



How weekly compensation payments change

Your guide to financial support while you recover

He whakamārama mō te pūtea tautoko i a koe e whakarauora ana

While receiving weekly compensation, your work situation or income may change. This guide explains what happens and the difference between short-term and long-term payment rates for PAYE employees.

Key takeaways | Ngā kōrero matua

Payments may change depending on how long you receive weekly compensation and if you earn other income. You must tell us if you work or earn income while receiving weekly compensation to avoid overpayment.

Your total income (compensation + earnings) cannot be more than 100% of your usual pay. Payments usually stop when you're able to return to the job you were doing before your injury or your health provider says you're able to.

What you need to do | Ngā mahi hei whakatutuki māu

- Log in to MyACC (my.acc.co.nz) to view your payments.
- Check your medical certificate expiry and book a doctor's appointment if needed.
- If you return to work with reduced hours or suitable duties, you may still get weekly compensation. Let us know so we can adjust your payments and check your tax code with Inland Revenue.
- Update us if your income changes while receiving weekly compensation, for example, holiday pay, a bonus, pay increase, or final pay when leaving a job.
- Read our guide Calculating weekly compensation for employees or visit our website acc.co.nz/weekly-compensation to learn how your payment is calculated.

Your ongoing payments | Te tātai utu

- Payments are made on the payday you chose when applying for weekly compensation.
- How we calculate payments depends on your employment type, how long you receive weekly compensation, if you earn other income and whether you're working.
- There are two payment rates: short-term (first 4 weeks) and long-term (after 4 weeks).
- We'll send you a letter if your payment rate changes.
- You can view your payment breakdown in MyACC.

Important. Tell us if your income changes as soon as possible Kia mataara. Kia wawe te whakapā mai mēnā ka tīni tō whiwhinga pūtea

We use your earnings to calculate your weekly compensation.

If your income changes, tell us right away to avoid overpayment. If you're overpaid, we'll contact you about repayment.

Use MyACC or call us to report changes like:

- returning to work part-time, fulltime, or changing your hours
- leaving a job or starting a new one
- · using sick or annual leave
- getting paid for public holidays or receiving a pay increase
- receiving money or benefits in place of income.

You can still receive weekly compensation if you return to work at reduced hours or suitable duties.

Report your income or hours weekly so we can adjust your payments.

Your total income must not be more than 100% of your usual pay.

Frequently asked questions | Ngā pātai auau

What is a PAYE employee?

Someone whose employer deducts tax from their pay.

How can I get 100% of my usual pay?

You might be able to earn 100% of your usual pay through a mix of weekly compensation and earnings, if you return to work with reduced hours or suitable duties. Many people can recover safely at work with temporary adjustments, and you can still receive weekly compensation.

If you're not able to work, ask your employer if you can use sick or annual leave to top up your weekly compensation.

We recommend talking to Inland Revenue - you may need a secondary tax code to pay the right amount of tax.

What earnings affect my compensation?

If your total income (compensation + earnings) is more than 100% of your usual pay, we reduce your compensation (abatement). Earnings include your usual pay, bonuses, holiday pay, director's fees, and final pay.

What else affects my compensation rate?

Things like receiving weekly compensation in the past year, your employment type and other factors can affect your rate. Talk to us about your situation.

What are the short-term and long-term rates?

Short-term rate: Applies to the first 4 weeks. Based on your average weekly earnings in the 4 weeks before your injury.

Long-term rate: Applies after 4 weeks.

Permanent employees: Based on total income from your current PAYE job, divided by number of weeks worked (up to 52).

Non-permanent employees: Based on total income from all non-permanent PAYE jobs, divided by 52, regardless of weeks worked.

Different rules apply depending on your situation, read our guide *Calculating weekly compensation for employees* to learn more.

Can I make KiwiSaver contributions?

Yes, KiwiSaver contributions can be deducted from weekly compensation payments. To set this up, send a completed KS2 form to your recovery team. Find the form on the Inland Revenue website.

When do payments stop?

Payments usually stop when you're able to return to the job you were doing before your injury or your health provider says you're able to. We'll let you know if payments stop for other reasons.



The contents of this guide may change. Our website has the most current information. Guide published November 2025

ACC website

Find other guides and learn more about our support. Browse free on your mobile device.

Visit: acc.co.nz/weekly-compensation

MvACC

Manage your claim, apply for weekly compensation and other support.

Log in: my.acc.co.nz

Contact us

If you're unsure about your payments, we're here to help.
Email: claims@acc.co.nz

Phone: <u>0800 101 996</u>