Employee Guide to Workers' Compensation for On-The-Job Injuries

This guide was created to help you understand what happens if you've been injured on the job, specifically:

- your responsibilities
- the benefits you're entitled to
- whom to contact with questions

Frequently asked questions (FAQs) can be found on the second page of this document.

YOUR RESPONSIBILITIES

Report Your Injury

If you have been injured on the job, immediately notify your supervisor. He/she must report it online as soon as possible.

Seek Treatment

Seek medical attention immediately – most employees go to Employee Health at the Yale Health Center (55 Lock St.) for their initial treatment. If you choose to go to Employee Health, either you or your supervisor should call ahead to alert them of your impending arrival. If you choose not to go to Employee Health, you must see a medical care provider who is part of the Workers' Compensation Managed Care Network. (A list of medical care providers in the network can be found at *www.yale.edu/workerscomp*, or at the Yale Office of Workers' Compensation or Employee Health.) If your medical care provider is not part of the network, you may be ineligible for payment for your medical bills and for time lost from work.

Get a Doctor's Note

You are responsible for obtaining a work status note from your doctor, and providing it to your Supervisor and to PMA immediately after every medical appointment. This note will contain details regarding your ability to return to work.

Call Your Supervisor after Every Medical Visit

You are expected to keep your supervisor informed about your work status and potential return-to-work date

Call Parking

If you park in a Yale lot and will be away from work for an extended period, please contact the Yale Parking Office at 203-432-9790 to suspend deductions during your time away from work.

Disclose Your Other Jobs to PMA

If you hold another job, you must advise PMA. They need to know if you can continue to work your other jobs, as you may be eligible for payment of any lost wages from your other jobs due to your injury at Yale.

YOUR BENEFITS

Treatment

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.

Reimbursement for Treatment-Related Travel

You are entitled to reimbursement for mileage to and from medical care provider appointments. You will need to provide PMA with the dates and miles traveled to in order to be reimbursed.

Payment for Lost Work Time

If you continue working, and you go to your medical appointments during your normal working hours, you will be paid for travel time and time spent at the appointment as if it was time spent at work. You may be entitled to permanency benefits if you do not fully recover from your injury. These benefits will be based on a permanency rating as determined by your medical care provider.

Option to File a Claim with the State of Connecticut

You can choose to file an official notice of claim directly with the State of Connecticut within one year of the date of injury. To do so, complete and submit a form 30C directly to the State of Connecticut Workers' Compensation Third District Office, 700 State Street, New Haven, CT 06511-6500 (*tel.* 203-789-7512). Instructions can be found on the form or on the State of Connecticut Workers' Compensation website at *www.wcc.state.ct.us*.

CONTACTS

PMA Management Corporation	*tel:* 203.379.3400	*fax:* 203.379.3401
Yale University Office of Workers' Compensation	*tel:* 203.432.9830	*fax:* 203.436.5679
Yale University Employee Services	*tel:* 203.432.5552	
Local 34 and Local 35, 425 College Street, New Haven, CT 06511	*tel:* 203.624.5161	
State of Connecticut, 3rd District Office, 700 State Street, New Haven, CT 06511-6500	*tel:* 203.789.7512	

This document is meant to be a guide to the process, and does not contain all of the information on procedures and entitlements relating to the Connecticut Workers' Compensation Act. Your specific adjuster information is on the letter you will receive from PMA Management.

Employee Guide to Workers' Compensation for On-The-Job Injuries (p. 2)

FREQUENTLY ASKED QUESTIONS (FAQs)

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

PMA will investigate 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 is made 3-10 working days after submission of the Report of Injury. PMA may 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, PMA will request that you fill out a medical records authorization form. 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 PMA 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, Yale will pay you your regular wage for the hours you work, and you will receive workers' compensation from PMA 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 workers' compensation from PMA for the hours you are away from work.

How much money will I receive from Workers' Compensation? What if that isn't enough to cover my expenses?
If your claim is accepted, per the Connecticut Workers' Compensation Act, benefits are equal to approximately 75% of your after tax average weekly wages, with average weekly wage calculated as the average amount you were paid for the 52 weeks immediately preceding the date of your accident, including any overtime or bonus payment received during that time. The exact percentage will vary based on your tax filing status. Yale University policy allows employees to supplement their workers' compensation pay with sick, vacation or personal time. Please tell your supervisor if you wish to supplement your workers' compensation benefits.

How will I receive my workers' compensation check?
Your workers' compensation check will be issued by PMA and mailed to your home. Supplemental sick or vacation pay, if any, will be in your regular Yale paycheck. If your paycheck is normally directly deposited, your supplemental pay will be directly deposited. If not, your supplemental pay will be sent to your home. Please make sure your current address is on file with Human Resources.

When will my workers' compensation 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. If your injury is severe enough that you miss seven or 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. If you used your sick or vacation time for days that are covered by workers' compensation, a future paycheck will reflect the repayment of the sick or vacation time pay you already received, and the credit of your sick or vacation time hours. You should note the adjustment in your paystub within 2-3 weeks.

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, and could subject you to criminal prosecution and termination of your employment. If you work another job(s) and the duties of your other job is within your work restrictions, you can continue to work that job. However, if you are able to work additional hours at another job because you are not working at Yale, your workers' compensation benefits from Yale may be reduced by the increase in earnings at your other job(s).

My claim was denied. What does that mean?
It means there is 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

PMA will notify you if your claim is denied. PMA may also accept your *claim*, but deny your *disability*. This means that PMA accepts that you had an accident at work and will cover all related medical treatment, 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 PMA. 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.

What do I need to know about Long-Term Disability (LTD)?
You are eligible for Long-Term Disability after being out of work for six months. You can apply for it at any time after you go out on an approved Leave of Absence.

This document is meant to be a guide to the process, and does not contain all of the information on procedures and entitlements relating to the Connecticut Workers' Compensation Act. Your specific adjuster information is on the letter you will receive from PMA Management.