



Summary

Objective

To create or maintain a CoverPlus Extra (CPX) Policy add-on to a CoverPlus Default Policy.

Background

This process of applying for CPX or making changes to an existing CPX policy is mostly automated and performed by business customers via their MyACC for Business portal. Customers can apply for CPX, view the terms and conditions and accept the policy via the portal. They can likewise make changes to a policy via the portal.

The exceptions are when an application or change needs further investigation before approval, in which case an activity will be generated in Juno Policy Center for the appropriate ACC team to investigate.

The other exception is when we have allowed a customer to apply for CPX manually, using a physical application form.

Changes to a policy can be requested by contact with ACC via calling the Customer Contact Centre, email or through WebChat on MyACC for Business.

Owner Name withheld


Expert Name withheld

Procedure

1.0 Assess MyACC for Business CPX Application Incentives Officer, Levy Assessor, Policy Administrator - CPX

- a Review the draft policy created in Juno_PolicyCenter and check that the customer meets the eligibility criteria in accordance with 'Step 3.0 Eligibility' on the CPX Policy policy page.

If the customer isn't eligible, contact them to confirm why and then reject the application by using the "Withdraw and send rejection" option from the MyACC_for_Business staff tool.

 CoverPlus Extra (CPX) Policy policy

NOTE What if the applicant indicated they are currently receiving weekly compensation?

This will generate an Eligibility activity for the Operations Admin team.

Determine when/if the applicant will return to work by discussing the situation with the applicant's case manager – or with the applicant themselves if a case manager is not available. Gather information relevant to claim i.e. whether the applicant will return to work part-time, or if there are any planned surgeries

If the applicant is returning in the next 4 weeks, advise the applicant we will contact them closer to their return date future date your activity and contact them again before processing the application.

If the applicant is not returning to work in the next four weeks, reject the application and inform the customer they can reapply when they are returning to work.

If the applicant is working part-time, or will return to work part-time, consult the Business Incentives team for guidance.

- b Verify the business structure of the applicant.

If the incorrect business structure has been selected contact the client to confirm this.

NOTE What are the different business structures, and how do you identify them?

Self-employed: Use this if the applicant files Self-employed income, Scholar Payments, or Adjusted LTC income. The 'self-employed' section of the application form should have been completed.

Partner: Use this if the applicant files Partnership income. The 'Partnership' section of the application form should have been completed.

Sole SHE: Use this if the applicant files shareholder remuneration, and they are the only shareholder in the company. If there are no other shareholders on the application, check this in the Companies Register. The 'Shareholder-employee' section of the application form should have been completed.

2+ SHE: Use this if the applicant files shareholder remuneration, and there is more than one shareholder in the company. If there are no other shareholders listed on the application, check this in the Companies Register. The 'Shareholder-employee' section of the application form should have been completed.

NOTE What if the applicant files multiple types of income?

If there are multiple types of income that puts the applicant into two or more business structure options, select it based on the following hierarchy:

- 2+ SHE
- Sole SHE
- Partner
- Self-employed

- C** Determine if the application needs to be reviewed by another team.

If not proceed to Step 2.0

NOTE What if the applicant has not filed liable earnings?

If the applicant has not filed liable earnings this will generate an eligibility activity for the Incentives team.

They will need to confirm the applicant is newly self-employed and will file liable earnings going forward.


NOTE What if the application has a BIC that requires approval?

This will have generated an activity for the Levy Classification team to investigate the correct BIC for the customer.

1.1 Assess Manual CPX Application

Incentives Officer, Levy Assessor, Policy Administrator - CPX

- a** Validate the information on the application in accordance with 'Step 4.0 Information Required' on the CPX Policy page. Ensure that the information on the application form matches the customer's account in Juno_PolicyCenter.

 CoverPlus Extra (CPX) Policy policy

NOTE What if an old version of the paper application form has been provided?

We can only process the current version of the paper CPX Application form (ACC 855 August 2021).

Reject the application by sending it back to the person who submitted it explaining why it's being rejected and directing them to apply on MyACC for Business. The paper form is no longer available for customers to download and complete, they must call the Contact Centre and request a copy be posted only. The new paper form is a post only service for exceptional circumstances where MyACC for Business cannot be used.

NOTE What if an Intermediary has signed the paper application?

The August 2021 version of the CPX 855 has been designed to be completed by the account holder only. If someone other than the account holder has signed the form, then reject the application by sending it back to the person who submitted it explaining why it's been rejected and direct them to use MyACC for Business.

NOTE What if the customer has supplied their company's ACC or IR number instead of their own in Section 1?

Often customers will provide both their company's ACC/IR number plus their individual ACC/IR number in Section 1. It doesn't matter that the company's ACC/IR number is there, as long as they have also provided the applicants personal ACC/IR number.

If the applicant has not supplied their personal ACC/IR number at all, you can contact the customer via phone to confirm it (the application does not need to be rejected for this).

NOTE What if the name does not match what is on file?

Example: The application is for Jane Smith, but our system says Jane Brown, and all of the other identifying information matches.

Contact the person who submitted the form to clarify why the name is different. For example, they may have married. Notify the customer that for our records to be updated, they will need to change it with Inland Revenue. We can still proceed with processing the application, though the offer letter would be sent out with whatever name we have on file at the time.

NOTE What if they have requested a cover amount outside of the CPX minimum and maximum?

Call the customer to advise of the minimum and maximum for the relevant levy year and confirm if they'd like to apply for the minimum or maximum instead (noting that the maximum is still subject to financial analysis). Advise them that when the policy rolls over next year, if they are on the minimum it will automatically increase to the new minimum (if it has changed) but the maximum does not increase unless they request to change it.

NOTE What if you've received a re-application (the form was rejected and a new one has been sent back)?

If a form was rejected because it was missing information, the customer must submit the whole form together - including all pages - when they re-apply.

E.g. if the form is returned because it wasn't signed, then they must send all pages back with the page that they've signed. They can't just send back the one page that was missing information.

- b** Check to see that the account holder has signed the form. Only an account holder can sign the August 2021 ACC855.

NOTE What if it is a paper application that has been posted in by a third party?

If the application has been posted by a third party who doesn't have authority, but the application has been signed by the applicant, you may process the application. However, you cannot contact the unauthorised third party if you require information to process the application.

Note: If the submitter is not the account holder, has signed the form and also does not have authority on the account, return the application back to the submitter explaining that they don't have authority and how they can get it. Advise them that once they have authority, they can apply on the account holder's behalf on MyACC for Business.

Note: How can you tell a posted a paper applicant was sent in by someone other than the account holder? The envelope may have a company logo for an intermediary.

- c** Check the contact details for the account holder and update the account in Juno_PolicyCenter if they do not match what's on the application form.

Even if you don't need to update any contact details, be sure to check that there's no 'Valid until' date on the postal address as this will stop any mail from going out.

Create an interaction in Juno_CRM to record what details were updated from and to. The interaction type should match the channel that the application was received (e.g. for online applications, select 'digital' interaction type).

NOTE What if the authorisation check in the previous step failed?


DO NOT change any contact details if the person who submitted the form does not have authority, or if the form has not been signed by the applicant.

NOTE When is it ok to put an agent or advisors contact details on the applicants account?

Phone numbers - these should only ever belong to the applicant. If we need to call their agent or advisor, we can get these contact details from their contact record.

Email address - this should only belong to the applicant unless it has been requested for the agent or advisor to receive invoices and correspondence via email. In these cases, place the applicants own email address as a secondary option where possible.

Physical/Postal Addresses - this should only belong to the applicant unless it has been requested for the agent or advisor to receive the invoices and correspondence via post. Ensure you follow the Contact Details process for adding an agent address.

 **PROCESS** Add or update business customer contact details

NOTE What if the correspondence preference is set to 'Email'?

Before changing a primary email address, check the correspondence preference. If this is set to email, you'll need to confirm with the customer or an authorised party which email address the invoices and correspondence should be sent to.

- d** Check that the customer meets the eligibility criteria in accordance with 'Step 3.0 Eligibility' on the CPX Policy Policy page.

If the customer isn't eligible, reject the application by sending it back by post to the account holder advising them why they/their client isn't eligible for CPX.

 CoverPlus Extra (CPX) Policy policy

- e** Identify the business structure of the applicant - you'll need this later on in the process.

If the incorrect section has been filled out on the application form, reject the application by sending it back by post to the account holder and ask them to fill out the correct section and resubmit the whole application.

NOTE What are the different business structures, and how do you identify them?

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2+ SHE: Use this if the applicant files shareholder remuneration, and there is more than one shareholder in the company. If there are no other shareholders listed on the application, check this in the Companies Register. The 'Shareholder-employee' section of the application form should have been completed.

NOTE What if the applicant files multiple types of income?

If there are multiple types of income that puts the applicant into two or more business structure options, select it based on the following hierarchy:

- 2+ SHE
- Sole SHE
- Partner
- Self-employed

- f** Identify the correct BIC.

NOTE How do you identify the correct BIC?

- Read the information provided on the application form - we ask for them to provide BIC/CU and a description of activities
- Check the information provided against the BIC website
- If the applicant is a shareholder, refer to 'Step 5.0 Preferred BIC/CU's for Shareholders' on CPX on the CPX Policy Policy page
- Does the requested BIC match their existing CP or WPS policy?

If in doubt, refer to Levy Classification.

 CoverPlus Extra (CPX) Policy policy

NOTE What if a shareholder is requesting a preferred CU?

A preferred CU is when the CPX CU reflects the applicant's own activities within the company rather than the activity of the company itself. Preferred CU requests must be approved by the Levy Classification team. Create a referral activity once you create a draft policy.

NOTE What if you're unable to determine the correct BIC?

If there's not enough information to identify the correct BIC, or you're unsure for any other reason, you can refer it to the Levy Classification team. Create a referral activity once you have created the draft policy.


- g** Check Eos to determine if the applicant is currently receiving weekly compensation. Search for the customer and look at any claims lodged in the last four years.

NOTE What if the applicant is currently receiving weekly compensation?

Contact the case manager in the first instance and explain that they've applied for CPX, and ask when the expected return to work date is, and if there's currently any chance of further time off required after returning to work (e.g. for a surgery). If you can't locate or contact a case manager, contact the applicant instead.

Once you have this information, check with an Incentives Specialist how to proceed. If the applicant is returning in the next 1-2 weeks, future date your activity and contact them again before processing the application.

- h Complete your part of the process by entering the triage note (below) into the Description field of your 'Triage CPX Application' activity, ensuring you've entered in all the relevant info and completed all the steps.

 Policy Admin Form

1.2 Assess CPX Policy Change Request

Incentives Officer, Incentives Specialist, Levy Assessor, Policy Administrator - CPX

- a Open the activity in Juno_PolicyCenter and read the latest interaction(s) in Juno_CRM to understand what has been requested.
- b If the change request was received via MyACC_for_Business, check the History tab from the Account Summary in Juno_PolicyCenter to view the customers 'Reason' for the change, and the Juno_PolicyCenter activity for any other details. Create a Juno_CRM digital interaction with the details of the change request.
- c Determine if sufficient information has been provided to process the request and the change request is valid.

NOTE What information is required for an LOC change, and what must be considered?


- Request must be made by an authorised party
- Request can be made via any available channel (phone, email, digital)
- New cover amount required, which should be between the CPX minimum and maximum applicable for the relevant levy year. If they request cover outside of the minimum or maximum, contact them to advise of the minimum and maximum for the relevant levy year, and confirm if they'd like to apply for the minimum or maximum instead (noting that the maximum is still subject to financial analysis). Advise them that when the policy rolls over next year, if they are on the minimum it will automatically increase to the new minimum (if it has changed) but the maximum does not increase unless they request to change it.
- Date the change should be effective from is required (if no date provided, go with the date ACC received the change request).

IMPORTANT: LOC changes can't be backdated. Refer to 'Step 6.0 Effective Dates' on the CPX Policy Policy page.

 **PROCESS** CoverPlus Extra (CPX) Policy policy

NOTE What information is required for a BIC/CU change, and what must be considered?


- Request must be made by an authorised party
- Request can be made via any available channel (phone, email, digital)
- Description of business activity/tasks performed is required
- Effective date of change. Refer to 'Step 6.0 Effective Date's on the CPX Policy Policy page.
- If the customer is a shareholder, their CPX BIC must match that of the company, otherwise it must be treated as a Preferred CU and approved by the Levy Classification team. Refer to 'Step 5.0 Preferred CU's for Shareholders on CPX' on the CPX Policy Policy page.

 **PROCESS** CoverPlus Extra (CPX) Policy policy

NOTE What information is required for an employment status change, and what must be considered?

- Request must be made by an authorised party
- Request can be made via any available channel (phone, email, digital)
- The new employment status (part-time or full-time) and/or hours worked each week is required
- Effective date of change. Refer to 'Step 6.0 Effective Dates' on the CPX Policy Policy Page
- Check that the customer is still eligible to be on CPX. Refer to 'Step 3.0 Eligibility' on the CPX Policy Policy page.


IMPORTANT: If the customer is no longer eligible for CPX, you must cancel the CPX policy effective from the date ACC became aware of this fact and notify the customer. Proceed to the 'Cease or Cancel CPX Policy' process (below). If you are not trained in this process, create a 'CPX - Cease/Cancel' activity and assign this to the Policy Administration queue with an explanation in the activity description.

 **PROCESS** CoverPlus Extra (CPX) Policy policy

NOTE What information is required for a Cover Type change, and what must be considered?


- Request must be made by an authorised party
- Request can be made via any available channel (phone, email, digital)
- The new cover type (CPX Standard or LLWC) is required

IMPORTANT: Customers who work part-time cannot have LLWC. Refer to '1.0 Overview' on the CPX Policy Policy page.

 **PROCESS** CoverPlus Extra (CPX) Policy policy

NOTE What if the request is to cease or cancel the CPX policy?

Refer to the Cease or Cancel CPX Policy process.

 **PROCESS** Cease or Cancel CoverPlus Extra (CPX) Policy (Manual)

NOTE What if the request is for a CPX reinstatement?

Note: Only the Incentives team and Operations Specialists should manage these requests. If you're not a member of the Business Incentives team, create a 'CPX - Complex Query' activity and assign it to the Incentives queue. See the CoverPlus Extra (CPX) Cancellation or Cession policy.


When assessing whether the policy should be reinstated, consider the following:

- Any ACC staff/system errors
- If the payment was made before the policy was cancelled - including into a related account (e.g. company account for shareholders)
- Any suspense payments that were planned by the customer
- Any unforeseen circumstances occurring out of the customers control that prevented payment
- If there was a clear intent to pay by the customer

If you decide to reinstate the policy, proceed to Step 2.0.

If you decide not to reinstate the policy, remove any related trouble tickets (if applicable). Explain to the customer that we will not be reinstating the policy, with an explanation, and advise that they will need to reapply for CPX. If they applied within the last 9 months, ask them to confirm if their application details are the same and if they are, offer to re-process their original application.

If you do reinstate the policy, ensure that if they've already made payment that it gets allocated to the new invoice. You may need to cancel a disbursement request or email accounts receivable to transfer the payment from another account.

 **CONDITIONAL Cease or Cancel CoverPlus Extra (CPX) Policy (Manual)**
Incentives Officer, Incentives Specialist, Policy Administrator - CPX


2.0 Create CPX Policy (Applications)

Incentives Officer, Incentives Specialist, Levy Assessor, Policy Administrator - CPX

- a** Create the draft policy and enter the information of the policy from your triage note. A draft policy needs to be created before you create the referral activities if needed.

NOTE What if no draft policy exists?

If no draft policy exists create a new CPX policy using the information supplied on the triage note in the completed 'Triage CPX Application' activity. Ensure you have a quick check over the application form to ensure no details have been missed.

-  Add CPX to Default Policy

NOTE What start date should you use?

When creating a new CPX policy offer, the start date you enter into the CPX Effective dates should be "today" (i.e. the date you are processing the application) - UNLESS the customer has requested a later start date.

Example 1: You're processing an app, and the date today is 5th May. The application was received on 20th April and the customer requested a start date of 21st April. The start date you enter on the policy will be today's date, 5th May.

Example 2: You're processing an app, and the date today is 5th May. The application was received on 30th April and the customer has requested a start date of 1st June. The start date you enter on the policy will be the requested start date, 1st June.

NOTE What if you get blocked by a UW issue?

see activity 3.0

- b** If you are not blocked by UW leave the policy in a quoted state, go to the 'Issue CoverPlus Extra (CPX) Policy Offer' process (below).

DO NOT ISSUE THE POLICY.

2.1 Change CPX Policy

Incentives Officer, Incentives Specialist, Levy Assessor, Policy Administrator - CPX

- a** Change the CPX policy details on the applicable policy term(s).
- b** Once you've made the above change(s), ensure you select the 'Send variation letter' checkbox that appears after the new policy details have been entered.

NOTE Which types of policy changes require a variation letter to be sent?

Changes to any policy details - BIC/CU, Level of cover, and Cover type all require a variation letter. Tick the variation letter tick box before you quote a policy

Changes to customer information - Employment status and business structure do not require a variation letter.

NOTE What if the variation letter tick box is not visible?

If you are reverting the LOC back to the original cover amount or adding a third LOC line, the variation letter checkbox may not be visible, a manual variation letter will be required.

- c** When you quote the policy, the system will assess the agreed level of cover against your own user permissions.

NOTE What if you get blocked by a UW issue?

If you get blocked by UW, select 'Request Approval'. Select the relevant cost change reason and assign the activity to the Incentives queue.

End of process - complete your 'CPX App Process Required' or 'CPX App BIC Approval Required' activity.

- d** If you are not blocked by UW, attempt to issue the policy change. The system will assess the change in cost against your user permissions.

NOTE What if you get blocked by a DFA issue?
If you get blocked by DFA, select 'Request Approval'. Select the relevant cost change reason and assign the activity to the DFA 2 queue.

End of process - complete your 'CPX App Process Required' or 'CPX App BIC Approval Required' activity.

2.2 Withdraw CPX Policy


Incentives Officer, Incentives Specialist, Levy Assessor, Policy Administrator - CPX

a In Juno Policy Centre Withdraw CPX Policy.

 Withdraw CPX Policy

NOTE What if the customer is ineligible or has an existing CPX policy in place and no longer wants CPX?

Go to the 'Cease or Cancel CoverPlus Extra (CPX) Policy' process.

 **PROCESS** Cease or Cancel CoverPlus Extra (CPX) Policy (Manual)

NOTE What if the customer has an existing CPX Policy in place and doesn't want to proceed with the changes?

Complete the Juno_PolicyCenter Activity (BCSD).

 Complete Activity

3.0 Create Referral Activities

Incentives Officer, Incentives Specialist, Levy Assessor, Policy Administrator - CPX

a Create the appropriate referral activity if you require another team to look at the policy. The draft policy must be created before the activity is referred to the next team.

NOTE What if the BIC has been identified and doesn't need approval by Levy?
If the application doesn't need to be referred to Levy: Create a 'CPX App Process Required' activity and assign it to the Policy Admin queue.

NOTE What if the BIC needs to be approved/ accessed by Levy?
If during Triage you established that the BIC need to be referred to the Levy Classification team: Create a 'CPX App BIC Approval Required' activity and assign it to the Levy Classification queue.

If the BIC change request is for existing CPX policy – create 'CPX BIC Approval required'.

 CPX Establishing Eligibility Questions
<https://accnz.sharepoint.com/:b:r/sites/Group-Busine>

4.0 Assess Referral Activity Received

Incentives Officer, Incentives Specialist, Levy Assessor, Policy Administrator - CPX

- a** Validate that information entered into the draft policy is correct. Update any information required.
- b** Quote the policy - When you quote the policy, the system will assess the agreed level of cover against your own user permissions.
If you are not blocked by UW leave the policy in a quoted state, go to the 'Issue CoverPlus Extra (CPX) Policy Offer' process (below). **DO NOT ISSUE THE POLICY.**

NOTE What if you get blocked by an Underwriting issue?

If you get blocked by UW, select 'Request Approval'. Select the relevant cost change reason and assign the activity to the Incentives queue.


End of process - complete your 'CPX App Process Required' or 'CPX App BIC Approval Required'

NOTE What if you get blocked by a DFA issue?
If you get blocked by DFA, select 'Request Approval'. Select the relevant cost change reason and assign the activity to the DFA 2 queue.

End of process - complete your 'CPX App Process Required' or 'CPX App BIC Approval Required' activity.

 **CONDITIONAL Underwrite CoverPlus Extra (CPX) Policy**
UNASSIGNED

 **PROCESS Manage Levy Approvals**
Incentives Specialist, Policy Administration Specialist

 **CONDITIONAL Issue CoverPlus Extra (CPX) Policy Offer**
Incentives Officer, Incentives Specialist, Policy Administrator - CPX

5.0 Notify Customer

Incentives Officer, Incentives Specialist, Levy Assessor, Policy Administrator - CPX

a This step is to be completed when the previous step did not require UW or DFA approval, or when DFA has been approved and the 'Send DFA Letter' activity has been assigned to you.

This step also only needs to be completed when the automated variation letter will not suffice on its' own, or if you will not be sending a variation letter.

b Send an email to the customer (the person who made the request) to advise them of any relevant information. Things to consider including:

- Advise them of the variation letter, where it will be posted/emailed (this gets sent the day after the change is issued)
- Advise them of the reassessed invoice (credit or debit note), where and when it will be posted/emailed, when it is due for payment (debit only), and the new total amount payable (if applicable)
- If there is a previous invoice due for the same policy term, the amount due on this must still be paid by the due date
- Payment options, if appropriate
- If a refund is due, advise of the bank account the refund will be paid to and when. If there is no bank account on file, ask for their bank account name and number

c Create an interaction in Juno_CRM. Complete your current activity and the CPX Application activity.