



Policy Number:	5521-14	Policy Section:	Institutional Support
Original Effective Date:	10/11/05	Policy Title:	Workers' Compensation
Date Last Revised:	7/1/21	Department:	Human Resources

Purpose:

The purpose of this policy is to provide information regarding worker's compensation benefits, and to provide employees and supervisors with procedures to be followed in the event of a work-related injury or illness. Cairn University has provided for the payment of benefits under the Pennsylvania Workers' Compensation Act.

The carrier is: **AmTrust North America** Cairn's policy number is: **SWC1347297**
P.O. Box 94405, Cleveland, OH 44101 **Phone: 888-239-3909**

Policy:

Workers' compensation is insurance that the University carries in the event that an employee sustains a work-related injury or illness in the course of employment. The Pennsylvania Workers' Compensation Act requires that the University's workers' compensation insurance cover medical expenses of an accepted claim for work-related injuries or illnesses and, in the event that an employee is unable to work, pays wage-loss benefits until the employee is able to return to work.

Scope:

Worker's compensation benefits apply to all employees of the University including adjunct, temporary and student workers.

1. Workers' Compensation Benefits

Workers' compensation pays for medical and rehabilitation expenses resulting from an employee's work-related injury or illness. It also pays a portion of lost wages as follows:

1.1 Payment Schedule

No insurance payment for wage loss is made until after 14 days following the date of injury. Payment is made promptly once a physician has supplied necessary documentation regarding the status of the injury.

1.1.1 Regular full-time and part-time employees will be paid by the University for their normal weekly wage or salary for absences of 7 calendar days or less which are due to work-related injury or illness.

1.1.2 If 8 to 14 days are missed, workers' compensation provides benefits for those days.

1.1.2.1 The University continues to pay regular salary or wages for employees eligible for Family and Medical Leave, i.e., those who have worked for the University for at least 12 months and at least 1,250 hours during the 12-month period immediately preceding the leave. The insurance company reimburses the University for a portion of this cost based on the weekly payment levels in effect (see 1.2).

1.1.2.2 FMLA-eligible employees will not be required to first use sick/personal or vacation days when provided with paid leave for a work-related injury or illness during the period described in 1.1.2.

1.1.3 If more than 14 days are missed, workers' compensation pays for all missed time retroactive to the day following the date of injury/illness (except for time already paid by the University).

1.1.3.1 The University continues to pay regular salary or wages for employees eligible for Family and Medical Leave. However, after 14 calendar days have been missed due to the work-related injury or illness, the employee will be required to use paid-time off PTO (sick/personal and vacation days). Leave will be considered FMLA and the University will pay for the employee's missed time at 100% of their normal salary/wages during the time the employee uses accrued PTO. Once exhausted, the employee's rate of pay will change to that as defined by the University's Short-Term Disability policy. The insurance company

reimburses the University for a portion of this cost based on the weekly payment levels in effect (see 1.2 below).

1.2 Payment Amount – Applies to levels of payment for lost wages to non-FMLA-eligible employees, and also to the amount reimbursed to the University by the insurance carrier when full- or partial pay to the employee is provided by the University. The lost wages benefit is state-regulated and changes from time to time. Current payment schedules may be viewed at

[http://www.dli.pa.gov/Businesses/Compensation/WC/claims/Pages/Statewide-Average-Weekly-Wage-\(SAWW\).aspx#Vx5ac1YrLcs](http://www.dli.pa.gov/Businesses/Compensation/WC/claims/Pages/Statewide-Average-Weekly-Wage-(SAWW).aspx#Vx5ac1YrLcs).

1.3 Paid Time Off for Treatment

1.3.1 Employees are not paid for time off taken to attend doctor visits or medical care-related appointments if such appointments can be scheduled during non-work hours.

1.3.2 Employees eligible for personal paid-time off may use available PTO for this purpose.

1.3.3 Employees who qualify for FMLA and who have returned to work may use intermittent leave to attend doctor visits or medical care-related appointments. However, they will be required to use available personal PTO as a paid portion of the FMLA leave.

2. **Treatment, Reporting, and Claim Procedures**

2.1 Approved Providers

If emergency treatment is needed, treatment may be obtained from an urgent care facility, or, if necessary, an emergency room at a hospital or emergency facility of the employee's choice. When the emergency is resolved, or if treatment is not needed immediately, treatment shall be obtained as directed from a provider on the Approved Provider list attached to this policy.

2.1.1 A Provider Directory, for the local Langhorne area is available. Additional providers may be approved for employees living out of the general Langhorne, PA area, or for specialized care. A Concentra Telemed option is available.

2.1.2 Employees shall treat with an Approved Provider for ninety (90) days from the date of the first visit.

2.1.3 If one of the providers on the Approved Provider list, or the insurance company, refers the employee to another licensed specialist, the claims for these services will be paid by workers' compensation insurance.

2.1.4 If a physician on the Approved Provider list prescribes invasive surgery, the employee may obtain a second opinion from a physician of his/her choosing. If the second opinion is different than the listed physician's opinion, the employee may determine which course of treatment to follow. However, the second opinion must contain a specific and detailed treatment plan. If the employee chooses the treatment prescribed in the second opinion, he/she must receive the treatment from a listed provider for a period of 90 days after the date of the visit to the provider of the second opinion.

2.1.5 After the initial ninety (90) day period, if treatment is still needed, the employee may treat with another health care provider of his/her choosing. The Department of Human Resources must be notified of the provider change within five days of the employee's first visit to the chosen provider.

2.2 Obtaining Medical Attention

2.2.1 If medical treatment is needed, the most appropriate step based on the severity, location, and time of the injury is to be taken.

2.2.1.1 First aid should be obtained from the employee's department, if available; First aid may also be obtained from the University Nurse, if available. *The University Nurse is not authorized to provide additional services to employees, related to work injuries.*

2.2.1.2 If EMT assistance is needed, Contact Security - ext. 4350;

2.2.1.4 Treatment may be obtained from any urgent care clinic or hospital emergency room equipped to provide emergency services, if the need for medical attention is immediate. The injured employee may have someone take him/her to the emergency room or call 911 for an ambulance for transport.

2.2.1.5 If the need for medical attention is not immediate, or for treatment following the provision of emergency services, the use of approved providers, as described in 2.1, above, shall be followed.

2.2.2 An injured employee shall inform the service provider(s) (ambulance, doctor and/or hospital) that the injury or illness is work related.

2.3 Filing an Injury Report

- 2.3.1 The employee's supervisor shall report an accident or illness to Human Resources as promptly as possible.
 - 2.3.1.1 To the extent possible, the Employee Information, Accident Information, and Physician Information sections of the injury report form shall be completed by the employee. The remaining sections of the form shall be completed by Human Resources. This information is needed to file a claim.
 - 2.3.1.2 A supply of forms is available in the Human Resources office and electronically here, as well as in the Forms folder on the K drive.
 - 2.3.1.3 Employees who work in Campus Services or Food Services may obtain injury report forms from their supervisor.
- 2.3.2 Before lost wages or medical expenses can be paid, a claim shall be initiated. After an injury report form is completed and submitted to Human Resources, it is then submitted to the workers' compensation insurance carrier. Once this process is completed, a claim is established and a claim number is assigned. The process generally takes one to two business days.
- 2.3.3 Accidents or incidents should be reported even if there is no immediate need for medical attention. If employees do not report an incident of injury promptly, the insurance company may question the legitimacy of the claim, should medical attention be needed later. Prompt reporting allows the circumstances surrounding the incident to be on record should related illness or injury become evident later. It also allows for conditions to be inspected and, if deemed hazardous, addressed to reduce risk of other injuries.

2.4. Handling Invoices and Expenses

- 2.4.1 Employees should inform medical providers (ambulance service and/or treating physician or hospital) to direct invoices for services to the University, to the attention of Department of Human Resources, 200 Manor Avenue, Langhorne, PA 19047; Phone: 215-702-4314; Fax: 215-702-4841.
 - 2.4.1.1 Since a claim takes a few days to establish, if asked for insurance information, the employee shall provide medical providers with a copy of the injury report form and their social security number.
- 2.4.2 Personal insurance information should NOT be provided when obtaining services for a work-related injury or illness. If this is done by mistake, Human Resources must be notified promptly.
- 2.4.3 A carrier-provided pharmacy network shall be used to obtain medication and other treatment products and services needed, such as wheelchairs, transportation, and home health care. Known as Optum, services are available through the Tmesys pharmacy network. Call 1-866-599-5426 or visit tmesys.com.
- 2.4.4 Employees who pay out-of-pocket for prescribed medication shall submit receipts to Human Resources. The expense will be reimbursed by the insurance carrier following initiation of the claim. Out-of-pocket medical expenses are not reimbursed: providers are required to invoice the worker's compensation insurance carrier.
- 2.4.5 Employees who receive a bill from a medical provider shall submit the invoice to Human Resources. This will be recorded then forwarded to the insurance carrier for payment.

2.5 Workers' Compensation Carrier and Claim Management

- The Human Resources department provides insurance carrier contact information to injured employees once a claim is filed.
- 2.5.1 Assignment of Claim Number
A claim number will be provided by AmTrust to the injured employee directly, or through Cairn H.R.
- 2.5.2 Corresponding with the Insurance Carrier:
The Claims Handler may contact an injured employee to ask questions about the injury, treatment, medical providers, etc. Employees should give the representative their utmost cooperation, as the representatives help to coordinate treatment and facilitate payment of claims.

2.6 Return to Work

- 2.6.1 When returning to work, an employee shall provide his/her supervisor with a physician's notice indicating the physician's authorization for the employee to resume work duties, or informing the supervisor of modified duty limitations. The employee shall insure that the physician includes the following information on this notice:

- 2.6.1.1 Return-to-work date
- 2.6.1.2 Work restrictions or limitations
- 2.6.1.3 Duration of limitations, if applicable
- 2.6.1.4 His/her signature and contact information
- 2.6.2 Supervisors shall provide a copy of the return-to-work authorization to the Human Resources Department.
- 2.6.3 Depending on the nature and extent of the injury/illness and the employee's work duties and responsibilities, employees may need to return to a modified duty or reduced hours assignment. The Human Resources Department, the employee's supervisor, the insurance carrier, and the employee's physician work together to determine the availability, feasibility, and duration of alternate work arrangements.

3. Workers' Compensation and Eligibility for Leaves of Absence

Worker's compensation rights do not include retention of employment requirements. However, the University provides the following guidelines for employees' potential return to work following a work-related injury or illness. Worker's compensation benefits continue until the employee is able to return to the workforce, even though employment with the University may end.

- 3.1 If an employee is eligible for leave covered by the Family and Medical Leave Act ("FMLA"), he/she may qualify for FMLA leave "due to the employee's own serious health condition" when unable to work because of a work-related illness or injury. If unable to return to work by the expiration of FMLA leave, an employee may request a personal leave of absence to extend his/her employment period. Please refer to Policy 5521-08, Family and Medical Leave and 5521-10, Personal Leave, for details.
- 3.2 If an employee is not eligible for coverage under the Family and Medical Leave Act, employment will be retained for a period of one month from the date of injury or illness. If the employee is unable to return to work within that time period, employment will end. Employees not covered by FMLA may reapply for employment with the University at the time they are able to return to work.
- 3.3 Retention of Student Workers injured on the job is not guaranteed for any period of time. Consideration for re-employment to the same or to another student worker position will be given based on the student's performance prior to the injury or illness

4. Right To Information About Workers' Compensation

Under state law, Cairn University is required to provide employees with contact information of the state agency which oversees workers' compensation issues. Employees may contact the office listed below to obtain additional information about workers' compensation, or to appeal a claim which has been denied, or to request a hearing before a workers' compensation judge.

Bureau of Workers' Compensation,
1171 South Cameron Street, Room 103
Harrisburg, PA 17104-2501
If calling from PA, use 1-800- 482-2383; If calling from outside PA, use 717-772-4417
If hearing or speech impaired, use TTY-800-362-4228
www.state.pa.us, PA Keyword: workers comp.

Mary W. Boyer

President Cabinet's Representative

7/1/21

Date

Cairn University - Langhorne

NOTICE TO EMPLOYEES - POLICY INFORMATION AND APPROVED PROVIDER LIST

Your employer has provided for the payment of benefits under the Pennsylvania Workers' Compensation Act.

The carrier is: **AmTrust North America**

Cairn's policy number is: **SWC1347297**

P.O. Box 94405, Cleveland, OH 44101

888-239-3909

Insurer Code: 2413 (AmTrust)

Prescription Providers:		
AmTrust uses a Tmesys pharmacy network to manage dispensing of medication prescribed as treatment for a work-related injury. Find a participating pharmacy by calling 1-866-599-5426 or online at tmesys.com. When picking up your prescription, be prepared to provide Cairn's policy number, SWC1347297, your social security number, and your claim number if available prescriptions filled.		
Medical Care Providers:		
Except for urgent or emergency care, one of the following providers must be used during the first 90 days of treatment following date of injury. For employees who live out of the general Langhorne, PA area, or who need to treat with a specialty provider, contact Human Resources to arrange for an provider to be identified.		
Worknet, Occupational Medicine	360 N. Oxford Valley Road, Langhorne, PA 19047	215-943-9000
Dr. Eon K. Shin, Hand Surgery	1203 Langhorne Newtown Road, Suite 335, Langhorne, PA 19047	215-741-2707
Dr. William Kliefoth, General Surgery	240 Middletown Boulevard, Suite 101C, Langhorne, PA 19047	215-750-6010
Align Networks: Chiropractic	(Will schedule with the provider nearest employee)	1-866-389-0211
Concentra Telemed	Telemedicine for	1-855-835-6337
Gordon, Gregory, M.D. Liebreich, Mark, M.D.	Fairless Hills Medical Associates 333 N. Oxford Valley Rd., Fairless Hills, PA 19030	215-946-1500
Bonner, Dennis, M.D.	Industrial Health Care 1854 Veteran's Highway, Levittown, PA 19056	215-750-6426
Bluestein, Hazel, M.D.	Tower Urgent Care, 930 St Rd., Warminster, PA 18974	267-387-5200
Langbein, Jeffrey, D.O. Tapykoff, Michael, D.O. Zador-Silverman, Christine, D.O.	Woodbourne Family Practice 1609 Woodbourne Rd., Suite 101, Levittown, PA 19057	215-945-1500