Workers’ Compensation Basics

What Employees Need to Know

Presented by:
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What is Workers’ Compensation Insurance?

1. Required by Law
2. Benefit to Employees in the event of a work-related injury

Benefits include:
- Medical treatment
- Possible Temporary Disability
- Possible Permanent Disability
- Death benefits
Definition of a Work-Related Injury

- Arising Out of Employment AND in the Course of Employment
- The injury occurred because of your employment
- The injury occurred during the course of your employment
Steps To Follow When You are Injured On the Job

1. Notify your supervisor
2. Call Company Nurse
3. Go to clinic (if necessary)
4. Provide follow-up information
Notify Your Supervisor

Employees must notify their supervisor immediately

- Within 24 Hours of incident
- If it is an emergency call 911 & have co-worker/family member contact supervisor
Call Company Nurse

Call the Company Nurse 24/7 Injury Hotline within 24 hours of injury

- Hotline Number : 1-877-518-6702
- WVM.edu website: https://www.wvm.edu/services/hr/leave/Pages/default.aspx#Tab1
- Supervisor may need to call Company Nurse if employee is unable
- Co. Nurse will gather injury details & direct you to nearest Concentra clinic if treatment is needed
Go to a Clinic
(if necessary)

Company Nurse will direct you to nearest Concentra clinic if treatment is needed

- 26 North Bay, East Bay and South Bay locations
- Can go to own doctor if pre-designated form on file prior to injury
- [https://www.wvm.edu/services/hr/leave/Pages/default.aspx#Tab2](https://www.wvm.edu/services/hr/leave/Pages/default.aspx#Tab2)
Provide follow-up information to HR

1. HR will receive incident report from Company Nurse and initiate the claim process with our workers comp. carrier, Keenan

2. HR will provide supervisor & employee required forms to complete and establish a return-to-work plan if needed
   - Employee must provide work status report to supervisor & HR after clinic visit: required for returning to work
   - Communicate & respond timely to injury/claim inquiries: Additional information may be needed by supervisor/employee by WC carrier, Keenan.
Why Do Employees Need to Report Injuries in a Timely Manner?

1. District obligated to provide WC information & paperwork to ensure appropriate claims handling and processing
   - Provide claim form within 1 day of injury
   - Inform WC carrier of claims within 5 days of incident reported

2. Reporting promptly helps prevent problems and delays in receiving benefits, including medical care you may need

3. Identify root causes of accidents & Improve safety awareness
Why Do Employees Need to Report Injuries in a Timely Manner?

4. If you are not able to return to work, you may be able to receive Ed. Code Industrial Accident Leave & salary continuation benefits
   • 60 days of industrial leave allowance which TDB payment paid to the district while you are on leave
   • After 60 days, TDB can be integrated w/Sick/Vacation accruals for salary continuation

5. If you have medical restrictions, initiate process to explore accommodation options for transitioning back to work
WC Paperwork You Can Expect From HR

Letter outlining your WC rights & benefits

- Includes: DWC & Absence Reporting Form, Medical Provider Network (MPN) Info., EAP Info.

April 22, 2022
Re: Worker’s Compensation Incident

Dear Employee,

Please complete and sign the “Employee” portion on the “Worker’s compensation Claim (DWC 1)” form, paying special attention to “Section 6”. If you need to make any changes to this, please contact me right away. When the form has been completed, please return it to me as soon as possible in the enclosed envelope. Once I receive your form, I will complete the “Employer” section and send you a copy for your records.

The Education Code provides up to 60 working days of paid Industrial Leave per accident in any fiscal year or up to 60 days per accident if the leave overlaps into a new fiscal year. In the event these benefits have been exhausted, workers who remain unable to work shall utilize their sick leave or vacation hours.

Completed absence reports are required for any time off work in connection with a work incurred injury/illness and sent to Human Resources. Leave will be charged to sick leave during the interim period when the District’s Workers’ Compensation carrier, Keenan and Associates, makes their determination. If your claim is accepted, your sick leave will be reinstated. Supervisors may complete absence forms on your behalf for leaves of extended length to ensure accurate records are maintained.

For employees who need time off for medical appointments in connection with their work-related injury/illness, each appointment will be counted as one day and applied toward the above mentioned 60 working days of leave. Time off in excess of the 60 day provision is applied toward sick leave or vacation benefits. Doctor’s verification of the appointment is required to be attached to the absence report.
WC Paperwork You Can Expect From HR

Workers' Compensation Claim Form (DWC 1) Form:

• Must be provided to injured employee within one working day of knowledge of the injury

• Complete #6, sign & return to me (Quyen) within five business days, failure to do so may delay benefits.
WC Paperwork You Can Expect From HR

Medical Provider Network (MPN) Information

- WC physician network administered by Harbor Health Systems
- Concentra clinics are part of the MPN
Who To Contact...

Please Contact:
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