



WORKER'S COMPENSATION FAQs

Worker's Compensation is an **accident insurance** program required by **State Law** and paid for by ACSC. Worker's Compensation may provide you with medical, rehabilitation and income benefits if you are injured on the job. These benefits are provided to help you return to work. **JWF is Avon's Third-Party Administrator for Worker Compensation.**

When should I report an accident/injury that happened on the job?

- You should report any accident, whether an injury occurred to your supervisor **immediately**.
- All injuries must be reported by phone to the Paradigm Nursing Triage Line immediately. (844) 454-1143
- Follow the directions from the Nurse Triage Line.
- If you wait more than 30 days to report your accident, your claim will be denied.

Can I go to my own doctor?

No. In Indiana the employer directs the medical care under Worker's Compensation.

- ACSC's **only** occupational health partner is the **Paradigm Nurse Triage Line and HRH Occupational Health in Plainfield**.
- Refusing care offered is grounds for having your worker's compensation benefit terminated or suspended.
- If medical treatment is sought elsewhere, it **will not** be covered under worker's compensation.
 - The only exceptions to this are typically under **emergency** situations.

Communicate your medical care:

Make sure that you always communicate with HR regarding medical care.

- Communicate any work restrictions determined by the treating doctor to your supervisor and HR.
- Keep all follow-up appointments as directed by HRH Occupational Health.
- If a specialist is required during treatment, HRH will make a referral and obtain authorization for additional treatment through our Worker's Compensation Insurance Carrier, JWF.
- If you do not feel that you are receiving adequate medical care, you may file an Application for adjustment of Claim with the Workers' Compensation Board of Indiana. [WCB: Employees \(in.gov\)](http://wcb.in.gov)
- JWF may assign a nurse case manager to help assist your recovery,

How does Worker's Compensation compensate for lost wages?

Per the Worker's Compensation Board of Indiana, if you are unable to return to work for **more than seven days**, you are entitled to weekly income benefits.

- Lost wages **are not paid** out by Worker's Compensation **if time off work is 7 days or less**.
- In most cases, ACSC policy requires employees to cover any missed workdays during the first seven days of injury with **available paid time off** (sick, personal, vacation) days.

If my injury causes me to miss more than 7 days, how will I receive payment of lost wages?

After the 7-day wait period has passed, lost wages are then paid out weekly by our Worker's Compensation Administrator, JWF.

- The first weekly installment should be sent **15 days after the date of injury**.
- If your injury requires you to miss work for **21 days or more**, you can choose to be retroactively paid for the first week of lost wages through Worker's Compensation Insurance.

- **If your injury causes you to miss 21 days of work or more, you have options:**
 - If it is determined early in your case, you may begin worker's compensation wages as soon as your first day of missed work.
 - Keep the wages paid by ACSC, using your own paid time off, and waive the lost time wages that could be paid out by Worker's Compensation for the first seven days.
 - Return any money paid to you by ACSC for time missed during the first seven days from injury. Once returned, any paid time off days used will be returned to you.

How much will my weekly compensation be?

- If the treating doctor determines you are unable to work, you will receive **two-thirds of your "average weekly wage,"** but not more than the statutory maximum.
- Your "average weekly wage" is **not based on your current wage.** It is based on your wage history paid over the last 52 weeks prior to the date of injury.
 - This can often mean that wages paid by Worker's Compensation are less than current pay.
 - **Average Weekly Wage** = Total Wages Paid for Prior 52 Weeks / 52 x 0.6667

EXAMPLE:

Jane's total gross wages paid over the 52 weeks prior to the injury = \$50,000
 $\$50,000 / 52 \text{ Weeks} = \$961.54 \text{ Average Weekly Wage}$
 $\$961.54 \times 0.6667 = \$641.06 \text{ Weekly Wage Paid by Work Comp}$

Is my Worker's Compensation check taxable?

- No, it is not taxable. This is why you are only paid 66 2/3 of your average weekly wage.

Can I waive Worker's Compensation income benefits for payment of lost wages and use my available paid time off instead?

- Yes, you will need to clearly communicate this to both HR and JWF.
- You cannot, at any point in time, be compensated by both ACSC and Worker's Compensation for the same period of time.
- JWF will require a form to be signed to waive workers' compensation income benefits.

Does Worker's Compensation pay for replacement of personal property that may have been damaged during an accident?

- Unfortunately, it does not. Replacement would be the responsibility of the employee or through the employee's personal insurance to pay.

What do I do if I have trouble receiving benefits or compensation from the Worker's Compensation Insurance Carrier, JWF?

- First, talk with your claim's adjuster at JWF to find out why your claim is delayed or denied. Often disputes can be resolved by sharing information or obtaining medical records.

Will my other Avon benefit coverages continue while on a Work Comp, leave of absence?

- Yes, you remain covered.
- If you remain off work long enough for work comp to begin payment of lost wages, please note that to maintain your benefit coverage through ACSC, you may need to pay for your benefit premiums directly to ACSC, while you are **not** collecting a paycheck directly from ACSC. Length of leave would determine.
 - Based on ACSC's employee handbook: *During any unpaid time, the employee will be responsible for 102% of their insurance premiums. Premiums for benefits must be paid at the same time as payroll deduction or may be subject to cancellation and continuation of coverage under COBRA at your own expense. Employees will be required to use any and all available sick, vacation, and personal paid time off benefits while on leave of absence. Failure to pay insurance premiums within the 30-day grace period will terminate coverage. You will be given a 15-day written notice that payment has not been received. Failure to submit payment will result in coverage ending the day the last full premium was paid. You will be responsible for any claims incurred during that timeframe.*