

A Guide to Filing a Worker's Compensation Claim

WHAT IS COVERED BY WORKER'S COMPENSATION?

If an injury or illness is work-related, then it is covered under Workers' Compensation. To be work-related, the injury or illness must arise from and occur in the course of employment. Medical expenses related to the treatment of your work related injury or illness are covered under worker's compensation. This includes doctor, hospital, physical therapy, prescription medication, medical equipment and any out-of-pocket medical expenses. Alternative treatments such as chiropractic care must be pre-approved. Worker's compensation also pays for wages lost as a result of your injury or illness. Your absence must be related to your work injury and authorized by your doctor. Compensation is determined according to a District of Columbia statute and is subject to a three-day waiting period. Worker's compensation disability payments are approximately two thirds of your average weekly wage and are non-taxable income.

WORKER'S COMPENSATION: HOW IT WORKS

If you are injured on the job, you are eligible to receive Workers' Compensation benefits. The first step in filing a claim is to notify your supervisor of your injury or illness immediately. Your supervisor is responsible for promptly completing an Accident Reporting Form on your behalf that documents the details of the injury. Upon completion, the supervisor sends the accident report to the Risk Management Office. When Risk Management receives an accident report, it serves as a formal notice to the University that you sustained an accidental injury or illness on the job. Risk Management sends a copy of the Employer's First Report of Injury to the District of Columbia and to the University's claims adjustment service. The claims adjustment service investigates all claims and determines whether or not to accept a claim. Once the claim is accepted, the claims adjustment service is responsible for processing disability payments for work time lost. If it has been determined that you are unable to return to your pre-injury job after recovering from your work-related injury or illness, you may be eligible for vocational rehabilitation services.

IF THE EMPLOYEE DOES NOT LOSE WORK TIME

The claim is set up to make payments for any medical expenses related to the injury or illness. The employee should tell the health care provider to send the bills to the Risk Management Office, 2025 F Street NW, Suite 101, Washington, DC 20052 for payment under the University's worker's compensation Program.

IF THE EMPLOYEE LOSES WORK TIME

Any absence from work must be authorized by the employee's treating professional. The employee must be out of work for three days (excluding the day of injury) before workers' compensation pays for work time lost. It is the University policy to pay an injured employee for the balance of their work shift on the date of injury no matter what time the injury occurs, or whether the employee returns to work on the same day. The three-day wait includes weekends and holidays. If the employee loses **1-3 days** of work, **no temporary disability payments** will be made. If the employee loses **4-14 days**, temporary disability will **begin with day four**. If the employee is out **14 consecutive days or more**, worker's compensation disability payments will **begin with day one** of the absence. The temporary disability payments are based on the wages the employee earned in the **13 weeks** prior to the date of injury. The rate of pay for Workers' Compensation is **66 2/3** of your average weekly wage up to a maximum amount which is calculated each year. The payments are tax-free and subject to limits set by the District.

Example: The Workers' Compensation rate for an employee whose 13-week total average earnings are equal to \$500 per week would be:

$$(500.00 \times .666 = \$330.00)$$

IF EMPLOYEE'S LEAVE IS USED DURING ABSENCE

An employee cannot receive a paycheck from the University and our claims adjustment service for the same period of temporary total disability. If sick or annual leave is used to cover your injury absence, the University will reimburse your leave at a rate 2/3 days for each day used.