

Guide to Workers' Compensation Program

What is Workers' Compensation?

If you get hurt on the job, the University is required by law to provide **workers' compensation** benefits to you free from retaliation. An injury or illness might occur from:

One event at work - Examples: hurting your back in a fall, getting burned by a chemical that splashes on your skin, getting hurt in a car accident while making deliveries.

Repeated exposures at work - Examples: hurting your wrist from doing the same motion over and over, losing your hearing because of constant loud noise.

What are the benefits?

The benefit structure defines what injured workers are entitled to receive when they sustain an injury "arising out of and in the course of" employment. There are four basic types of benefits available, depending on the nature and severity of the worker's injury. Potential benefits are:

1. **Medical and Hospital Care** – All authorized medical expenses are fully covered. You are entitled to receive all medical and hospital treatment reasonably required to cure or relieve your work related injury. There is no deductible or dollar limit. The insurance claims administrator pays these fees directly to the physician or health care facility, so you do not receive a bill.
2. **Disability Payments** – There are two types:
 - a. **Temporary Disability** – These payments will be made according to state law and University policy. If hospitalized, or unable to work more than three days you are eligible to receive income equal to two-thirds of your average pay, **up to a legal maximum per week**. You may also be entitled to supplemental income. Contact your supervisor or the Workers' Compensation Unit, at (949) 824-0500, for further information.
 - b. **Permanent Disability** – If your injury results in permanent impairment that reduces your ability to compete in the labor market, you may be entitled to permanent disability indemnity benefits.
3. **Vocational Rehabilitation (for injuries before 01/01/04)** – If you cannot return to your job because of a work-related injury or illness, and if the University does not offer modified work or an alternative job, you may qualify for vocational rehabilitation. In that case, the insurance claim administrator will pay all vocational rehabilitation costs up to the maximum set by state law.

Supplemental Job Displacement Benefit (for injuries after 01/01/04)

- This benefit acts as a nontransferable voucher for education-related retraining and/or skill enhancement that is payable to a state approved or accredited school if the worker is injured on or after 01/01/04. To qualify for this benefit, the injury must result in permanent disability, the injured employee does not return to work within 60 days after temporary disability ends, and the employer does not offer modified or alternative work. There is a maximum voucher amount set by law and the amount varies based upon the extent of permanent disability.

4. **Death Benefits** – If a work-related injury or illness results in death, benefits may be paid to your qualified dependents as provided by state law.

What's not covered?

Workers' Compensation may not cover injuries that result from the employee's voluntary participation in any off-duty recreational, social or athletic activity that is not a part of the employee's regular work-related duties.

What do you do if an employee is hurt on the job?

1. If immediate medical attention is necessary, assist employee. For more information refer to [Obtain Medical Care](#).
2. Instruct the employee to submit an Incident Report using **ONE** of the following options: a) complete the [Incident Report](#) online OR b) call 1-877-6UC-RPRT (1-877-682-7778) to be connected to our insurance administrator's call center.
3. Provide the Employee's Claim for Workers' Compensation Benefits Form ([DWC -1 form](#)) to the employee, within one working day of notice of potential work-related injury or illness. A delay in reporting an injury or illness may cause a delay in receipt of Workers' Compensation benefits. For more information refer to [How to Report an Injury or Illness, by Supervisor](#).
4. Keep the Workers' Compensation Unit informed:
 - a. Following any physician visit(s);
 - b. When lost time transpires, or
 - c. When work restrictions are assigned, or
 - d. If there are any concerns or the condition worsens.
5. Stay in touch weekly, with the injured employee, to ensure a smooth transition back to pre-injury status.

What to do if an employee is disabled from work?

1. Provide the [Ballot Authorization](#) form.
2. Refer to the Transitional Work Program [Policy](#) and [Program Guidelines](#) for more information.

What are the employee's responsibilities when reporting a work-related Injury?

1. Report the injury or illness to your supervisor immediately.
2. Obtain immediate medical attention, if necessary. For more information refer to [Obtain Medical Care](#).
3. Submit an Incident Report using **ONE** of the following options: a) complete the [Incident Report](#) online OR b) call 1-877-6UC-RPRT (1-877-682-7778) to be connected to our insurance administrator's call center.
4. Complete and sign the employee portion of the Employee's Claim for Workers' Compensation Benefits [DWC -1 form](#). **By returning the form, you are actually filing a workers' compensation claim.** (This notifies the employer that the employee is pursuing workers' compensation benefits).
5. Attend medical appointments. For more information refer to [Obtain Medical Care](#).
6. Keep your supervisor informed – Following each physician visit(s), when lost time transpires, when work restrictions are assigned, or if you have concerns and/or the condition worsens.
7. Your department will consult the Disability and Rehabilitation Consultant; can be reached at (949) 824-9756, regarding return to work. If your home department is unable to provide modified alternate temporary work, it may be necessary for you to work within another department.

What is fraud and how do you report it?

Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying Workers' Compensation benefits or payments is guilty of a felony. Please report any fraudulent activity to the Workers' Compensation & Disability Management Unit at (949) 824-0500 or anonymously by calling (949) 824-9151 – Susan Pihl.

Need an expert? If you have any questions, please contact the [Workers' Compensation & Disability Management](#) Unit, (949) 824-0500; fax (949) 824-9299 or send an email to wcdm@uci.edu