

Workers' Compensation (OJI) Guide

For questions and concerns regarding your specific workers' compensation claim, please contact the PMA Customer Service Center, 888.476.2669, or your PMA Claims Representative.

Getting Started with Workers' Compensation

What should I do if I am injured on the job?

- 1. Immediately report the accident to the on-duty supervisor.
- 2. The supervisor will instruct you to file the report of injury to PMAcare24 by calling 1-833-549-1332.
- 3. You must then complete the Medic OJI paperwork.
- 4. If treatment is needed, you will proceed to the appropriate treatment location.
 - Declining care does not jeopardize your right to seek treatment in the future.
- 5. If you were seen at an ED for an OJI, you MUST have a follow-up appointment with Concentra within twentyfour (24) hours of that visit. Any bills received for care at an ED must be sent to PMA.
- 6. Once your injury has been reported to PMA, you'll receive an acknowledgement letter.
- 7. You may also be contacted by a PMA representative regarding your injury/illness.
- 8. If you have any questions, contact the PMA Customer Service Center at 888.476.2669.

How does the workers' compensation process work?

Workers' compensation provides medical care and reimbursement for a portion of lost wages to workers who are injured on the job or have a work-related injury or illness. When a workers' compensation incident occurs and the employee is written out of work completely, Medic will compensate the employee for the remainder of their shift. When a workers' compensation incident occurs and the employee is placed on a modified duty status, the employee will work the remainder of their shift in a modified duty capacity.

The day after the date of injury (DOI) is considered the first day of disability. If a period has lapsed between the DOI and the first visit to the Health Care Provider, then the date of the first visit becomes the date of disability. The *first seven (7) consecutive days are considered a waiting period.* Employees will need to use benefit leave during this time if they are not working modified duty. PMA will assess disability payments on the 8th day.

If eligible for partial or full disability payments through PMA, your rate of pay 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, as a separate check from PMA. Medic will pay you via the usual method of direct deposit for hours worked modified duty.

Injured employees are required to seek care from approved providers. Self-referrals are not allowed. Prescriptions and instructions, to include follow-up appointments and restrictions, must be followed as outlined by the treating physician.

If you have another job outside of Medic, you must advise the Employee Health Case Coordinator and your PMA adjuster.

You may be eligible for mileage reimbursement under your claim. Refer to your adjuster at PMA for more information.

NOTE: Drive time and time spent at medical visits are not covered.

How will I know if I am entitled to receive workers' compensation benefits?

A claims representative will review the relevant documentation and medical reports and investigate your claim. If it is determined that your injury/illness is compensable under your NC workers' compensation laws, you are entitled to receive benefits.

The Workers' Compensation Process

What can I expect if my workers' compensation claim is accepted?

The workers' compensation process focuses on optimum medical recovery for injured workers and return to work as soon as medically appropriate. PMA works in collaboration with you, your employer, and your medical providers to help you achieve these goals.

When you receive medical treatment, it is important for you to notify your medical provider that you are receiving treatment for a work-related injury/illness to avoid medical bills being sent to you.

To help facilitate your recovery and return to work, keep your employer and PMA advised of doctor appointments and your return-to-work status. If your doctor releases you to return to work, let your employer and your claims representative know right away.

If you are a Medicare beneficiary, or are receiving Social Security Disability benefits, advise your PMA Claims Representative of this important information as soon as possible, so that benefits can be properly coordinated.

Communication with PMA

How do I find out if my workers' compensation check has been sent?

Contact the PMA Customer Service Center, 888.476.2669, and a representative will be able to assist you.

I can't remember who my claims representative is. What should I do?

Contact the PMA Customer Service Center, 888.476.2669, and a representative will be able to assist you.

Medical Bill Questions

If I receive bills from medical providers for treatment related to my work injury, what should I do?

If your claim has been accepted for workers' compensation benefits, send the bills to PMA at the following address or fax number:

PMA Customer Service Center P.O. Box 5231 Janesville, WI 53547-5231 Fax: 1.800.432.9762

Other Common Questions

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

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

What about my health insurance and other benefits? Who pays this while I am injured? You do. Please contact HR about making payments <u>HumanResources@medic911.com</u>.

What if my injury extends for a long period? 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 HR \rightarrow Retirement Plans \rightarrow NCLGERS \rightarrow Benefit Retirement Handbook \rightarrow LGERS Retirement Handbook or <u>https://www.myncretirement.com/retirees/benefits/member-handbooks</u>

How Does FMLA Work with OJI?

FMLA will run concurrently with OJI when applicable.