

## 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/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/illness to my supervisor?**

**Answer:** After verbally reporting the incident to your supervisor, the Employee Incident Report Form (SMH115) must be completed immediately online at: <http://www.safety.rochester.edu/SMH115.html>  
In the event of a life-threatening situation on premises, Public Safety should be contacted at x13 from any campus phone or dial 585-275-3333.

**Question 4: What if I originally didn't seek treatment for the injury/illness and then need to see a physician?**

**Answer:** If medical treatment is needed you must contact the Workers' Compensation Team at 585-276-5133 or 585-276-5131. 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.*  
**Please note:** If your injury is greater than 8 weeks old and you have not sought treatment, you may have difficulty finding a provider willing to accept you as a patient.

**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 partial 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) . For a larger list of certified providers, please go to [www.wcb.ny.gov](http://www.wcb.ny.gov), in the green banner across the top of the page select "Health Care Providers", on the left side of page select "Health Care Providers and IME Search", at the bottom of that page click the gray button "Search for Health Care Provider or IME", then enter the type of provider you are looking for as well as a zip code, depending on whether or not you want a provider close to home, work or some other location. The employee may also contact anyone on the WC team for additional assistance.

**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 the Workers' Compensation team at 585-276-5133 or 585-276-5131.

**Question 8: How do the bills I incur related to this injury/illness get paid?**

**Answer:** Once a claim number is issued, the bills associated with this claim should be sent by your provider to the Third Party Administrator (TPA) for processing and payment, therefore, it is important that you notify the Workers' Compensation team if medical treatment is required.

**Question 9: If I have an open claim and my legal name changes, what do I do?**

**Answer:** Notify the Workers' Compensation team at 585-276-5133 or 585-276-5131, and notify your TPA claims adjuster at 1-800-635-1550.

**Question 10: If I lost time from work due to a work-related injury/illness, how am I paid?**

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

Beginning on the eighth calendar day employees who lose time from work associated with a work-related injury/illness are eligible to receive up to 2/3 of employee's average weekly wages based on 52 weeks of payroll immediately preceding the date of injury up to a maximum weekly benefit (NYSAWW\*). These weekly benefits are determined by New York State Workers' Compensation Board and are subject to degree of disability, cap, and other modifications.

Payment for lost time beginning on the 8<sup>th</sup> calendar day will be issued by the TPA. You may want to use your personal time (supplemental, PTO, vacation) to supplement the other 1/3 not paid by Workers' Compensation.

*\*NYSAWW is the New York State Average Weekly Wage which is the average weekly wage of the state of New York for the previous calendar year as reported by the Commissioner of Labor to the Superintendent of Insurance on March 31 of each year.*

**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 TPA.

**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 the Workers' Compensation team at 585-235-6703.

If you are returning with physical restrictions or on a reduced-hour schedule, you must contact the Return to Work Program at 585-276-5136 or 585-276-5135, as well as your supervisor. The Return to Work team 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:** Yes, if you require restrictions or additional lost time you must provide medical updates. These medical updates/notes need to be faxed to the Workers' Comp team at 585-235-6703 after each medical visit.

**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:** According to NYS Workers' Compensation Board, your own time must be used (PTO, sick, vacation). If proof of visit is submitted to the Workers' Compensation team, supplemental 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:** According to NYS Workers' Compensation Board, your own time (PTO, sick, vacation) must be used.