

## **WORKERS' COMPENSATION**

**What Is Worker's Compensation And How Does It Affect Me?** Worker's compensation is a type of insurance that offsets an employee's wage if they are unable to work due to an injury sustained at, or through the course of, their work.

**Do I Have To Fill In Any Paperwork?** Yes. If you are injured at work you must complete a First Report of Injury (form can be found under the HR webpage), regardless of the severity of the injury, and return it to HR.

**When Should I Complete The First Report Of Injury?** Immediately after sustaining an injury. Any delay in reporting may jeopardize an employee's eligibility to receive worker's compensation benefits and CSU may be penalized for not reporting the injury in a timely manner, even if they are not aware of the injury.

**What Happens When I Give HR My First Report Of Injury?** If you don't already have it, HR will give you information on the location of a doctor's office which can see and treat you, if necessary, for your injury. HR will also give you an Authorization Form to provide to the doctor.

**Do I Have To Go To A Doctor?** No, although you are strongly encouraged to.

**Do I Need An Appointment To Go To a Doctor for Worker's Compensation?** No, but if possible you should contact the HR office before proceeding to the doctor in order to receive an authorization form.

**Is There A Copay To Go To The Doctor?** Not if you notify HR and they provide you with the authorization form. If you go to your own doctor they may charge you and you will have to request reimbursement from the CSU worker's compensation agent afterwards.

**Will I Need To Follow Up With the Worker's Compensation Doctor?** Perhaps. Depending on your injury, the doctor may ask you to return for a follow up visit or they may refer you to another doctor or specialist.

**What Happens After I See The Doctor?** The doctor will give you a release and you should bring that to the HR office. This release will advise if follow up treatment is required, and also if there are any job restrictions.

**What If I Have Job Restrictions?** The HR office will notify your supervisor of any job restrictions. If you are able to work, but not at your regular duties, you may be temporarily reassigned to another job/department where you will be able to work.

**Will A Worker's Compensation Agent Contact Me?** Yes. A representative from CSU's worker's compensation insurance company will contact you to go over the incident.

**Do I Get Paid If I'm Unable To Work Due To My Injuries?** The worker's compensation agent will investigate what happened and make that determination. They will advise you of their findings.

**What Happens If My Injury Is Life Threatening?** Call EMS or go to the nearest emergency room. You or a family member (if you are unable to make the call yourself) should contact the HR office as soon as possible so notification can be provided to the worker's compensation insurance company.

**What Happens If I Get Injured When The HR Office Is Closed?** You should access the Workers Compensation Procedures link on the HR webpage and follow the instructions. Contact HR by phone (863-7828) or (lwalke@csuniv.edu) as soon as possible to advise that you have sustained an injury and are seeking follow up care. Provide the completed First Report of Injury to HR on the first business day back.

**What If I Don't Complete A First Report Of Injury And Give It To HR?** The First Report of Injury notifies the HR office that you have sustained a work related injury. If HR doesn't know about your injury they can't provide you information about your rights and how to seek treatment for your injury. If you later encounter problems due to your injury you may be ineligible for worker's compensation coverage and liable for any costs incurred for treatment.