

WORKERS' COMPENSATION

BENEFITS AND PROCEDURES



THOMPSON SCHOOL DISTRICT

Notice to All Thompson School District Employees

This is important workers' compensation information concerning policies and procedures for job-related injuries or illnesses. If you have any questions regarding a workers' compensation injury or medical and lost wage coverage, please contact the Benefits and Risk Management Office at 613-5003 or 613-5006. This brochure is only intended to be a general description of benefits. Actual benefits will be determined by the statutory requirements of the Colorado Workers' Compensation Act.

Thompson School District Safety Policy (See Environmental & Safety Program, Section E, Policy EB) (www.thompsonschoools.org)

The Board of Education believes that safety education and accident prevention are important to everyone involved with our schools and should be integrated into every aspect of our work activity. All employees of the district are responsible for maintaining a safe and healthy work place and for assuring that safety precautions and practices are followed.

In order to safely perform your job, you must familiarize yourself with the safety rules specific to your position and participate in all safety training provided by your department. In addition, a copy of the *general Safety Rules for All Employees* is located on the back of this brochure. Please familiarize yourself with them.

You are expected to immediately report any unsafe working conditions or safety problems to your supervisor. Until corrective action is taken, be sure that the area or condition is restricted and that cautionary devices, i.e., cones, temporary fencing, floor signs, etc. are in place so that others are not affected or injured.

Thompson School District R2-J Workers' Compensation

General Provisions

Under the Colorado Workers' Compensation Act, all employers in Colorado are required to provide certain benefits to employees who are injured in the course and scope of their employment. These benefits have been established by the state legislature. All claims must be coordinated through the Benefits & Risk Management Office in the district.

The district's philosophy is to assure employees have access to proper and adequate medical care, which enables them to recover from their injuries and return to gainful employment as soon as possible.

Reporting Claims

1. Report the injury to your supervisor and then complete the Employee's First Report of Injury Form within 24 hours.
2. The First Report of Injury Form must be completed and faxed to the Benefits & Risk Management Office, 613-6169, immediately. Forward the original signed copy to the Benefits & Risk Management Office. (These forms may be obtained from your supervisor, on the district website or from the Risk Management Specialist at 613-5003. Each day of delayed reporting could result in a penalty of one day of compensation, as determined by the Colorado Workers' Compensation Act.

Medical Treatment

1. If medical treatment is necessary, it must be obtained from one of the designated facilities. (See Designated Physicians section on page 3.)
2. Emergency or after hours care can be provided by McKee Medical Center or other emergency medical facility; however, follow up care must be directed by a physician from either Banner Occupational Health Services, UC Health or WorkWell. If the ER physician authorizes time off from work you must see a designated physician within 24 hours and notify the Benefits & Risk Management office immediately upon leaving the ER. If calling after business hours, leave a voice message and your phone number.
3. You must notify the Benefits & Risk Management Office and your supervisor if the physician issues any work restrictions or authorizes time off from work.

Medical Bills

1. Submit bills (i.e., prescriptions, medical supplies, etc.) for authorized treatment (directed by a designated physician) to the Benefits & Risk Management Office for processing.
2. Medical bills (e.g., office visits, medical treatments and ancillary expenses) from non-designated providers will be the employee's responsibility.

Lost Time

1. Should you miss work due to the work-related injury or illness, contact your supervisor and the Benefits & Risk Management office. Provide a copy of the physician's note authorizing loss time, to the Benefits & Risk Management office. Schedule visits outside of work hours to avoid absences related to medical care. If you have difficulty with scheduling, please contact the Benefits & Risk Management office immediately.
2. Under the Workers' Compensation Statute, workers' compensation benefits do not begin until after a three-day waiting period has been met. *Temporary disability benefits are paid at the rate of 66-2/3% of the employee's average weekly wage up to a maximum benefit set by the legislature. If the employee loses more than 14 days of work, workers' compensation will then also cover the initial 3-day waiting period.
3. Employees may use limited available paid leave, if available, for the first three days of absence following the date of injury (whether consecutive or intermittent). If the employee doesn't have available paid leave, then these days will be unpaid. Absences, which are authorized by the designated physician, that follow these first three days will be paid at 66-2/3% of gross wages and will be paid directly to you by Pinnacol. The district will dock those absences from your paycheck. You may request additional use of your own available leave, if the designated physician releases you to return to regular duty without restriction or if you have signed and returned a modified duty letter.

Employees are encouraged to schedule appointments and treatment outside of the work day, in order not to lose pay. The district will continue to track the injured employee's loss time and designated physician's visits in order to accurately report compensable absences to Pinnacol for payment to the injured employee.

4. **Report absences through AESOP, TC Plus or your department's absence reporting method to ensure accurate payment of wages and determination of future benefits for loss time under workers' compensation statute.**

BENEFITS

Medical

1. All professional services including physician fees, hospital/surgical charges and supplies, nursing fees, dental services, as provided by or referred to another designated physician.
2. Other medical services and supplies such as ambulance charges, prescriptions, lab fees, x-rays, blood products, medical supplies, prosthetic devices.

Wages

1. Temporary total disability benefits may be available until employee is released to return to work or reaches Maximum Medical Improvement (M.M.I.).
2. Temporary partial disability benefits may be available while employee is restricted to working less than the regularly scheduled duty or reaches M.M.I.
3. Permanent total disability benefits may be available if employee is unable to return to any type of work. Benefits for disfigurement and death claims may also be available and paid in accordance with Colorado Revised Statute.
4. Absences for medical treatment are to be scheduled outside of regular work hours.
5. Under the Act, loss wages are paid at 66 2/3% of total wages; in order to be consistent with the wage benefits provided by statute, employees will be allowed to use limited available annual, accrued or other paid leave benefits to supplement the reduction in wages, which occurs when an employee misses work due to a work related injury. See board policy GBGD.

DESIGNATED PHYSICIANS

The district has designated four clinics to treat workers' compensation injuries as of January 1, 2017

Banner Occupational Health 1703 E. 18 th St. Loveland, CO 80538 970-820-4580 M-F 7:30-6:00	UC Health 2500 Rocky Mountain Ave Suite 200 @ MCR Loveland, CO 80538 970-495-8450 M-F 8:00-5:00	WorkWell Occupational Health 1608 Topaz Dr. Loveland, CO 80537 970-593-0125 M-F 8:00-5:00 Spanish speaking services	WorkWell Occupational Health 1600 Specht Point Dr. Suite 115 Fort Collins, CO 80525 970-672-5105 M-F 8:00-5:00
---	--	--	---

If an employee is injured on the job, he/she must be treated at one of these facilities in order for the medical expenses to be paid by the workers' compensation carrier. No other treatment will be considered authorized or be paid for by the workers' compensation carrier, unless the visit was due to an emergency.

EMERGENCY TREATMENT

In the event of a life or limb-threatening situation, treatment may be sought from the nearest medical facility. However, follow up care must be directed by a physician from Banner Occupational Health Services, UC Health or WorkWell.

AFTER HOURS INJURIES

If you need urgent care after 5:00 p.m., please seek medical attention at an urgent care facility (such as McKee Medical Center, Skyline Urgent Care or other emergency facility). However, you must make an appointment with Banner Occupational Health Services, UC Health or WorkWell within 24 hours or the next business day for any follow-up care. Any time off from work must be authorized by a designated physician (at Banner Occupational Health Services, UC Health or WorkWell). If the injury does not require immediate medical attention, please go to Banner Occupational Health Services, UC Health or WorkWell for treatment the next business day.

REFERRALS

Referrals are only at the discretion and expert medical opinion of the designated physicians at Banner Occupational Health Services, UC Health or WorkWell.

If you have any questions about claims management or referrals, please contact the district Benefits & Risk Management office 613.5003 or 613.5006 or the Claims Administrator at Pinnacol Assurance, 7501 East Lowry Blvd., Denver, CO 80230, Phone No. 888.852.2241.

FRAUD NOTICE

Workers' compensation fraud is a felony under Colorado law. Intentional misrepresentation of a work-related injury will be prosecuted and can result in jail time, loss of employment and financial penalties. If you suspect fraud, call the Pinnacol Assurance Fraud Hotline at 303.361.4053 or 800.873.1888.

**THOMPSON SCHOOL DISTRICT
SAFETY RULES FOR ALL EMPLOYEES
(Including coaches, sponsors and substitute employees)**

1. Perform all tasks with safety as the top priority. Your specific job may have additional safety rules that your supervisor will discuss with you. If you are uncertain of how to safely perform a task, stop and ask your supervisor before continuing.
2. When lifting, use your legs, not your back. Ask for help if needed.
3. Use appropriate equipment for the task, e.g., do not use chairs or tables as ladders; use handrails when going up or down steps.
4. Don't jump from heights; use the proper equipment or technique to return to surface level.
5. Wear personal protective devices, i.e., ear plugs, safety glasses, rubber gloves, etc., as needed or required by the job. Wear appropriate footwear for the job and appropriate to weather conditions.
6. Observe all traffic and motor vehicle regulations; use seat belts when driving a district vehicle or driving a personal vehicle on district business.
7. Do not use your mobile or cellular phone while driving during your work day. The work day is the period of time for which the district is paying you, for example, if you are required to drive to and from district meetings, to multiple locations to perform work, etc.
8. Do not engage in horseplay or other acts that may compromise the safety and wellbeing of you, your co-workers, students or the public.
9. Use, possession, or sale of alcohol or unlawful drugs on the job is prohibited.
10. Immediately report any unsafe working conditions or safety problems to your supervisor. Until action is taken be sure that the area or condition is restricted and that cautionary devices, i.e., cones, temporary fencing, floor signs, etc., are in place so that others are not affected or injured.

The purpose of providing safety rules is to increase employee awareness of safety, acknowledge the importance of safety in the workplace, recognize the vital role that the employee plays in creating a safe work environment and reduce the risk of personal injury. If you are injured on the job, report the injury to your supervisor immediately (within 24 hours), complete the Employee's First Report of Injury Form and fax it to the Benefits & Risk Management Office. The form is available on the district website, your supervisor or from the Benefits & Risk Management Office.

In accordance with the Colorado Revised Statute 8-42-112, failure to obey safety rules will result in a 50% reduction of workers' compensation disability benefits, "where injury results from employee's willful failure to obey any reasonable rule adopted by the employer for the safety of the employee."