



POLICY MANUAL

BENEFITS

Number 3109

Subject: Worker's Compensation

Covered Employees: University Employees

Date of Origin: January 24, 1997

Previous USU Policy #: 364: Worker's Compensation

3109.1 POLICY

The University policy on workers' compensation benefits complies with the State of Utah Workers Compensation Law, and provides payments to employees who are either injured or become ill as a result of their University assignment. The Workers Compensation Fund of Utah is a quasi-public corporation operating as a non-profit, mutual insurance agency handling workers' compensation claims and insurance payments for Utah State University.

When the Workers Compensation Fund accepts liability for a claim, the Fund will pay medical expenses and compensation as follows:

1.1 Medical Benefits

The Fund will pay all reasonable and necessary medical expenses (directly to the medical provider) related to the disability in accordance with the Medical and Surgical Fee Schedule adopted by the Utah State Industrial Commission.

1.2 Compensation Benefits

An injured employee who is totally disabled longer than three days is entitled to compensation in lieu of wages at the rate of 66 2/3% of his/her average weekly rate, plus \$5 per week for each dependent. The maximum weekly compensation rate cannot exceed 100% of the state average weekly wage as determined by the State Office of Employment Security and declared by the Industrial Commission.

1.3 Permanent Disability Benefits

If an injured employee suffers an amputation or loss of bodily function, he/she is paid a fixed amount of compensation in monthly installments.

Permanent partial disability is determined by a workers' compensation doctor when the injured worker has reached a point of medical stability after the injury.

Compensation cannot exceed the maximum established by statute.

1.4 Death Benefits

In the case of death as the direct result of an industrial work-related accident, dependents of the deceased employee are entitled to compensation. The weekly amount cannot exceed $66 \frac{2}{3}\%$ of the deceased's average weekly wage, up to a maximum of 85% of the average weekly wage in Utah. The Industrial Commission will specify payment up to a maximum period from the date of death. Dependents will also receive a specified amount for burial expenses.

1.5 Occupational Disease

The employee must be examined by a panel of doctors in most major cases, and special reporting may be requested. Benefits are paid similar to benefits for accidents.

3109.2 PROCEDURES

2.1 Eligibility

Any University employee who has an on-the-job injury or illness may be eligible to receive workers' compensation benefits.

2.2 Benefits

After a specified waiting period, Workers Compensation will reimburse an eligible employee at a rate of up to $\frac{2}{3}$ of his or her regular salary for work days missed.

An employee may receive the benefit directly from the Workers Compensation Fund and take leave without pay while absent from the University.

Or, an employee may take $\frac{1}{3}$ day leave (sick or annual) for each day's absence and combine it with the Workers Compensation benefit in order to receive up to 100% of their regular pay. In this case the Workers Compensation Fund payment is deposited in the department account and the employee receives his/her regular check from the University.

2.3 Reporting an On-the-job Injury

Very specific procedures must be followed when employees report on-the-job injuries:

(1) Appropriate medical treatment should be sought immediately. The employee should inform the medical provider that the injury was sustained on the job and provide any information requested.

(2) The employee should report the injury--no matter how slight--to his/her supervisor immediately. (The employee may lose his/her rights if the injury is not reported immediately.)

(3) The Employer's First Report of Injury or Occupational Disease form must be completed, signed by the employee's supervisor, and submitted to the Office of Human Resources.

(4) Employees who are injured or become ill as a result of their University assignment should be granted the remainder of the day off with pay. No deductions should be made in accrued sick or annual leave for that day.

(5) In the event of a catastrophic injury (i.e., death, potential amputation, loss of eye or ear, broken back or neck, unconsciousness, etc.), contact the Office of Human Resources immediately after medical assistance is rendered. In some instances, the Workers Compensation Fund will personally investigate the scene of the accident, so the scene should be left as undisturbed as possible. The Office of Human Resources will contact the Fund to determine if they want to investigate the scene of the accident.

(6) The employee, witnesses, and the supervisor may be required to complete further questionnaires/forms.

(7) The employee or supervisor should contact the Office of Human Resources when the employee returns to work.

(8) All questions and inquiries should be directed to The Office of Human Resources.

3109.3 RESPONSIBILITIES

3.1 University Administrators

Responsible for encouraging their employees to follow safety guidelines in an effort to prevent and eliminate unsafe conditions or acts.

3.2 Department Heads and Supervisors

Responsible for validating accidents and completing accident report forms and the required documentation for Workers Compensation.

3.3 Office of Human Resources

Responsible for communicating and administering this policy in accordance with Utah law.

3.4 Employees

Responsible for performing their duties in a safe manner so as not to endanger themselves or their fellow employees. An employee involved in an accident should inform his/her supervisor immediately and follow all reporting procedures outlined in this policy.