

WORKERS' COMPENSATION Q & A

What is worker's compensation and how does it affect me? Worker's compensation is a type of insurance that covers medical costs and offsets an employee's wage if they are unable to work due to an injury sustained at, or through the course of, their work.

I injured myself at work - what do I do? You should immediately advise your supervisor then complete a First Report of Injury and bring it to the HR office. Any delay in reporting may jeopardize your eligibility to receive worker's compensation benefits and CSU may be penalized for not reporting the injury in a timely manner, even if they are not aware of your injury. HR will provide you with an Authorization Form and give you information on the location of the doctor's office where you need to seek treatment. HR will contact our worker's compensation agency to advise them of your injury.

What happens if my injury is life threatening? Call EMS or go to the nearest emergency room. You or a family member (if you are unable to make the call yourself) should contact the HR office as soon as possible so notification can be provided to the worker's compensation insurance company.

What happens if I am injured when the HR office is closed? You should view the Workers Compensation Procedures on the HR webpage and follow the instructions. Contact HR by phone (843 863-8070) or (lwalke@csuniv.edu) as soon as possible to advise that you have sustained an injury and are seeking follow up care. Provide the completed First Report of Injury to HR on the first business day back.

Who is our worker's compensation agency? This may change from time to time, but currently it is **The Hartford**.

Will a worker's compensation agent contact me? Yes. A representative from the worker's compensation agency will be assigned to your case and they will contact you to go over the incident.

I sustained a very minor injury and don't want to go to a doctor, do I need to do anything? Yes. If you are injured at work you must complete a First Report of Injury (form can be found on the HR webpage and in ADP), regardless of the severity of the injury, and return it to HR. You are strongly encouraged to seek medical care, but you can decline that. The HR office are required to report all workplace injuries but can file a claim *for record only* if you choose not to go to a doctor.

Can I go to my own doctor? Whenever possible you should go to the doctor's office which HR advises you to, otherwise you may have to pay out of pocket initially and then file for reimbursement through CSU worker's compensation agent.

Do I need an appointment to go to the worker's compensation doctor? No, but unless it's an emergency you should contact the HR office before proceeding to the doctor in order to receive an authorization form.

Do I have to pay if I go to the worker's compensation doctor? If your injury is sustained at, or through the course of your work, you will not be charged for the visit, provided you notify HR who will provide you with the authorization form. If you go to your own doctor they may charge you initially and you will have to request reimbursement from CSU worker's compensation agency afterwards.

What happens after I see the doctor? The doctor will give you two copies of the report from your visit. You should bring one copy immediately to the HR office upon your return to campus and keep the other one for your records. The report will tell you and HR if you need further follow up and if you have any job restrictions.

What if I have job restrictions? The HR office will notify your supervisor of any job restrictions. If you are able to work, but not at your regular duties, you may be temporarily reassigned to another job/department where you will be able to work.

What if the worker's compensation doctor said that I need to see a specialist? If the doctor feels you need to see a specialist, the worker's compensation agent assigned to your case will reach out to you to discuss options and assist with scheduling.

Do I have to pay if I go to a specialist? If the worker's compensation agency determines your claim is eligible then you will not pay to see a specialist. You should NOT go to a specialist without being advised to do so by the worker's compensation agent otherwise you may be liable for any charges incurred.

Do I get paid if I'm unable to work due to my injuries? The worker's compensation agent will investigate what happened and make that determination. They will advise you of their findings.

What if I don't complete a First Report Of Injury? The First Report of Injury notifies the HR office that you may have sustained a work related injury. If HR doesn't know about your injury they can't provide you information about your rights and how to seek treatment for your injury. If you later encounter problems due to your injury you may be ineligible for worker's compensation coverage and liable for any costs incurred for treatment.