

WORKERS' COMPENSATION 10/00

TOPIC

Introduction
Injuries Covered
Medical Care
Wage Loss Benefits
Coordination of Benefits
More than One Employer
Vocational Rehabilitation
For More Information

TOPIC

Introduction Injuries Covered Medical Care Wage Loss Benefits Coordination of Benefits More than One Employer Vocational Rehabilitation For More Information

Introduction

Workers' Compensation is an employee benefit established by the State Of Michigan Legislature. It is the system used to provide wage replacement, medical, and rehabilitation benefits to employees who are injured on the job and is administered by the Michigan Department Of Consumer and Industry Services, Bureau of Workers' Disability Compensation.

Injuries Covered

A compensable injury is one that "arises out of and in the course of the employment."

Medical Care You are entitled to necessary medical care for work-related injuries or illnesses. This includes medical, surgical, nursing and hospital services, and, under certain conditions, dental care, crutches and artificial appliances such as limbs, eyes, teeth, eyeglasses, and hearing aids.

You must be treated by the University designated physician for the first ten days of medical care. After 28 days, you may choose to see a physician of your choice. If you do, you must complete an *Intent to Treat* form and provide it to MSU Human Resources Workers' Compensation. This form must be received *prior* to your first visit with your physician. Contact MSU Human Resources Workers' Compensation at 517-353-4434, to obtain the form.

If you treat with a physician of your choice, it is your responsibility to promptly obtain and furnish a medical report to MSU Human Resources Workers' Compensation.

If MSU Human Resources Workers' Compensation shows good cause why you should not be allowed to continue treatment with a second physician, you will be notified in writing.

Workers' Compensation medical bills are paid according to the health care services rules. These rules prohibit a provider from billing an employee for treatment of a covered work-related injury or illness. If you receive a bill for covered medical services, you should forward it to MSU Human Resources Workers' Compensation, 140 Nisbet, East Lansing, MI 48823.

When attending a medical appointment such as an office visit, physical therapy, etc., your sick time accruals will not be charged for the time away from work. This time is considered release time and will be recorded as FMLA hours.

Wage Loss Benefits

Wage loss benefits are paid at the rate of 80% of your after-tax wages. Your average weekly wage is determined using the highest 39 weeks of the preceding 52 weeks from the date of injury. In determining your weekly Workers' Compensation rate, your marital status, number of dependents, and tax filing status are used.

You are entitled to receive weekly compensation benefits as long as a work-related disability and wage loss continue. Specific amounts and calculations depend on the date and type of your injury.

In the event you return to work at a job which pays less than you were earning at the time of injury, and the reason is because you are still unable to work at your previous job, you are entitled to partial compensation benefits.

If you lose an eye, finger, arm, or other body member while at work, you are entitled to a specific amount for a prescribed number of weeks. If at the end of the specific loss period you still have a wage loss due to the injury, you may be entitled to further compensation.

Workers' Compensation wage loss benefits are payable on the eighth day following a work-related injury or illness. You must be off work seven days. Once you are off 14 days, the first seven days are payable as wage loss benefits.

The first payment is due on the 14th day after Workers' Compensation has notice or knowledge of any injury, illness, or death. Workers' Compensation benefits are paid on a weekly basis.

Accident Time is payable as a University benefit to employees who have completed three months of continuous service. The employee receives full regular base wage/salary during the first seven calendar days of absence due to a work-related injury or illness. This benefit is not charged against any sick leave accumulation you may have accrued. Student Employees are not covered by this benefit. This time will be recorded as FMLA hours.

Per Collective Bargaining Agreements, sick time accruals will be used to supplement an employee's Workers' Compensation weekly benefits to keep him/her at full base wage/salary. If sick time accruals are exhausted, an employee may elect to use his/her accrued vacation and/or personal time.

Coordination of Benefits

If you are injured and are eligible for, or are receiving, old-age Social Security benefits, pension or retirement benefits, or benefits under a wage continuation plan, self-insurance plan, or disability insurance policy paid by Michigan State University, there will be an offset or coordination of benefits. This does not apply to specific losses such as fingers, eyes, arms, and legs, nor does it apply to benefits received from disability insurance benefit payments under Social Security.

More Than One Employer If you work for more than one employer at the time of your injury, you may be entitled to credit for all wages reported to the Internal Revenue Service for computation of your wage loss benefits. Please notify MSU Human Resources Workers' Compensation if you have a second employer at the time of your injury.

Vocational Rehabilitation

Vocational rehabilitation may be provided to assist you in returning to work as soon as reasonably possible.

If you are unable to perform work for which you had previous training or experience, you are entitled to vocational rehabilitation which includes counseling, guidance, specialized job placement or short-term retraining. Michigan State University, the state rehabilitation agency, or a private rehabilitation facility may provide vocational rehabilitation.

For More Information For more information about MSU's Workers' Compensation program contact Human Resources Workers' Compensation at 517-353-4434, or email benefitsinfo@hr.msu.edu.