

Loss of earning capacity

The TAC is paying you a Loss of Earning Capacity (LOEC) benefit. This is a payment based on your loss of ability to earn income, rather than a payment based on the amount you earned at the time of the transport accident.

To find out how the TAC calculated your LOEC, please refer to the letter enclosed with this information sheet or contact the TAC on 1300 654 329.

Please note that the TAC can only pay you full LOEC if you have no capacity to return to any work because of your injuries. If you have a capacity to work, please contact the TAC as soon as possible because you may still have an entitlement to partial LOEC. See the section overleaf Returning to work and your LOEC for more information about partial LOEC.

This information sheet explains:

- How long the TAC can pay LOEC
- What you need to do when you receive LOEC
- How the TAC can help you get back to work
- How your LOEC is affected when you return to work

How the TAC can pay LOEC

In most cases, the TAC, by law, can only pay LOEC for up to 18 months. In such cases, the entitlement to this benefit commences 18 months after the accident and will cease no later than three years from the date of your transport accident.

In a small number of cases, the TAC can pay LOEC beyond 18 months to clients who have major injuries and who have partial or no capacity to work. For more information on LOEC beyond 18 months visit www.tac.vic.gov.au

What you need to do when you receive LOEC

You need to regularly submit certificates of capacity from your doctor. The certificates should detail how your capacity to work is affected because of your accident injuries and how long it will be affected. To ensure continuous payment of your LOEC, please send each certificate of capacity to the TAC at least five working days before the previous certificate runs out.

You need to notify the TAC in writing if you change your address or bank account details. And if a person becomes dependent or is no longer dependent on you for economic support, please contact the TAC.

Finally, if you return to work, you need to contact the TAC because this will affect your entitlement to LOEC.

Getting back to work

The TAC can support you to get back to work, even if it is only for a few hours a week. We can help organise your return to work program. As part of this program, we can refer you to and pay for consultations with a return to work specialist.

If you are unable to get back to your old job, the return to work specialist may talk to you about alternative employment or retraining, taking into consideration your skills and experience.

For more information about how you can get back to work, contact the TAC and ask for a copy of the information sheet, Returning to work.

Returning to work and your LOEC

The TAC can only pay full LOEC if you have no capacity to work because of your accident injuries.

If you return to work, the TAC can pay you partial LOEC while you gradually get back to your pre accident hours. This is how it works: if your employer pays you less than the TAC paid you before you returned to work, the TAC can top-up your pay.

If you return to work but can't continue due to your accident injuries, the TAC will consider reinstating your full LOEC. Before making this decision, the TAC may need information from the doctors, specialists and health professionals who treated you before and after the accident. The TAC will also talk to you about how you can get back to work in the future.

Further information

To find out more about the LOEC benefit, contact the TAC on 1300 654 329 or toll-free on 1800 332 556. Or visit our website at www.tac.vic.gov.au.

Further information

For more information about how the TAC can support you to return your employee to work contact us.

TAC Customer Service Centre

1300 654 329 (local call)

1800 332 556 (toll-free outside the Melbourne metropolitan area)

Email

info@tac.vic.gov.au

Website

www.tac.vic.gov.au