

WORKER'S COMPENSATION FACT SHEET FOR WAGE/PART-TIME EMPLOYEES

All Radford University wage employees are eligible to receive compensation for lost wages and medical benefits under the Virginia Worker's Compensation Act for a work-related injury/illness.

Reporting a Work-Related Injury/Illness

If you suffer a work-related accident, you should report it to your supervisor immediately. Your supervisor will file an *Employer's Accident Report* form (**EAR**) with the Department of Human Resources. This report should include all information relating to the accident as well as a list of any witnesses to the accident. An injury that is not reported within 30 days of the accident may be denied.

Panel Physician

You are responsible for choosing a physician from the approved panel physician list. Your supervisor will give you a Panel Physician Selection Form from which you will select a physician. *Even if you do not anticipate seeing a physician for your injury/illness, you must select a physician from the list in the event you do seek medical treatment.* You must keep all appointments with the selected physician and follow the prescribed treatment plan. If you are first treated at an emergency room or by a physician not on the worker's compensation panel, follow-up treatment must be with a worker's compensation panel physician. Appointments for medical care, therapy, etc. should be made around work hours if possible. It is **your** responsibility to abide by any restrictions imposed by your Panel Physician.

Compensability Decisions

The decision on whether or not your injury is compensable is made by Managed Care Innovations (MCI), the Commonwealth's worker's compensation carrier, not Radford University. The decision is usually made within 4 - 6 weeks of the injury date. If you are sent a questionnaire, letter, or receive a phone call from MCI asking for specific information relating to your injury/illness, a compensability decision will **not** be made and **no action** will be taken on your case until you respond.

If your claim is accepted as compensable, you will be notified by MCI. That information is also extracted from a monthly report received by the Personnel Office from MCI which lists compensability decisions for the previous month.

If your worker's compensation claim is denied, MCI will send you a letter stating the reason for the denial. At that time you will be responsible for any medical bills relating to your injury/illness.

Time Missed

Any time missed from work due to your injury/illness **must** be documented by a doctor's excuse. Time missed that is not covered by a doctor's excuse will be considered leave without pay. If you are excused from work by your Panel Physician you must immediately notify your supervisor by telephone or other means and present doctor's excuses for time missed to your supervisor immediately upon return to work. Excuses for time missed are normally issued by the physician when the determination is made that you are unable to work. Ensure you get the excuse at that time. The University is not obligated to accept late excuses for time missed.

If you miss time from work due to your injury/illness, the time missed will be charged against worker's compensation leave *after* the compensability decision is made. Until a compensability decision is made, you will be on leave without pay. Any payments for approved missed/lost time will be paid directly to you by MCI and not Radford University.

According to the worker's compensation laws of Virginia, you will not be paid for the first 7 calendar days of lost time until you have missed 21 days.

On the 8th day of absence you will be paid two-thirds of your average weekly wage. Again, this is not paid until a compensability decision has been made by MCI. Upon notification of compensability, the time missed without pay will be chargeable to worker's compensation and you will be paid directly by MCI for two-thirds of your average weekly wage for the time missed. You will also begin receiving two-thirds of your average weekly wage directly from MCI for any future absences covered by a doctor's excuse.

Lost Time Cases

When you are able to return to work from an injury/illness, you must present a return-to-work slip from your panel physician stating any limitations. If your supervisor can accommodate your limitations/restrictions you will be returned to work appropriate to your limitations/restrictions. If you cannot perform your normal duties due to limitations, you may be able to perform duties outside of your normal job classification up to 90 days.

Payment of Worker's Compensation Medical Bills

Radford University's participating panel physicians are aware that they are to bill the university for services provided for work-related injuries/illnesses. At times, however, you may be billed directly. If this happens, the bill(s) should be forwarded to the Department of Human Resources who will sent the bill(s) to MCI. You should also contact the billing physician to remind him/her that services are for work related injury/illness and should be forwarded to the Department of Human Resources for transmittal to MCI.

Payment for Prescription Drugs

You may pay in full or pay the co-payment under your health insurance (if applicable) for medications prescribed by a physician for a work-related injury/illness and file for reimbursement. You may be reimbursed by attaching the receipts to a *Worker's Compensation Request for Prescription Drug Reimbursement* form and sending it to the Department of Human Resources for transmittal to MCI. Forms are available in your department or from the Department of Human Resources.

Mileage Reimbursement

Reimbursement for mileage to and from a treating physician is also provided. If you seek reimbursement for mileage, you must complete a *Worker's Compensation Request for Mileage Reimbursement* form and return it your supervisor or to the Department of Human Resources. Forms are available in your department or from the Department of Human Resources.

If you need further information, please call the Department of Human Resources at extension 5008.