

## Workers' Compensation FAQs

1. What is Workers' Compensation?
  - Insurance that protects employees under state laws, and provides medical care, disability and rehabilitation benefits for **workers** who are injured while on the job.
2. What does it cover?
  - Medical care, disability and rehabilitation benefits for **workers** who are injured while on the job.
3. How do you get it?
  - When an on the job injury occurs, the employee informs his/her supervisor that they are requesting professional medical treatment for an injury that occurred during a work related event.
4. What does the supervisor need to do to file for WC?
  - At the time the supervisor is informed that an employee is injured and is requesting (or needs) professional medical treatment:
    - in the event of medical emergency contact 911 for treatment (if not an emergency proceed to next step),
    - notify Risk Management to arrange for the employee to select a physician from the panel and complete the necessary steps to initiate a workers' compensation claim, and
    - investigate and document the work related event(s) that caused the injury and send the report to Risk Management.
  - If the employee does not request professional medical treatment and does not need professional medical treatment:
    - investigate and document the work related event(s) that caused the near miss or insignificant injury,
    - have employee provide his/her statement of events by completing "Employee's Report of Injury Form", and
    - provide to Risk Management your investigation report and the Employee's Report of Injury Form.
5. Are you eligible for WC if you don't report it until a week later?
  - The Staff Handbook states: If a staff member is injured while at work, **no matter how slightly, the injury must be reported immediately** to your immediate supervisor. Eligibility for workers' compensation depends on the work relatedness of the injury. Sometimes it is difficult to determine if an injury is work related if it isn't reported when it happens. Failure to report an injury at the time of occurrence could lead to a claim being denied. Often this can be avoided by timely reporting by the employee.
6. Do I have to go to the doctor on the day of an accident?
  - **No.** However; the injury must be reported as soon as possible to your immediate supervisor and appropriate workers' compensation paperwork completed to arrange for the doctor's appointment. A workers' compensation claim should be initiated before an

appointment is scheduled. Your supervisor will notify Risk Management at the time of injury to initiate a claim. An employee can not just show up unannounced or schedule own their own a doctor's appointment for a work related injury.

7. Can I go to my normal doctor or is there a list of approved doctors?
  - State law requires the employee be provided a choice of physician from a workers' compensation panel of at least three physicians. The University has a panel containing five physician in the area for an employee to choose. An employee under workers' compensation can not choose for his/her personal physician to treat the workers' compensation injury.
  
8. How do I get paid for WC?
  - Staff members who are absent from work due to a work-related injury are only compensated by the University for the time missed on the **DAY OF THE INJURY**. No cash benefits will be paid by the workers' compensation insurer for the first seven calendar days, excluding the day of injury, unless the disability extends to 14 calendar days. Staff members off work for 14 calendar days or less receive no wage replacement for the first seven days. Regular staff members will be allowed to use accrued sick leave and/or vacation leave to compensate them for the first seven working days of disability not paid by the workers' compensation insurer. When a staff member is off work for 14 calendar days or more because of a work related injury, the workers' compensation insurer will pay the staff member for the first seven calendar days. This payment is known as a "wage replacement benefit" and it is computed on **a percentage of 66 ⅔% of the average weekly compensation**.
  
9. How long can I be paid while on WC?
  - This depends on several factors which will be reviewed with the injured employee at the time a workers' compensation physician determines the employee is unable to work. The workers' compensation insurance adjuster assigned to the claim will discuss this with the employee.
  
10. How are prescriptions handled?
  - The workers' compensation insurance provider has a list of pharmacies that are within their network. The local participating pharmacies are:
    - i. Bennett's Pharmacy
    - ii. Blue Front Drug
    - iii. CVS Pharmacy
    - iv. Kroger
    - v. Mike's Pharmacy
    - vi. Walmart Pharmacy
  
11. What if I don't think the doctor is doing the right thing - can I get a second opinion?
  - If an injured employee would like a second opinion concerning the work related injury, the employee will need to inform the workers' compensation adjuster assigned to the claim. The adjuster will discuss options based on circumstances relevant to the injury.
  
12. Can you be reimbursed for travel expenses to doctor appointments when you are out on workers comp., as well as any follow-up appointments after returning to work?

- In most cases no, but for appointments where extensive travel distance is required; the claims adjuster may pay personal vehicle mileage. This will be determined by the claims adjuster assigned to the workers' compensation claim.

#### Contact Information

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