

Workers' Compensation
Work-Related Injuries

Florida SouthWestern State College provides Workers' Compensation Insurance for all college employees.

Medical Emergency

**If you need emergency medical treatment, call 911 and Campus Public Safety immediately.
If this is an emergency, initial treatment should be sought by calling 911.**

Public Safety Campus Extensions:

Lee	x11203	(239-489-9203)
Collier	x33712	(239-732-3712)
Charlotte	x55608	(941-637-5608)
Hendry/Glades	x66017	(863-674-0408)

All Non-Emergency Accidents or Injuries
(With or Without Medical Treatment)

Note: Only the General Counsel's office may authorize medical treatment in **non-emergency** related situations. If you have been injured at work and will be seeking treatment under Worker's Compensation, you **must** seek treatment from an authorized provider.

Step-By-Step Procedure for All Non-Emergency Accidents or Injuries

- Step 1:** Contact Public Safety immediately to report the accident or injury. Public Safety will complete an Incident /Accident Report, and you and/or Public Safety must contact the General Counsel's Office immediately at 432-7313 (ext.16613)
- Step 2:** Contact your supervisor.
- Step 3:** If medical attention is required, the General Counsel's Office will provide a Referral for Medical Services and refer you to the College's Workers' Compensation an approved Primary Care Physician. The General Counsel's Office can also give you a First Script form at that time, if any prescriptions are necessary after the physician's visit.
- Step 4:** After seeing the Worker's Compensation Physician, immediately deliver and/or send the medical certification to the General Counsel's Office, Building I-210, 8099 College Parkway, Fort Myers, FL 33919. Any medical restrictions must be clearly communicated and approved by the General Counsel's Office and your supervisor.
- Step 5:** If a return visit is required to the Worker's Compensation Physician and/or other treatment is recommended, follow-through with those instructions and report to the General Counsel's Office and your supervisor.

Questions and Answers about Work Related Accidents and Injuries

Q: What is Workers' Compensation?

A: Workers' Compensation provides payment of medical expenses for employees who incur a qualified injury on the job and must see an authorized physician or go to an authorized medical facility. It also pays a percentage of wages after a short waiting period, to an employee who has been placed off work by an authorized physician due to a workplace injury.

Q: Who is covered by Workers' Compensation?

A: Any full-time or part-time (Adjunct, Student Assistant, Part-time hourly, College Volunteer) employee of Florida SouthWestern State College is eligible for Workers' Compensation if injured while performing duties within the course and scope of his/her employment.

Q: Who is not covered by Workers' Compensation?

A: Students going to class and contracted individuals working at the college.

Q: Can I go to my own doctor and have Workers' Compensation pay?

A: No. The General Counsel's Office will provide you with a list of approved College's Workers' Compensation Primary Care Physicians (Attached).

Q: Who is an authorized Workers' Compensation Primary Care Physician for FSW?

A: General Counsel's Office, along with help from the Workers, Compensation carrier, will provide you with a Referral for Medical Services form and will direct you to a Worker's Compensation physician convenient to your home or work (see list below). **If you go to a physician who is not an authorized Workers' Compensation doctor**, your expenses will not be covered. Be aware, too, that group health insurance will **not** pay for expenses related to on-the-job injuries.

Q: What do I do if my injury occurs after the General Counsel's Office is closed, and I need medical attention?

A: Florida SouthWestern State College's Campus Public Safety is open 24 hours a day, 7 days a week. Once you have reported the injury to Public Safety, go to the nearest Care facility listed below, if you need to seek medical attention. If none of these clinics are open, go to the nearest Hospital emergency room. In addition, contact the General Counsel's office and advise your supervisor of the injury on the next business day or sooner if possible, and complete the necessary paperwork. If you do not need medical assistance at the time that the injury occurred, contact Public Safety immediately to take the accident/incident report, and then contact the General Counsel's Office and your supervisor on the next available business day.

Q: What if I get a prescription from the doctor?

A: This packet includes a form from First Scripts for any prescriptions you receive related to your claim. This form is accepted at Walgreens, Publix, Target, Wal-Mart, or Winn Dixie, etc. If you are filling your prescription outside of business hours, and you don't have the First Script form, go ahead and fill and pay for your prescription and keep your receipts to submit for reimbursement.

Q: What are my rights under Workers' Compensation?

A: If you have any questions, please visit the **Department of Labor Workers' Compensation Web Page**. (<http://www.dol.gov/dol/topic/workcomp/index.htm>)

- Q: Does FSW provide “light or alternate” duty temporary assignments for employees that have been injured on the job?**
A: Yes, we will provide an accommodation to the injured employee if we are reasonably able to modify their position to meet the employee’s restrictions.
- Q. Do you provide the same option for employees that are injured off the job?**
A: Yes, depending on their restrictions and fitness for duty.
- Q: Does FSW pay the employee for the first week of lost wages (first 40 hours following the injury)?**
A: No. Your workers’ compensation benefits for lost wages will start on the eighth day that you’re unable to work. You will not receive wage replacement benefits for the first 7 days of work missed, unless you are out of work for more than 21 days due to your work-related injury.
- Q: If not, do you allow employees to use sick leave for this time?**
A: Yes.
- Q: Does FSW pay for the lost work time for physical therapy, follow-up doctor’s appointments, testing, etc. or is the employee able to use sick time for these absences?**
A: Non-Exempt, hourly employees are not paid unless they use sick time.
- Q: Does FSW allow employees that have been injured on the job to use accrued leave (sick or vacation) to supplement wages paid by the Workers’ Compensation carrier (the 1/3 portion not paid by Workers’ Compensation)?**
A: Yes, an employee may elect to use accrued sick or other leave in an amount necessary to achieve full-pay status while absent from work due to a workers’ compensation claim.

Contact Information for Assistance with Workers' Compensation:

FSW General Counsel’s Office: (239) 432-7313 or x. 16613

Workers’ Compensation Adjuster: Debra Porter-(407)583-3204

If Debra is unavailable, please call Kim Sprouse at (407)583-3211.

Debra handles doctors’ appointments, referrals to specialists, payment of wages to injured employees who are off work and payment of medical bills. Please call her if you have any questions or concerns.

PRESCRIPTION PROGRAM FOR WORK-RELATED INJURIES

Welcome to First Script, a pharmacy benefit program designed exclusively for **Florida College System Risk Management Consortium, #000166**, in partnership with Gallagher Bassett Services, Inc. for your workplace injury.

Injured Worker

No Cost	STEP 1	Complete the information requested in the bottom portion below.
	STEP 2	Present this form to your pharmacist along with the prescriptions for your work-related injury.
No Delay	First Script is available at over 67,000 pharmacies nationwide. To locate a nearby pharmacy, please call First Script Customer Service at 1-866-445-7344 .	
Feel Better Faster	Please note that First Script is valid only for medications prescribed to treat your compensable work-related injury. You or your group health insurer, are financially responsible for any other prescriptions. The workers' compensation carrier will determine the compensability of the claim.	

Pharmacy Instructions

The injured worker's employer participates in First Script, a pharmacy benefit program administered by **Medco**. Call the First Script Help Desk, 24 hours a day, 7 days a week, at **1-866-445-7344**. If the Member ID number is not listed on this form, please provide the claimant information indicated below to receive the Member ID #. Please note the ID number on the form and return to injured worker. First Script claims are submitted electronically and electronic approval of the claim will be returned.

Pharmacy: You will not be required to submit any paperwork for this claim and payment is guaranteed for all electronically accepted claims.

FIRST SCRIPT®

Pharmacy: At the request of the workers' compensation carrier for this customer, please use the following information to process all workers' compensation prescriptions online.

Name: _____

SSN (Last 4 digits): XXX-XX-_____

Date of birth: ____/____/____

State where injury occurred: _____

Date of injury: ____/____/____

Member ID: _____

(Member ID # is generated at time of enrollment)

RX PROGRAM ADMINISTERED BY: **MEDCO**

GROUP NUMBER: **FSNCVTY**

BIN NUMBER: **610014**

Client #: **000166**

Employer Name: **Florida College System Risk Management Consortium**

(Above information to be completed by injured worker or supervisor)

Employee Assistance Office

The Division of Workers' Compensation, Employee Assistance Office (EAO), helps prevent and resolve disputes between injured workers, employers and carriers. If the insurance carrier does not provide benefits to which you believe you are entitled, you may call EAO's toll-free hotline at **1-800-342-1741**. EAO specialists are knowledgeable about the workers' compensation system. They will be able to address your concerns and attempt to prevent or resolve disputes. EAO has offices throughout the state that you can call or visit. You can find EAO statewide locations at http://www.MyFloridaCFO.com/WC/organization/eao_offices.html.

Services provided by EAO include:

- Educating and providing information to you about your claim.
- Assisting you in resolving disagreements regarding your claim, at no cost to you.
- Assisting you with understanding the procedures for filing a Petition for Benefits with a Judge of Compensation Claims.

Information regarding your rights and responsibilities under the Workers' Compensation Law is available in an on-line "Injured Worker Workshop" presentation on the Division's Web site at www.MyFloridaCFO.com/WC/employee/index.html, and answers to frequently asked questions can be accessed at www.MyFloridaCFO.com/WC/faq/wrkr.html.

You may also submit specific questions relating to your claim to us at wceao@MyFloridaCFO.com and receive answers directly by e-mail.

Statute of Limitations

Once you are injured at work or become aware of a workers' compensation injury or illness, you have 30 days in which to report your injury or illness to your employer. Failure to report your injury within 30 days may jeopardize your claim.

Generally, you have two years from the date of your injury or illness to file a claim for workers' compensation benefits. Failure to report your injury

or illness within 30 days may be used as a defense against your claim regardless of the two-year statute of limitations for filing a claim. Your eligibility for benefits may also be eliminated one year from the date you last received a wage replacement check or approved medical treatment.

Denial of Benefits

If the insurance carrier does not provide benefits to which you believe you are entitled, or has denied your claim, contact the Employee Assistance Office (EAO). Although the EAO does not provide legal advice, our specialists will answer questions about your rights and responsibilities and may be able to resolve problems you're having with your workers' compensation claim. This help is **free** and available by contacting the EAO at **1-800-342-1741**.

Petition for Benefits

To begin the judicial procedure for obtaining benefits that you believe are due and owing under the law and have not been provided by the employer or insurance carrier, a Petition for Benefits form must be filed with the Office of Judges of Compensation Claims. The form can be accessed at www.jcc.state.fl.us/jcc/forms.asp.

Reemployment Services

If you are unable to perform the duties required for your former job as a result of your work-related injury or illness, you can contact the Employee Assistance Office (EAO) at WCRES@MyFloridaCFO.com or call **1-800-342-1741** for free reemployment services.

Legal Representation

You are not required to have an attorney. If you do hire an attorney to represent you with your workers' compensation claim, the fees and costs may come out of your benefits, unless your employer or workers' compensation carrier is held responsible for paying your attorney fees. Although the Division does not provide legal advice, the Division will answer questions about your rights and responsibilities and may be able to resolve problems you may have with your workers' compensation claim. This help is **free** and available by contacting the Employee Assistance Office at **1-800-342-1741**.

Anti-Fraud Reward Program

Workers' compensation fraud occurs when any person knowingly and with intent to injure, defraud or deceive any employer or employee, insurance carrier or self-insured program files false or misleading information. Workers' compensation fraud is a third-degree felony that can result in fines, civil liability and jail time. Rewards of up to \$25,000 may be paid to individuals who provide information that lead to the arrest and conviction of persons committing insurance fraud. To report suspected workers' compensation fraud, call **1-800-378-0445**.

Disclaimer:

This publication is being offered as an informational tool only and complies with s. 440.185 (4) F.S., with the understanding that this is not official language of the Florida Statutes. In no event will the Division of Workers' Compensation be liable for direct or consequential damages resulting from the use of this printed material.

69L-3.0035, F.A.C. Injured Worker Informational Brochure
Rule 69L-3.025, F.A.C. Forms
DFS-F2-DWC-60
Revised March 2010

EMPLOYEE FACTS



IMPORTANT WORKERS' COMPENSATION INFORMATION FOR FLORIDA'S WORKERS



**DIVISION OF
WORKERS' COMPENSATION**

Florida Department of Financial Services

If you are injured as a result of a work-related accident, your employer's workers' compensation coverage may entitle you to medical and partial wage replacement benefits.

Medical Benefits

As soon as your employer's workers' compensation insurance company has knowledge of your work-related injury and has determined that your injury or illness is covered under Florida law, the company will:

- Provide an authorized physician
- Pay for all authorized medically necessary care and treatment related to your injury or illness
- Provide a one-time change of physician within five business days of receipt of your written request

Authorized treatment and care may include:

- Doctor visits
- Hospitalization
- Prostheses
- Travel expenses to and from authorized medical treatment or a pharmacy.
- Physical therapy
- Medical tests
- Prescription drugs

Once you reach maximum medical improvement (MMI), you are required to pay a \$10 co-payment per visit for medical treatment. MMI occurs when the physician treating you determines that your injury or illness has healed to the extent that further improvement is not likely.

Wage Replacement Benefits

If you are unable to work or your earnings are lower because of a work-related injury or illness, you may be able to receive some wage replacement benefits. You may be eligible for these benefits if you have been disabled for more than seven calendar days and are not able to perform your normal job duties as advised by your authorized doctor.

If you qualify, wage replacement benefits will begin on the eighth day of partial or total disability. You will not receive wage replacement benefits for the first seven days of disability, unless you are disabled for more than 21 days due to your work-related injury or illness.

In most cases, the wage replacement benefits will equal two-thirds of your pre-injury regular weekly wage, but the benefit will not be higher than Florida's average weekly wage. You can generally expect to receive your first benefit check within 21 days after the carrier becomes aware of your injury or illness and bi-weekly thereafter.

- Temporary Total Benefits: These benefits are provided as a result of an injury or illness that temporarily prevents you from returning to work, and you have not reached MMI.
- Temporary Partial Benefits: These benefits are provided when the doctor releases you to return to work with restrictions and you have not reached MMI and earn less than 80 percent of your pre-injury wage. **Note: The maximum length of time you can receive temporary total or partial benefits is 104 weeks or until the date of MMI is determined, whichever is earlier.**
- Permanent Impairment Benefits: These benefits are provided when the injury or illness causes any physical, psychological or functional loss and the impairment exists after the date of MMI. A doctor will assign a permanent impairment rating, expressed as a percentage of disability to the body as a whole.
- Permanent Total Benefits: These benefits are provided when the injury causes you to be permanently and totally disabled according to the conditions stated in the law.

- Death Benefits: Compensation for deaths resulting from workplace accidents include payment of funeral expenses and dependency benefits (subject to limits defined by law). A dependent spouse may also be eligible for job training benefits.

The rate, amount and duration of compensation for all wage replacement benefits are detailed in the workers' compensation law. **If you have questions about your benefits, call your claims adjuster or the Employee Assistance Office (EAO) at 1-800-342-1741.**

Injured Worker Responsibilities

Communicate with the Employer:

- Contact your employer immediately to notify them of your on-the-job injury or illness.
- Provide your employer a copy of the Medical Treatment/Status Reporting form (DWC25) after each medical appointment.
- Return to work when you are released by your physician and when your employer offers a position within your physical limitations to avoid suspension of your lost wage benefits.

Communicate with the Carrier:

- Review the First Report of Injury or Illness (DWC1) form upon receipt and verify the accuracy of your address, phone number, social security number and the description of the accident. If there is information you do not agree with, or if information has been omitted, immediately notify your adjuster in writing.
- Review, sign and return the mandatory fraud statement to the insurance carrier. By signing this document, you are confirming your understanding of this important information. Your benefits shall be suspended if you refuse to sign this document.
- Report wages from all sources of employment to the carrier if you had more than one employer in the 13 weeks immediately preceding your date of accident. This will assist the carrier in determining the proper wage replacement amount.
- Keep your adjuster regularly informed on the status of your claim, medical authorization needs and any wages you have earned. (Note: If you are represented by an attorney, the adjuster may not be able to speak with you directly.)

- Notify the carrier of any change of address or telephone number.
- Complete and return forms to the carrier when asked.

Communicate with the Authorized Treating Physician:

- Identify all body parts that are, or potentially may, be injured, and be specific when identifying areas of pain.
- Keep your appointments.
- Clarify your work status during appointments before leaving the physician's office.
- Follow your doctor's treatment plan.
- Ask your physician for the patient copy of the Medical Treatment/Status Reporting form (DWC25).
- Notify your physician of any change of address or telephone number.
- Call the authorized treating physician's office if you need to see the doctor before your next appointment date. The doctor's staff may be able to place your name on a cancellation list and you may be scheduled for an earlier appointment should one become available. If an appointment is not available and you need to see a doctor immediately, please contact your adjuster or the EAO.

Carrier Responsibilities

- Timely provision of medical treatment
- Timely payment of wage replacement benefits
- Timely payment of medical bills
- Timely reporting of your claim information to the Division of Workers' Compensation
- Timely notification of any changes in the status of your claim. This information will be provided to you by mail on either a Notice of Action / Change form (DWC4) or a Notice of Denial form (DWC12).