



# UNIVERSITY OF NORTH ALABAMA

## Employee Policy Manual and Handbook

### **WORKPLACE INCIDENT/INJURY (WORKERS COMPENSATION EQUIVALENCY PROGRAM)**

The program set forth herein was derived from the policy approved by the Board of Trustees on December 14, 1971. The original policy was elaborated upon by implementing procedures that have evolved since the inception of the policy. The University of North Alabama does not participate in an insured Workers' Compensation Program. However, the University provides benefits, under the Workers' Compensation Equivalency Program, for an accidental injury or illness that may occur during the performance of routine duties of an individual's University employment.

**Claims Procedures:** A claim may be approved only after sufficient review of evidence supporting the claim has been completed and provided that the claimant complies with the following established procedural guidelines:

1. The incident is reported to the appropriate supervisor immediately, but no later than the end of the following workday, following the occurrence of an injury/illness or an incident which may result in an injury/illness. If a supervisor is not available, the employee reports the incident to the University Health Center or the Office of Human Resources as well as makes a follow-up report to his/her supervisor immediately after the start of the next workday.
2. If medical attention is required, the employee reports to the University Health Center or University-appointed physician prior to the end of the workday unless the nature of the injury/illness prohibits such action or necessitates use of an emergency vehicle for transportation to the nearest appropriate medical facility. Unless the seriousness of the injury/illness warrants otherwise, the employee must advise the Office of Human Resources and the University Health Center in advance of his/her intent to consult a physician other than the University-appointed physician. University Health Center personnel submit a report to the Office of Human Resources giving details of the injury/illness, treatment, referral, and date the employee is expected to return to work.
3. An [Employee Incident/Injury Report Form](#) that has been prepared by the supervisor or authorized representative is signed. The form is then forwarded to the Office of Human Resources no later than three working days from the date of the injury. Preparation of the Incident/Injury Report attempts to substantiate the occurrence of the incident and the resulting injury. It includes an investigation by the supervisor and statements from the injured employee and all witnesses to the incident. Unsubstantiated workers' compensation equivalency claims will not be approved.
4. A medical claim is filed by the injured employee with the University's group health insurance carrier, if the injured is a participant in the University's group plan. All medical charges for on-the-job injuries/illnesses should be assigned to the employee's health policy, not to the University, for payment. The employee should notify the appropriate medical personnel that charges for medical care should not be filed under the heading of "Workers' Compensation."
5. Failure to follow procedures or to report injuries as set forth in this policy may delay or negate the employee's entitlement to payment under the University's Workers' Compensation Equivalency Program. Therefore, employees are advised to report all injuries, regardless of the severity, to their supervisors in a timely fashion.

**Provisions of Remedy:** The University of North Alabama's Workers' Compensation Equivalency Benefit policy limits the University to the following provisions of remedy for a verifiable work-related injury or illness:

### **Medical**

- a) The Office of Human Resources will advise an injured employee of procedures for submitting claims to the University's group health insurance carrier for payment of itemized eligible expenses relative to treatment rendered for an injury/illness sustained on the job.
- b) Upon receipt of an itemized medical billing statement, physician's report, Blue Cross/Blue Shield Explanation of Benefits (EOB), and other pertinent information, the Office of Human Resources will review the claim for consideration of payment. Payment will be made to the employee or to the provider of medical treatment and services, whichever is appropriate, for those eligible charges in excess of health insurance payments. This amount is limited to the out-of-pocket costs as indicated in the University's group contract.
- c) Reimbursement of deductibles and copayments for follow-up care or service that is required, such as medical treatment, surgery, therapy drugs, durable medical equipment, etc., must be approved in advance by the University, if possible.

### **Compensation**

- a) If the approved, treating physician restricts an employee from working due to a work-related injury or illness, and employee is entitled to receive workers' compensation equivalency benefits from the fourth day of the period of absence at a rate of 66 2/3 percent of his/her monthly or biweekly base rate.
- b) The employee may elect to charge absences due to an on-the-job injury to his/her unused sick leave, annual leave, compensatory time, or any combination of the three, in lieu of workers' compensation equivalency benefits.
- c) Accrual of sick and annual leave discontinues while an employee is compensated under the University's Workers' Compensation Equivalency Program.

### **Disability**

- a) An employee who expects to remain away from the job due to an on-the job injury or illness for three or more full consecutive months following such injury must apply for long-term disability benefits. The receipt of payment under the University's [long-term disability program](#) is in lieu of payment under the Workers' Compensation Equivalency Program.
- b) Approval of long-term disability benefits is subject to review by the University's long-term disability benefits carrier. The Office of Human Resources assists in the preparation of applications for long-term disability benefits.

### **Premiums**

- a) The University pays the individual health/vision and dental insurance for an employee who is absent from work due to a verified on-the-job injury for six months (180 days) from the date of injury.
- b) The University continues to pay an employee's life insurance premiums until he or she has been approved for long-term disability benefits, at which time the premiums may be waived by the carrier.

**Uncovered Employees:** Employees who are not covered under the University's group health insurance and group long-term disability insurance benefit are not entitled to coverage under the Workers' Compensation Equivalency Program.

**Unapproved/Uncovered Claims:** Claims disapproved or not covered under the Workers' Compensation Equivalency Program may be submitted to the State Board of Adjustment. Forms for submitting a claim to the State Board of Adjustment and instructions for preparing said forms are available in the [Business and Financial Affairs Office](#).

**Limits of Payments:** The University of North Alabama does not accept liability for payment of medical bills, compensation of an employee for loss of wages, payment of insurance premiums, or payment for disabilities sustained beyond that provided for in this policy.