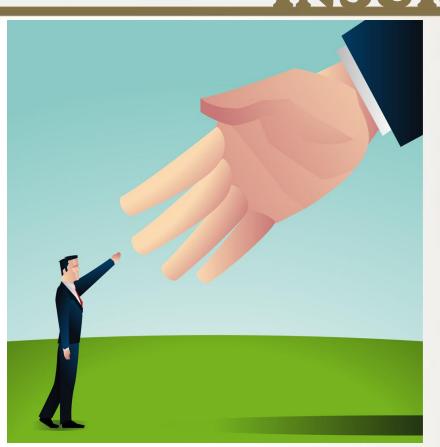
# Office of Human Resources Presents.... PRAIRIE VIEW A&M UNIVERSITY

Worker's
Compensation
Information



### WORKERS COMPENSATION INSURANCE



The Texas A&M
 University System
 maintains a Self-Insured
 Self-Administered
 program Pursuant to
 Chapter 502 of the Texas
 Labor Code.

## What is Workers' Compensation Insurance?

A form of coverage specifically designed to provide for medical payments, and in some cases financial payments, to employees whose name appears on the payroll. Coverage is only extended to employees who suffer injury, occupational diseases, or work related death in the course and scope of employment while doing some activity that furthers the affairs of the employer.

#### What is a compensable injury?

 An injury that arises out of and in the course and scope of employment for which compensation is payable under the Texas Workers' Compensation Act.

#### Course and Scope

An activity of any kind or character that has to do with and originates in the work, business, trade, or profession of the employer and that is performed by an employee while engaged in or about the furtherance of the affairs or business of the employer.

### What is not covered by Workers' Compensation Insurance?

- Heart attack
- Repetitious mental trauma
- Ordinary disease of life
- State of intoxication
- Willful attempt to injure oneself or another
- Participation in off-duty recreational social activity
- An incident that arose out of an act of God
- Employee's Horseplay a producing cause of injury



### What are the employer's responsibilities?



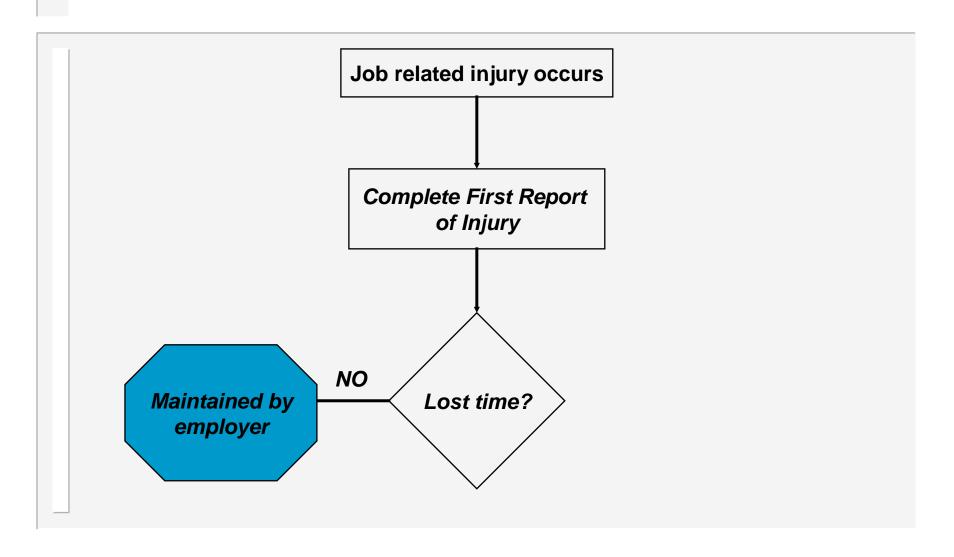
- Maintain a record of all injuries
- Notify employees of their rights and responsibilities
- Monitor loss time due to a work related injury

### What does the employer need to provide The Office

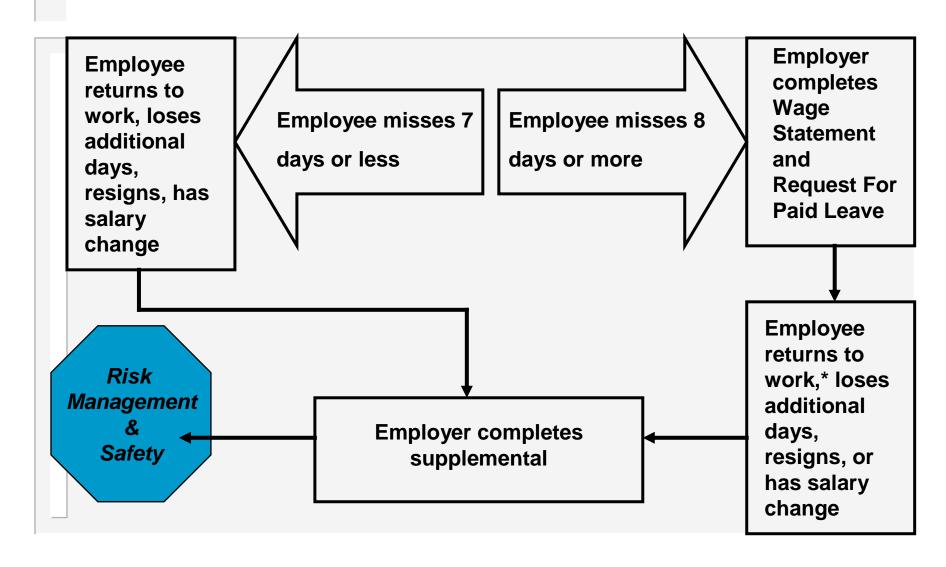
of
Risk Management &
Safety?

- First Report of Injury
- Supplemental Report of Injury
- Request for Paid Leave
- Employee Job Description
- Wage Statement

#### WCI claim process: no lost time



#### WCI claims process: lost time



### What is the employer required to provide the employee?

- Notice of Coverage
- Copy of employee's rights and responsibilities
- Copy of First Report
- Notice of Ombudsman Program
- Notice regarding certain work-related communicable disease
- Notify Employee's that they are required to inform all providers they filed a workers' compensation claim with their Employer



### What should the injured employee provide the employer



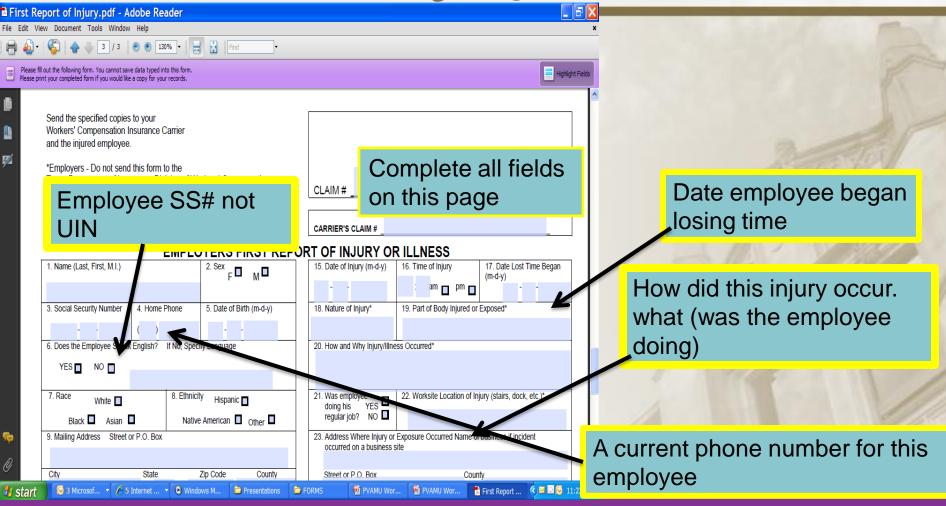
- All Work Status
   Reports received from
   his treating doctor.
- Notify Office of Human Resources of Additional Lost days of work due to work related injury

# Early Return to Work Program

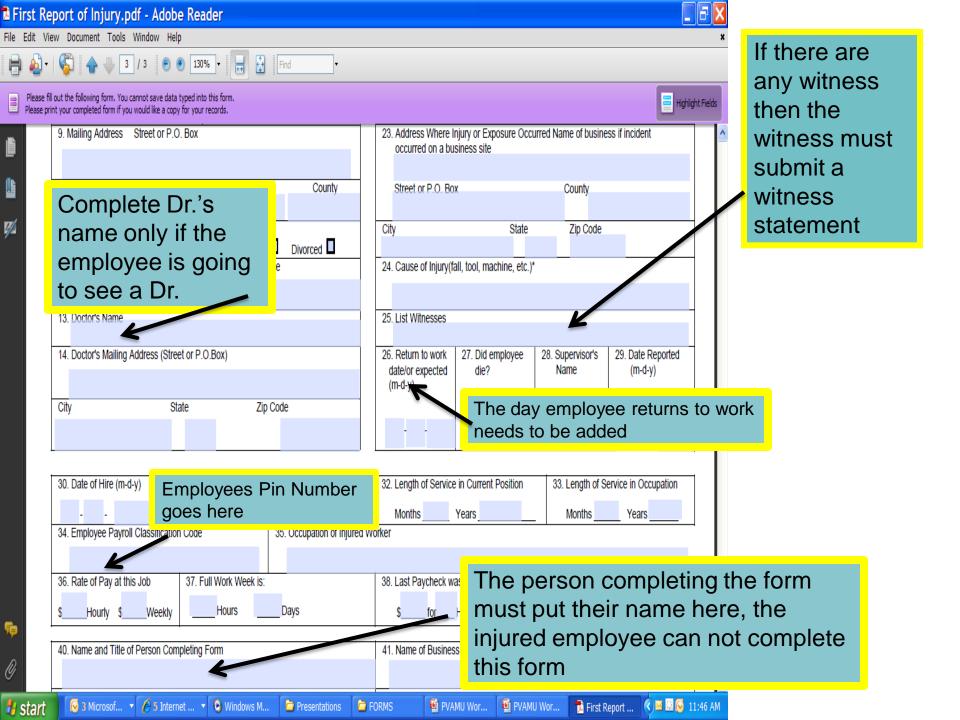
- Texas Employers are required, on written request, to notify all parties of opportunities for modified duty. All parties include:
  - Injured Employee
  - Employer
  - Treating Doctor
  - Insurance Carrier



How to Complete a First Report of Injury



Prairie View A&M University



#### Benefits to the Employer-Direct Savings

- Workers' compensation costs are reduced when Temporary Income Benefits cease or are adjusted when an injured worker returns to work;
- Medical and disability costs are reduced and recovery time is shortened;
- Productivity is maintained; and
- Wage costs for substitute employees are saved.



#### Benefits to the Employer-Indirect Savings

- Employer retains the production of skilled and experienced workers'
- Injured workers continue to contribute to the company;
- No expenses are incurred for recruiting, hiring, training or salary of replacement workers;
- No overtime is required to make up for lost production;
- Work delays and business interruptions are eliminated when an experienced employee returns to work; and
- Company's interest and concern for employees are reinforced.

#### Benefits to Employees

- Recovery time is shortened;
- Injured workers remain active and productive;
- Concerns about continued employment are resolved;
- Full or partial wages are earned bringing the injured worker's income closer to pre-injury wages;
- Stress, boredom and depression from the injury or illness and from being unproductive are reduced or eliminated;
- Loss of physical fitness and muscle tone due to inactivity is prevented; and
- Injured workers maintain contact with and support from coworkers and friends;

### Elements of Successful Return to Work

- Commitment to the program by all managers and supervisors;
- Consistent application of the program;
- Continuous communication with injured worker while off work;
- Monitoring an injured worker's progress and work assignments following return to work throughout the transition back to regular work; and
- Compliance with ADA and FMLA, the Texas Workers' Compensation Act, and any other state or federal law that might apply.

#### Bona Fide letter of employment

- Put into place when employee is returned to work at less than full duty status
- Should be signed and dated before employee returns to work
- The Work Status Report should be included



#### What makes a Bona Fide offer valid?

- Offer must be in writing
- Offer must include copy of Work Status Report the offer is based upon
- Location where the employee will be working
- Schedule the employee will be working
- Wages the employee will be paid
- Description of the physical & time requirements of the position
- Statement that the employer will only assign tasks consistent with the employees physical abilities, knowledge and skill, and will provide training if necessary

#### Case: Bob

Today is Wednesday, January 13. Bob approaches you at the beginning of his shift and states he has just slipped and fallen in the freezer. There are no witnesses. He is experiencing extreme pain in his left knee and feels he needs to go to the doctor. He comes back three hours later with a physician's note putting him out of work until February 1. On that date, he will be allowed to perform light duty work until February 8.

Fill out the first report of injury and all other appropriate paperwork that would apply to Bob's accident from start to finish.

#### Case: Bob

January	Date of	in	jury	/
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17	18	19	20	21"	22	23
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31						

Return to work light duty '

Return to work full duty

Where should bona fide offer be presented to the employee? When would Bob's wage replacement begin? When would you send in a wage

When would you send in a supplemental?

**February** 

statement?

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