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WORKER'S COMPENSATION FACT SHEET FOR FULL-TIME EMPLOYEES

All Radford University 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 (EAR)* form 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 you must select a physician from the list in the event you do seek medical treatment.* You must keep all appointments with this 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 in consideration of work hours if possible. It is **your** responsibility to abide by any restrictions imposed by your Panel Physician.

Time Missed

If you miss time from work due to your injury/illness, it may be charged to worker's compensation leave **only after** the injury/illness is accepted as compensable. Until a compensability decision is made, time missed may be charged to your available leave balances. If you do not have sufficient leave balances to cover your absences, you will be placed on leave without pay (LWOP).

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 date the injury is reported. 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** taken on your case until you respond.

If your claim is denied, MCI will send you a letter stating the reason for the denial. If your claim is denied and you are covered by a state health insurance plan, MCI will pay for the initial visit to the panel physician. You or your insurance company will be responsible for any medical bills, prescriptions, etc. incurred after the initial visit. If you are not covered by a state health insurance plan, you will be responsible for **all** medical bills, prescriptions, etc. related to the denied claim.

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If your claim is accepted, you will be notified by MCI. That information is also extracted from a monthly report received by the Department of Human Resources from MCI which lists compensability decisions for the previous month.

Worker's Compensation Leave

Pending a compensability decision by MCI, time missed must be charged to available leave balances or to Leave Without Pay (LWOP). All time missed from work must be documented by a doctor's excuse. You are required to provide any original medical work excuses to your supervisor as soon as possible after receiving the excuse. It is very important to maintain communications with your supervisor, therefore it is extremely important that you or a family member contact your supervisor if you are unable to deliver the doctor's excuse the same date you receive it. Please note that the university is not required to accept after-the-fact work excuses for missed time.

All time missed due to a subsequently approved injury/illness may be charge to Workers' Compensation Leave (WC) and personal leave balances restored. After you have missed 5 workdays or it is apparent that you will miss more than 5 workdays, the Department of Human Resources will submit a supplementary report to MCI advising them of your status. After the claim is accepted, MCI will use the supplemental report to determine whether missed time is compensable.

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

Cases Involving Lost Time From Work

If there is lost time from work the worker's compensation laws of the Commonwealth require your salary be paid in the following manner:

Traditional Sick Leave and Virginia Retirement System (VRS) Disability Retirement Plan Procedures

- After you have missed **90 consecutive work days**, you will cease to earn leave.
- Radford University will continue to pay your salary for the first **92 cumulative calendar** days. A cumulative calendar day is counted as any full day or portion of a day missed. If, after 92 cumulative calendar days of worker's compensation leave, you are unable to return to work, one-third of all time missed (2.7 hours each day) will be charged to your remaining leave balances. As long as you remain on paid leave, Radford University will continue to pay your salary on the semi-monthly payroll schedule.
- When all leave is exhausted, you will be placed on leave without pay, and two-thirds of your average weekly wage will be paid to you directly by MCI.

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Virginia Sickness and Disability Program (VSDP) Procedures

- You **must** use available leave balances or be on leave without pay if no leave balances are available, to cover the seven calendar day waiting period. If you miss 21 days, and the work related injury/illness is accepted as compensable, 2/3 of the leave used to cover the seven calendar day waiting period may be restored.
- You should contact Reed Group at 1-877-928-7021 (the third party administrator for the VSDP) to report your injury/illness for consideration under short-term disability.
- If approved for short-term disability (up to 125 work days), you will continue to be paid the appropriate payment from the university.
- After you have missed **90 consecutive calendar** days, you will cease to earn annual leave.
- If approved for long-term disability (begins on the 181st calendar day after the injury/illness), you will be paid the appropriate amount directly from MCI or Reed Group.

Payment of Worker's Compensation Medical Bills

Physicians participating in the RU Physicians Panel are aware 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 your supervisor or to the Department of Human Resources who will, in turn, send 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 our office 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 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 in the Department of Human Resources.

Return-to-Work & Job Modifications

When you are released 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 duty consistent with your limitations. If you cannot perform your normal duties due to limitations, you may be able to perform duties outside your normal job classification up to 90 days.

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