Workers’ Compensation Q & A

Question 1: What is Workers’ Compensation?
Answer: Workers’ Compensation is insurance that provides employees injured on the job with wage reimbursement and payments for medical care related to the injury.

Question 2: What do I do if I am injured at work?
Answer: Any work related injury or illness, including needle sticks or exposures, must be reported to your supervisor. This includes any injury occurring on University premises, while on University assignment off University premises, and any illness which you believe may have been caused by your University work.

Question 3: What happens after I report the injury or illness to my supervisor?
Answer: After verbally reporting the incident to your supervisor, the Employee Incident Report Form (SMH115) must be completed online at: [http://www.safety.rochester.edu/SMH115.html](http://www.safety.rochester.edu/SMH115.html)
In the event of a life-threatening situation on premises, the Security Division should be contacted at x13.

Question 4: What if I originally didn’t seek treatment for the illness or injury and then need to see a physician?
Answer: You need to report this to Leave Administration at 585-276-5133; they will provide updated information to our Third Party Administrator (TPA) so a claim number can be issued. A new Incident Report does not need to be completed.

Question 5: Where can I go for treatment for a work related injury?
Answer: You may see any health care provider that accepts Workers’ Compensation cases. A list of providers is available online at: [http://www.rochester.edu/working/hr/leave/WC_Providers.pdf](http://www.rochester.edu/working/hr/leave/WC_Providers.pdf)

Question 6: Do I need to provide the treating physician with any information?
Answer: Yes, the treating physician will ask for the claim number, insurance company name, address, and phone number.

Question 7: Where can I get this information?
Answer: You may contact:
- Leave Administration at 585-276-5133 or
- Gallagher Bassett, the University’s Third Party Administrator for Workers’ Compensation at 1-800-635-1550

Question 8: How do the bills I incur related to this illness or injury get paid?
Answer: Once a claim number is issued, the bills associated with this claim will be sent to Gallagher Bassett for processing and payment, therefore, it is important that you notify Leave Administration if treatment is required.

Question 9: If I have an open claim and my legal name changes, what do I do?
Answer: Contact the Workers’ Compensation Board at 1-866-211-0644 and Gallagher Bassett at 1-800-635-1550.
**Question 10:** If I lost time from work due to a work-related injury or illness, how am I paid?

**Answer:** New York State regulations state that an absence is not a disability until the absence reaches the 8th calendar day. Therefore, the first week of absence is covered by your own time (PTO, Sick, Vacation). If you have Supplemental sick time available, Leave Administration will replace the first week with Supplemental sick time once the claim is approved.

Payment for lost time beginning on the 8th calendar day will be received from Gallagher Bassett (GB). The rate of pay will be up to 2/3 of your average weekly wage (based on earnings over the year prior to your date of injury) with a cap and other limitations in accordance with New York State Workers’ Compensation guidelines found online at: http://www.wcb.ny.gov/content/main/onthejob/CashBenefits.jsp

You may use your own time (supplemental, PTO, sick, or vacation) to supplement 1/3 of your average weekly wage.

**Question 11:** When will I receive this payment?

**Answer:** Generally you should receive payment within three weeks, as long as all medical documentation to support the claim has been received by Gallagher Bassett.

**Question 12:** Do my benefits continue while on Workers’ Compensation?

**Answer:** Yes, your benefits will continue and you will need to pay your normal share of premiums (separate billing may apply). It is important to note that vacation does not accrue and holiday pay is not issued while you are out on workers’ compensation.

**Question 13:** When my treating physician releases me to return to work, what do I need to do?

**Answer:** If you are returning to work full duty, contact your supervisor and have your physician fax the return to work release to Leave Administration at 585-235-6703.

If you are returning with physical limitations or on a reduced-hour schedule, you must contact your supervisor as well as the Return to Work Manager at 585-276-5135 or 585-276-5136. The Return to Work Manager will work with you, your supervisor and your medical provider (if necessary) to ensure a safe return to work.

**Question 14:** Once I return to work, do I need to do anything else?

**Answer:** No, however, your supervisor must complete the return to work notice online at http://www.rochester.edu/working/hr/leave/rtw/waf.pdf.

**Question 15:** When at work, how do I get paid when I have a physical therapy, medical follow-up or chiropractor appointment due to my injury?

**Answer:** Your own time must be used. If proof of visit is submitted to Leave Administration, Supplemental sick time may be used if applicable.

**Question 16:** If a hearing is scheduled at the Workers’ Compensation Board, how will I get paid for the time I am away from work?

**Answer:** You must use your own time (vacation, PTO).