

WRSD Workers' Compensation Information Sheet

The District provides insurance to compensate for any illness or injury an employee might suffer while working on the company premises, traveling on official company business, or attending an activity officially sponsored by the District.

Coverage begins on the first day of employment. This insurance covers an injury or illness sustained in the course of employment that requires medical, surgical, or hospital treatment.

Any employee who sustains a work-related injury or illness should immediately inform his/her supervisor or building administrator.

No matter how minor an on-the-job injury may appear, it is important it be reported immediately.

An **Employee Incident Report**, which can be found on The District's website under For Staff/Employee Resources/Human Resources, must be completed at the time of injury. This will enable employees to qualify for coverage as quickly as possible and the District to report injuries as required by state law in a timely fashion.

The Employee Incident Report should be sent or faxed (508 829-1680) to the Human Resources office within twenty-four (24) hours or the next business day.

When seeking treatment employees can choose the physician/facility to receive care. Employees will be required to inform health care providers that their injury is work related and provide them with the claim information that they will receive from the human resources department. Covered employees will not be charged for co-payments or deductibles for compensable injuries.

Please note, not all physicians will provide care for Workers' Compensation injuries.

Employees should not provide health care providers or facilities with their private group insurance information, work related injuries billed to your group insurance will most likely be denied by the insurer.

There is a five (5) day waiting period that employees must be out of work as a result of the job-related injury before compensation benefits begin. Benefits begin on the sixth day unless the employee is hospitalized due to their injury then benefits begin immediately. During this five-day period an employee may use their accrued time.

To use your accrued time following a worker's comp injury you must inform Human Resources that you wish to use your accrued time off by inputting it in ESS or reaching out to Human Resources by phone or email.

In the case of absence longer than the five days as noted above, **the District agrees to allow the employee to make up the difference between regular take home pay and the amount received from workers compensation. The amount of such difference shall be charged against the employee's accrued sick leave. If no sick leave is available, the employee may not recover any difference in pay.** If an employee is interested in exercising this benefit they must sign, date and return the **Sick Leave Authorization letter** that they can obtain from Human Resources.

Employees must provide doctor's notes with visit date, injury/illness diagnoses, expected treatment duration and time employee is expected to be out of work to the insurance carrier after each doctor's visit. Injured employees will be assigned an insurance adjustor that will be in charge of their claim that they may communicate with directly.

An employee out of work for more than five (5) days due to an injury on the job or any other medical reason, including sickness, must contact the Human Resources office at least once a week. This is done to provide some insight as to the return of the injured employee and the scheduling of the department in his/her absence.

Absences that exceed two (2) days may require a doctor's "fit for duty" note for the employee to return to work.

Employees covered by the District's insurance plans who are currently paying for any insurance coverage must continue to make such insurance payments during the worker's compensation leave of absence. Failure to make such payments may result in termination of the employee's insurance coverage.

Workers' Compensation Carrier:

MEGA c/o CCMSI

55 Walkers Brook Drive, 4th Floor, Suite 402

Reading, MA 01867

Phone: 781-683-1111

Fax: 781-246-3425

Please contact HR with any questions via phone at 508-829-1670 x 231 or via email at deb_dower@wrsd.net.