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EMPLOYEE OCCUPATIONAL INJURY CLAIMS PROCEDURE

OOC - Office of Counsel

OJI - On-the-Job Injury

MEB - Medical Expense Benefits

LWB - Lost Wage Benefits

EMPLOYEE'S RESPONSIBILITIES:

- 1. <u>Notice to Supervisor</u>. You are to notify your supervisor of the injury, immediately if possible but no later than two (2) days after the date of the injury. Failure to provide timely, verbal notice to your supervisor may result in denial of any benefits.
- 2. <u>Injury Report</u>. You must complete and file an Employee Occupational Accident Report with the OJI Coordinator in the OOC as soon as possible. Failure to do this in a timely manner may result in denial of any benefits. This form may be found online at http://www.uah.edu/legal/injuries.
- 3. <u>Medical Attention Emergency</u>. If the injury is life-threatening or requires emergency medical attention, you should seek medical treatment without delay at the emergency room of a nearby hospital. A police officer at the scene may provide first aid, if necessary, and may help you arrange transportation. The University is not responsible for transporting an injured employee to a treatment facility. You must, in any case, comply with a supervisor's direction to seek emergency medical attention.
- 4. <u>Medical Attention Non-Emergency</u>. If the injury is not an emergency but does require medical attention, you or your supervisor must contact the OJI Coordinator. The OJI Coordinator will assist you in arranging an appointment for medical care. You must comply with a supervisor's direction to seek medical attention, even if you do not believe it is necessary.
- 5. <u>Off-Campus Injury</u>. If you are working for the University off-campus and sustain an injury requiring emergency or immediate medical attention, you should, where possible, follow the procedures outlined above. However, if you are not in the Huntsville area and require treatment before returning here, you may seek treatment from a health-care provider in the area where you are located.
- 6. <u>Follow-Up Treatment</u>. Follow-up and/or ongoing treatment may be recommended by the attending physician. That treatment may involve return visits to the initial physician that provided care or visits to another physician to whom you are specifically referred. You must follow the directions of the attending physician or the referral physician (both referred to hereinafter as "approved physicians") with regard to treatment. If you fail to comply with these directions or seek treatment by a physician other than an approved physician , MEB may be denied.
- 7. <u>Medical Expense Benefits University Insurance</u>. Reasonable expenses for your necessary medical care will be paid. Under an arrangement with Blue Cross Blue Shield (BCBS), which administers the University's health insurance program, all your covered OJI medical expenses will be paid directly to the health care provider. This includes deductible and co-pay amounts. It is very important, however, for the health care provider to contact the OJI Coordinator at the time care is provided to obtain the special "work-related injury" number to be used in billing BCBS. If this is not done, you will be required to pay any deductible or co-pay amounts and apply for reimbursement by the University.

- 8. <u>Medical Expense Benefits Non-University Insurance</u>. If your health insurance coverage is not via the University's carrier, you must inform the health care provider that the Alabama Workers' Compensation law does not apply to the University. The provider, or you, must submit the charges to your health insurance carrier, and you must pay any applicable deductible or co-pay amounts. The University will provide MEB only after applicable insurance benefits have been applied to the charges and only as to that part of the charges not paid by the insurance carrier. You should submit copies of invoices or statements from your medical care providers, prescription receipts, and insurance statements to the OJI Coordinator as they become available.
- 9. <u>Non-Physician Treatment</u>. Before obtaining treatment from a chiropractor, podiatrist, pain clinic, psychologist, or counselor for an OJI, you should contact the OJI Coordinator. Costs of such treatment are not always paid by the University.
- 10. Lost Wage Benefits. Your absence from work the day of injury as well as the day following injury will be charged to administrative leave. (The exception to this rule is if the injury occurs on a Friday; Monday may not be charged to administrative leave.) If you are absent from work for a longer period of time, you may charge the extra absence from work to your sick or annual leave, which is paid at 100% of your current rate of pay. As an alternative, you may otherwise choose to charge the extra absence from work to OJI leave and receive Lost Wage Benefits (LWB), which are paid at 66 2/3 % of your current pay rate. You must notify the OOC within 10 days from the date of the injury if you wish to receive LWB. (LWB may also be supplemented, charging the remaining 33 1/3% of your current pay rate to your sick or annual leave so that you will continue to receive 100% of your current rate of pay.)
- 11. <u>OJI Claim</u>. If you wish to receive MEB or LWB, you must contact the OJI Coordinator as soon as possible. She can help you complete and file the Employee Occupational Injury Claim form and the Medical Records Release form. These forms may be found online at http://www.uah.edu/legal/injuries. You must file both forms to be eligible for OJI benefits.
- 12. <u>Physician's Statements</u>. Any absence from work due to an OJI <u>must</u> be supported by a signed statement from your attending physician indicating the nature of the injury/condition and the period of time you will not be able to work. If a physician-approved absence from work is to be extended, a new, signed certification statement must be obtained from the physician. You must provide a copy of this certification to your supervisor and to the OJI Coordinator. Or, you may request the physician to send the certification directly, either by email or facsimile transmission. A release to return to work signed by the attending physician must also be presented, first to the OJI Coordinator and then to the supervisor, before you will be allowed to resume your work responsibilities. If your physician indicated that your ability to work will be subject to limitations, your supervisor and the OJI Coordinator will together determine whether or not those limitations will allow you to carry out your work duties.
- 13. <u>Contact with Supervisor</u>. You are required to stay in regular contact with your supervisor, providing information about your physical condition, progress toward recovery, and estimated return date. Such contact is to be made at least <u>weekly</u> (on the morning of the last working day each week) when the date of return to work is uncertain.
- 14. <u>Off-Payroll and Benefits</u>. When you are "off the payroll" due to depletion of leave time or receiving LWB, you are responsible for making arrangements through the UAH Employee Benefits Office for continuation of your benefits. A Benefits Retention Form must be completed to continue your health, life, and disability insurance and other applicable benefits.
- 15. <u>Extended Absence from Work</u>. If you are unable to work due to the OJI for 180 continuous days, you may be eligible for salary continuation benefits under the University's long-term disability insurance policy. Contact Benefits and Employee Services (SKH 102; 256 824-6641) for more information about this benefit.

FOR MORE INFORMATION, PLEASE REFER TO THE UNIVERSITY'S EMPLOYEE OCCUPATIONAL INJURY POLICY