# FREQUENTLY ASKED QUESTIONS REGARDING WORKERS COMPENSATION

#### 1. What type of incident is considered compensible according to workers compensation?

Any injury or illness that arises out of the course of employment will be considered for workers compensation benefits.

#### 2. Who decides if my injury/illness is compensable?

Our workers' compensation claims adjustors will make this decision; we are currently covered under Sedgwick.

## 3. What is paid for under workers compensation?

All medical expenses arising as a result of the compensable injury/illness will be covered. Your time spent in visits to the physician or other medical provider (i.e. physical therapy) will NOT be covered. Mileage to and from your home to scheduled appointments with medical providers (physician, physical therapy, other forms of rehab) will be covered if it is more than 20 miles to or from your location according to MapQuest. **Prescriptions** will be given at Concentra if available. If they do not have a prescription that is needed, you will use the temporary prescription card given to you in this packet.

## 4. What about modified duty while I am recovering from my injury?

If your doctor places you on a modified duty status, you are expected to return to work and complete your shift that day in a modified duty capacity. You will then be expected to work your regular schedule unless an agreement is made with Risk and Safety/OHN for an alternate schedule. Overtime will **not** be allowed unless it is approved by the modified duty sponsor in writing.

#### 5. How will my compensation rate be calculated?

Your rate is calculated based on your GROSS salary for 52 weeks prior to the date of injury; an average weekly wage will be calculated from this amount. You will receive 2/3 of that weekly amount, tax-free.

#### 6. How do I get paid?

The Agency will pay you, via the usual method of direct deposit, for the hours you work modified duty. Sedgwick will mail checks to your home address for any other pay.

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7. Can I collect any benefits under our Short-Term Disability program?

No, short term disability covers non-work related occurrences.

8. What about my health insurance and other benefits? Who pays this while I am injured?

You do. Please contact HR about making payments.

9. If I do not generate a paycheck, who pays for my family's health insurance and other benefits?

You are responsible for all benefit payments; please contact HR at <a href="mailto:HumanResources@medic911.com">HumanResources@medic911.com</a> about making payments.

10. What if my disability extends for a long period of time? Are there benefits under our State Retirement plan NCLGRS?

Yes, potentially; please contact HR about this information. You can access the retirement website from the Extranet under Benefits → Retirement Plans, NCLGRS.

#### **Important Contact Information:**

*Human Resources:* 704-943-6085, 704-943-6004

Occupational Health Nurse: 704-943-6100

*Risk and Safety:* 704-943-6095, 704-943-6164

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