



YALE UNIVERSITY

Injured Employee Guide

to Workers'
Compensation



We are sorry to hear you were injured in the course of your employment at Yale. Enclosed in this brochure is some information to assist you in understanding the Connecticut Workers' Compensation Act, the workers' compensation claims process, your responsibilities and entitlements, and whom to contact if you have a question.

Yale Office of Workers' Compensation
55 Whitney Ave, Fourth Floor
432-9830

WHAT DO I DO IF I AM INJURED ON THE JOB?

Immediately notify your supervisor. He or she will fill out a Department First Report of Injury and submit it to the Yale Office of Workers' Compensation.

If your injury requires medical treatment, you must see a medical care provider who is part of the Yale University Workers' Compensation Managed Care Network. **If your medical care provider is not part of the network, your medical bills may not be paid, and you may not be eligible for any time lost from work.**

It is highly recommended you seek medical attention immediately. Most employees go to University Health Services (UHS) for their initial treatment; however, that is not the only option. Simply make sure that whomever you see is a member of the workers' compensation network. If you do choose to go to UHS, please call or have your supervisor call before you go over.

A complete list of the current medical care providers in the Workers' Compensation Managed Care Network can be found at the Yale Office of Workers' Compensation, at University Health Services, or at www.yale.edu/riskmanagement/workerscompensation.

Although not mandatory, you can file a form 30C directly with the State of Connecticut Workers Compensation Third District Office. Their address can be found on the last page of this pamphlet. If you wish to file an official notice of claim directly with the state, this form must be

filed within one year of the date of injury. Complete instructions on how to complete this form can be found on the form, and at the State of Connecticut Workers Compensation website at www.wcc.state.ct.us.

WHAT HAPPENS AFTER MY INITIAL DOCTOR VISIT?

Your medical care provider will assess the extent of your injury and determine:

- If additional medical treatment is needed;
- If you can go back to work with or without restrictions;
- When you will be able to return to work, if you cannot return right away.

After each medical appointment you must update your supervisor and the Yale Office of Workers' Compensation on your ability to return to work and your medical treatment plan.

After your supervisor submits the First Report of Injury, the Yale Office of Workers' Compensation will begin the investigation of your claim. They will speak with you, your supervisor, and your medical care provider to gather additional details, and determine whether your claim will be covered by Workers' Compensation. Usually this determination can be made within 7-10 working days after submission of the First Report of Injury.

There are instances when the Office of Workers Compensation will need to review prior medical treatment records involving your injured body part before determining if your claim will be accepted. If that is the case, a medical records authorization form will be sent to you. Please fill out this form and return it as soon as possible. Your claim cannot be accepted until these records are reviewed.

WHAT IF MY MEDICAL CARE PROVIDER SAYS I CANNOT PERFORM ALL OF THE DUTIES OF MY JOB?

Your supervisor, Human Resources, and the Yale Office of Workers' Compensation will assist you in finding temporary alternative work within your physical restrictions.

Sometimes this alternative work is not available right away, or may not be available for the total number of hours you regularly work each week. If that is the case, and your claim is accepted, you will be paid your regular wage for the hours you work, and will receive payment under workers' compensation for the hours you miss from work.

If no work is available within the restrictions listed by your medical care provider, and your claim is accepted, you will receive payment under workers' compensation for the hours you are away from work.

HOW MUCH MONEY WILL I RECEIVE FROM WORKERS' COMPENSATION?

Per the Connecticut Workers' Compensation Act, benefits are equal to approximately 75% of your after tax average weekly wages. The percentage will vary based on your tax filing status.

WHAT IF THAT ISN'T ENOUGH TO COVER MY EXPENSES?

Yale University policy allows employees to supplement their workers' compensation pay with sick, vacation or personal time to reach 100% of their regular pay. This is automatically done, and you need to notify the Yale Office of Workers' Compensation if you do not wish to supplement your workers' compensation benefits.

HOW WILL I RECEIVE MY CHECK?

Your method of pay will be the same as if you were working. If your regular paycheck is directly deposited, your workers' compensation check will be directly deposited. If you do not utilize direct deposit of your paycheck, your check will be available for pick up at the Yale Office of Workers' Compensation unless you indicate you would like it mailed to your home.

WHEN WILL THESE BENEFITS BEGIN?

You will be paid for the day of your injury as if you were at work the entire day. After that, there is a three day waiting period before workers' compensation benefits begin. You can use your sick or vacation time to be paid for those three days.

more days from work, the three day waiting period will not apply, and workers' compensation benefits will begin as of the first workday after the day you were injured. As this can be confusing, please contact the Claims Manager if you have any questions.

If you used your sick time for days that are now covered by workers' compensation, a future paycheck will reflect the repayment of the sick time pay you already received, and the credit of your sick time hours. You will be notified when this will occur.

WHAT IS AN "AVERAGE WEEKLY WAGE"?

This is the amount upon which your workers' compensation benefits are based. It is equal to the average amount you were paid for the 52 weeks immediately preceding the date of your accident, and includes any overtime or bonus payment you received during that time.

WHAT OTHER BENEFITS DOES WORKERS' COMPENSATION PROVIDE?

Per the Connecticut State Workers' Compensation Act, your medical bills and prescriptions as provided or prescribed by your medical care provider, will be paid in full. There are no co-payments for workers' compensation related medical treatment.

You are also entitled to reimbursement for mileage to and from medical care provider appointments. You will need to provide the Yale Office of Workers' Compensation with the dates and miles traveled to in order to be reimbursed.

If you are not losing time from work, and you go to your medical appointments outside of your normal working hours, you are entitled for payment of the time spent at the appointment as if it was time spent at work.

If your injury is severe enough that you will not recover to the point where you are able to do everything you were able to do before your injury, you may be entitled to permanency benefits as well. These benefits will be based on a permanency rating as determined by your medical care provider.

HOW WILL MY INJURY AT YALE AFFECT MY LIFE OUTSIDE OF YALE?

If you are given work restrictions by your medical provider for your Yale job, you must also follow those restrictions in activities outside of your job at Yale, and at any other job you may hold. Doing anything outside of Yale which you claim to be incapable of doing at Yale may be considered workers' compensation fraud. These cases will be dealt with severely, and could include prosecution.

If you hold a second job, you must advise the Office of Workers' Compensation. They need to know if you can continue to work your second job, as you may be eligible for payment of any lost wages from your second job due to your injury at Yale.

If the duties of your second job are within your work restrictions, you can continue to work that job. However, if you are able to work additional hours at your second job because you are not working at Yale, your workers compensation benefits from Yale may be reduced by the increase in earnings at your second job.

THE YALE OFFICE OF WORKERS' COMPENSATION HAS DENIED MY CLAIM. WHAT DOES THAT MEAN?

It means the office has information indicating your injury did not result from a compensable accident. This may include information showing:

- You had a prior medical condition that resulted in your injury;
- Your injury may have occurred outside of work;
- Your injury may have occurred outside the scope of your employment. For example, any injury which occurs while you are on a break or at lunch is likely not compensable under workers' compensation.

If your claim is denied, you will receive a telephone call and/or a notice of denial from the Office of Workers' Compensation.

The Office of Workers' Compensation may also accept your *claim*, but deny your *disability*. If this is the case, what they are saying is they accept that you had an accident at work, and all related

medical treatment will be covered, but they will not pay for any time lost from work. This could be because:

- There is no documentation from your medical care provider stating you need to miss time from work,
- Your medical care provider says you are capable of returning to your regular job,
- Work is available within the restrictions you have been given by your medical care provider.

WHAT IF I DISAGREE WITH THE DENIAL?

If you disagree with the denial, please contact the Yale Office of Workers' Compensation. You may have additional information which may help your case. If you cannot reach an agreement, you can appeal the denial by requesting an informal hearing before the Workers' Compensation Commissioner in the Third District of Connecticut.

WHOM DO I CONTACT IF I HAVE QUESTIONS?

Office of Workers' Compensation
Fax 432-5432

Marjorie Lemmon,
Risk Manager 432-0140
Operations of the Department, and General Procedural Questions.

Natalie Bacevius,
Claims Manager 432-9831
Claim Coverage, Payment for Lost Time from Work, and Return to Work Issues.

Carol O'Neil, Medical
Case Manager 432-9967
Medical Treatment, the Managed Care Network, and Return to Work Issues.

Theresa Serafin, Administrative
Assistant 432-9830
General Questions, Direction to the Best Person to Answer Your Question.

Labor Unions
425 College Street,
New Haven, CT 06511

Local 34

Clerical & Technical
Workers Union

624-5161

Local 35

Service & Maintenance
Workers Union

865-3259

State of Connecticut

3rd District Office - New Haven
700 State Street New Haven, CT 06511-6500
Phone: (203) 789-7512

This guide is meant to be an initial guide to the process, and does not contain all of the information on procedures and entitlements relating to the Connecticut Workers' Compensation Act. Additional information on Workers' Compensation can be found at www.yale.edu/riskmanagement/workerscompensation, and at the State of Connecticut Website at <http://wcc.state.ct.us/>



www.yale.edu/riskmanagement/workerscompensation