

WORKER'S COMPENSATION

What you need to know if you are injured at work:

If you have an injury at work ***you need to complete an Incident/Accident Report, whether you seek medical care or not.*** This provides a record in case there are problems later and enables the University to track the type of injury; where it occurred; and what, if any, corrective action(s) that needs to be taken to prevent further injury.

If you have an injury that requires medical attention, please follow our usual reporting protocol:

1. Immediately report the injury to your supervisor.
2. As soon as possible after the injury or accident has occurred, report the injury to the Human Resources Department and complete a 'First Report of Injury'. The form is available in the Human Resources Office, or online at the Human Resources website.
3. Make an appointment with your health care provider or in case of emergency, visit the nearest Urgent Care Center or Emergency Room.

Our Workers Compensation insurance carrier is:

Travelers Property Casualty
Company of America (TIL)

Franklin Pierce University is responsible for payment of medical treatment for all accepted claims through the workers' compensation carrier, Travelers, as long as the treatment is reasonable and necessary and related to the accepted claim.

- You have the right to get "Emergency" care anywhere!
- You have the right to treat with a medical provider that has treated you within the past six month for an injury that has now re-occurred.
- You have the right to a second opinion at each level of treatment for a work-related injury.
- Upon the approval of the New Hampshire Department of Labor Commissioner, you have the right to an independent medical examination with a provider of your choice, if you are dissatisfied with the current determination of compensability, degree of disability and/or degree of impairment arising from a work-related injury.

Helpful information for an employee that has filed a Workmen's Compensation claim:

- Insurance carrier has 21 days upon receipt of the First Report of Injury to investigate the claim to determine if the claim will be accepted or denied.
- There is a 3-day waiting period for payment of wages lost due to an injury. First 3 days of disability are not covered unless an employee is out for more than 14 days OR returns to work within the first 5 days of disability to light duty.
- If an injured employee seeks medical treatment, he/she will need to provide the New Hampshire Workers' Compensation Medical Form filled out by the physician to employer after each visit.
- If an injured employee is totally disabled as a result of the injury or placed on restriction by a physician a Case Manager Nurse and/or a Claim's Adjustor may become involved.
- Wages for an employee who has an approved claim is calculated based upon 60% of the employees Average Weekly Wage - wages taken from 26 weeks prior to date of injury. Wages for the approved claim are paid through the Travelers.
- Mileage reimbursement to and from medical, hospital or physical therapy appointments are paid by Travelers at the 'per mile' business rate established by Federal/State guidelines. The employee is responsible for filing a claim for such mileage with Travelers.
- Employees who need to fill a prescription for a work-related injury will need to pay for the prescription out-of-pocket and submit for a reimbursement from the Traveler using the prescription RX receipt.

If you have any questions regarding your workers' compensation medical care contact:

- Franklin Pierce University - Human Resources Department at **603-899-4075**