Workers’ Compensation FAQs

1. **What is Workers’ Compensation Insurance?** It is a form of coverage specifically designed to provide for medical payments and in some cases financial payments to employees. 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.

2. **What is a compensable injury?** This is 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.

3. **What is not covered by Workers' Compensation Insurance?**
   a) Heart attack
   b) Repetitious mental trauma
   c) Ordinary disease of life
   d) State of intoxication
   e) Willful attempt to injure oneself or another
   f) Participation in off-duty recreational social activity
   g) An incident that arose out of an act of God
   h) Employee’s horseplay that produces or causes an injury

4. **What are the employer’s responsibilities?**
   a) Maintain a record of all injuries
   b) Notify employees of their rights and responsibilities
   c) Monitor loss of time due to a work related injury

5. **What is the Worker’s Comp Process?**
   a) Employee Informs Department of Injury Immediately
   b) Department Completes First Report of Injury & Submits to HR within 24 hours of notice of Injury
   c) If the employee needs to see a doctor, they can see a physician on the approved listing of doctors.
   d) If there were witness – The Witness will need to write statements regarding what they saw and forward to Office of Human Resources.
   e) If the employee has lost time from work the department will need to ensure leave documents are submitted in Leave Traq as well as Human Resources is informed.
   f) If the employee has lost time from work they will need to complete the Request for Paid Leave Form and Submit to Office of Human Resources.
   g) If the employee sees a Doctor they will need the physician to complete the Work Status Report before returning to work)

6. **What is the employer required to provide the employee?**
   a) Notice of Coverage
   b) Copy of employee’s rights and responsibilities
   c) Copy of First Report
   d) Notice of Ombudsman Program
   e) Notice regarding certain work-related communicable disease
   f) Notify Employee’s that they are required to inform all providers they filed a workers’ compensation claim with their Employer

7. **What are the Forms That Need to Be Completed?**
   a) [First Report of Injury](#) (Immediate Supervisor – Information is gathered from the employee)
   b) Witness Statements (Any witnesses to the Injury)
   c) [Request for Paid Leave](#) (If Lost Time Occurs – to be completed by the employee)
   d) [Bona Fide Offer of Employment](#) (Only if employee returns to work with Restrictions to be completed by Immediate Supervisor)