WORKERS' COMPENSATION

Workers' Compensation is insurance coverage provided by the California State University for work-related injuries and/or illnesses. These are referred to as "arising out of and/or occurring in the course of employment". The program coverage includes medical care, wage compensation benefits, and possible vocational retraining.

Generally, an injury on the employer's premises during working hours is compensable, while an injury off the employer's premises or outside working hours may or may not be compensable. Final determination is made by Sedgwick Claims Management Services, the insurance carrier.

Notification: As soon as possible after an injury, it is the employee's responsibility to advise his/her supervisor of the injury/illness. The supervisor will document information surrounding the incident and, providing it is not a life-threatening situation, the supervisor will call and/or refer the employee to the Workers' Compensation Coordinator in the Human Resources Office for medical referral.

For injuries requiring <u>first aid only</u>, the employee should go directly to the campus Student Health Center during normal hours of operation (Monday - Friday, 9:00 a.m. - 5:00 p.m., closed 1:00 – 2:00 for lunch). No appointment is necessary.

If the employee requires treatment beyond first aid Human Resources will make a referral to Kaiser Vallejo Occupational Health at 707/651-1370 unless the employee has a pre-designated physician on file. After campus business hours the employee should go directly to the Kaiser Vallejo Emergency Room at 975 Sereno Drive depending on the severity of the injury/illness.

Claim Form: The Workers' Compensation Coordinator will provide the injured employed with the Employee's Claim for Workers' Compensation Benefits (DWC 1) for injuries not classified as first aid only.

Waiting Period: Payment for medical treatment begins immediately. Normally there is a <u>three calendar day waiting period</u> (including weekends) before benefits for lost wages begin. Employees will use their accrued leave during that period. Payment will be retroactive to the first day of disability if an employee is hospitalized or if an employee is off work for more than 14 calendar days. All disability periods must be documented by a physician.

Benefits: If the employee's claim is accepted, all approved medical and hospital bills associated with the job-related injury or illness will be paid.

The program also pays part of lost wages by means of Temporary Disability (TD) payments of two-thirds of wages up to a maximum set by law OR the employee may be eligible for Industrial Disability Leave (IDL) benefit payments in lieu of Temporary Disability payments. The following is a summary of the various wage loss options:

- **Industrial Disability Leave (IDL) -** All members of the Public Employees' Retirement System (PERS) or the State Teachers Retirement System (STRS) are eligible for IDL. IDL provides for full pay for the first 22 work days of disability, two-thirds pay thereafter

for the balance of 52 weeks. For disability beyond the expiration of IDL benefits, an employee may be eligible to receive Temporary Disability benefits. While IDL is being paid, normal retirement contributions and voluntary deductions including health/dental/vision plans continue. In addition, sick leave and vacation leave credits accrue.

- **Industrial Disability Leave (IDL) with Supplementation** - Members of PERS or STRS who are also members of certain collective bargaining units may be eligible to supplement IDL with accrued sick leave credits. To be eligible for supplementation, the employee must have accrued sick leave sufficient to supplement to a full month's regular pay on the date of injury or first date of lost time (56 hours = 21 day pay period, 59 hours = 22 day pay period).

- **Temporary Disability (TD)** –Benefit designed to partially replace two-thirds of gross salary and payable every two weeks. The maximum weekly benefit is set by law. No retirement contributions or voluntary deductions (including health/vision/dental) are made unless supplementation with accrued leave is used. Employees may "direct pay" for health/dental/vision plans if they do not use supplementation. Payments to injured employee are made by the insurance carrier – Sedgwick Claims Management Services, Inc.

- **Temporary Disability with Supplementation** - Eligible employees may augment TD payments with accrued sick leave and vacation credits.

- **Non-Industrial Disability Leave** - During the 90-day period that *a* claim for Workers' Compensation benefits may be evaluated by Sedgwick Claims Management Services, Inc., an employee may submit an application for non-industrial disability leave benefits. Form #DE8501 must be prepared by the employee and the campus Payroll Supervisor and forwarded to the employee's physician for completion and submission to the California Employment Development Department for determination of eligibility and benefits.

For more information: Contact the campus Workers' Compensation Claims Coordinator at (707) 654-1021. In the event you require additional information, you also may contact Sedgwick Claims Management Services, Inc., P.O. Box 14629, Lexington, KY 40512-4629, Claim Account Executive assigned to Cal Maritime, (510) 302-3195 or the nearest office of the State of California Division of Workers' Compensation Information & Assistance Officer at 1515 Clay Street, Oakland, CA 94612-1402, (510) 622-2861.