WORKERS COMP 101

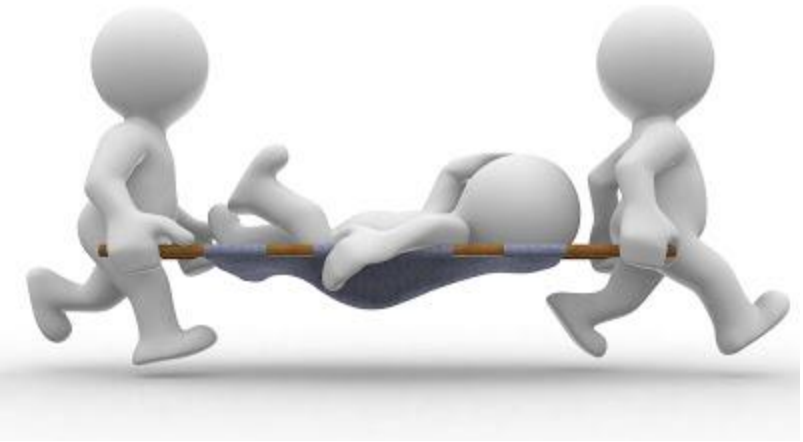
ALL YOU EVER WANTED TO KNOW ABOUT W.C. AND MORE!

Risk Management

a division of the Department of Administrative Services

Caveat: This presentation is intended to provide general information and may not be construed as legal advice; nor is this training binding upon the State of Utah and the Workers Compensation Fund. For legal advice concerning your workplace illness or injury, consult with your attorney.

WHAT IS WORKERS COMPENSATION INSURANCE?



By law, workers compensation insurance provides no-fault coverage, which allows employees who are injured on the job to receive statutory benefits ***regardless of who caused the injury.***

In return for providing workers compensation coverage for their employees, employers receive exclusive remedy protections.

This means that, in most situations, **employees cannot sue employers for their workplace injuries.**

WHO ARE THE REGULATORS?

- The Utah Insurance Department regulates all companies providing insurance coverage in the state.
- The Utah Labor Commission adjudicates disputes between injured workers and their employers and insurance carriers.

WHO IS THE WORKERS' COMPENSATION INSURER FOR STATE AGENCIES?

WHAT BENEFITS DOES YOUR WORK COMP COVERAGE PROVIDE?

Medical Benefits

Workers' Compensation insurance pays for reasonably necessary medical care related to your on-the-job injury or illness.

AVAILABLE MEDICAL BENEFITS:

- ☑ visits to an approved health care provider
- ☑ surgery
- ☑ hospital care
- ☑ physical therapy
- ☑ prescription drugs
- ☑ braces and crutches
- ☑ other medical supplies when ordered by your approved physician

Lost Wages

You may be eligible for lost wage benefits if your physician documents that you are unable to work because of a work-related accident or illness.

Lost Wages

Lost wage benefits are **based on a percentage of your average weekly wage at the time of the injury** and are subject to the minimum and maximum amounts set by law (Utah Code 34A-2-410).

There is a $5 weekly dependent allowance for a spouse and up to four dependent children.

Lost Wages

If you are off work 14 days or less, no lost wage benefit will be paid for the first three days after your date of injury. However, if you are unable to work 15 or more days, lost wage benefits will begin the day after your injury.

14 Days or Less

# of days off – 3 days

15 Days or More

# of days off – the day of injury

WHAT SHOULD YOU DO IF YOU GET INJURED ON THE JOB?

1. IMMEDIATELY

   report the injury to your supervisor AND whoever files work comp claims for your agency.

2. SEEK MEDICAL ATTENTION

   from the closest Intermountain Workmed, our preferred provider for work comp injuries or illnesses.

3. Ask the doctor to complete the “Physicians First Report of Injury” for the Labor Commission.

   *Tell the doctor the insurance company is WCF.

   *Make sure to get a work status note from the doctor to give to your Supervisor AND to the WCF Adjuster.

   Be sure to do this after EVERY medical appointment!

4. Follow your doctors' instructions, and if you need another appointment make it with Workmed.

5. Check back with the person who files claims for your agency to make sure your claim has been filed with WCF.

6. You should receive a letter from WCF after a few days, It will have your claim number and Adjuster's contact information.

KEEP IT FOR FUTURE REFERENCE!

7. Promptly provide any information to WCF that they request and cooperate with their investigation.

8. Keep your Supervisor and the WCF Adjuster aware of your doctor appointments.

If your doctor orders WORK RESTRICTIONS, your Supervisor may be able to modify your assigned duties to enable you to keep working. Be sure to ask him/her about this.

If you are TAKEN OFF WORK to recover, do everything you can to get better!

Tell your Supervisor and Adjuster when you are released to return to work.

9. If your doctor has ordered you temporarily off work and has provided appropriate documentation to WCF, you may be paid your lost wage benefit every 14 days.

10. If your doctor orders diagnostic tests, always call your adjuster at WCF for pre-authorization.

We understand this is an unfamiliar experience for you and that you may have questions and concerns regarding your claim and recovery.

Your WCF Claims Adjuster is available to help you through this or…

WHAT IF I HAVE QUESTIONS???

Call me!

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