the treating medical practitioner • Part D is to be completed by the employee (tax declaration)
<p>Ongoing action</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Ensure you provide medical certificates to cover your absence from work. <i>(Please note if you do not have a current medical certificate, it is considered you are not on approved leave and this could affect your income protection entitlements with QSuper).</i> <input type="checkbox"/> Maintain regular contact with your line manager, treating medical officer and QSuper Claims Advisor throughout the ill health process.
<p>Returning to work</p>	<ul style="list-style-type: none"> <input type="checkbox"/> When your treating medical officer indicates that you are ready to commence a graduated return to work program advise your line manager as soon as possible. <input type="checkbox"/> Your line manager will put you in touch with your Rehabilitation and Return to Work Coordinator (RRTWC) who will help to coordinate your return to work. <input type="checkbox"/> Your line manager or RRTWC will provide you with a workplace capacity checklist that must be taken to your treating medical practitioner to complete. Your return to work program will be based on the completed workplace capacity checklist. <input type="checkbox"/> MNHHS may not be able to support all return to work proposals, each case will be assessed on its merits. <input type="checkbox"/> Maintain contact with your line manager and advise of any concerns in relation to your return to work program.
<p>General information</p>	<ul style="list-style-type: none"> <input type="checkbox"/> A clearance medical certificate is required from you prior to returning to normal duties. <input type="checkbox"/> Payroll queries to be referred to the Payroll Injury and Rehab Claims Team: telephone: 07 3089 5252. <input type="checkbox"/> All QSuper pay enquires should be directed your QSuper Claims Officer by phone: 1300 360 750 or email: insuranceclaims@qsuper.qld.gov.au