## DU Employee Injury Reporting and Workers' Comp Procedures for **Employees**

<u>DISCLAIMER</u>: Because workers' compensation laws often change and vary state to state, please always visit DU's Enterprise Risk Management (ERM) website for up-to-date information about DU's process, reporting forms, and insurance information at <a href="https://www.du.edu/risk/workers-compensation">https://www.du.edu/risk/workers-compensation</a>. Please visit <a href="https://cdle.colorado.gov/dwc">https://cdle.colorado.gov/dwc</a> for information about Colorado's workers' compensation benefits, rules, and laws. If you are working outside of Colorado, please visit your state's official workers' compensation page for information about your state's benefits, rules, and laws.

#### **INJURY REPORTING PROCESS:**

All required DU forms are available on DU's Enterprise Risk Management (ERM) website at <a href="https://www.du.edu/risk/workers-compensation">https://www.du.edu/risk/workers-compensation</a>.

For life-threatening or serious injuries, please seek treatment immediately. This includes all needlesticks.

<u>All</u> employees must complete steps 1-3 to report all injuries within 24 hours of the injury occurring, except when an employee is dealing with a life-threatening or serious injury, in which case the employee must complete steps 1-3 once their condition has stabilized.

- 1. Review and sign a copy of the Workers' Compensation Medical Providers list.
- 2. Complete the Employee Report of Injury form (available in English and Spanish). This is required for all injuries, even if you do not plan to seek medical treatment.
- 3. Submit both forms to your supervisor within 24 hours of the injury occurring. If your supervisor is unavailable, please email the completed forms to <a href="mailto:risk@du.edu">risk@du.edu</a> and copy your supervisor on the email. Please do not scan forms directly to ERM in case your unit's bizhub is offline. Instead, please scan the forms to yourself and then forward the email to <a href="mailto:risk@du.edu">risk@du.edu</a> so that you can confirm that the forms were scanned and sent to ERM.

### To open a workers' compensation (WC) claim, you must complete the actions set forth in steps below.

Pursuing a WC claim is optional. However, if you delay in seeking treatment at an approved medical provider, it may be harder to determine if your injury is work-related. WC only covers injuries that are work-related, which means the injury occurred as the result of you completing your job duties. DU's WC insurance provider, Pinnacol, will review the facts of your claim and your WC medical provider's notes to determine if the injury is work-related.

4. Seek treatment at one of the approved medical providers listed on the Workers' Compensation Medical Providers list. If you go to a medical provider that is not listed on the Workers' Compensation Medical Providers list, DU's workers' compensation insurance may not cover your medical costs. If you go to a hospital emergency room, you must also seek treatment at one of the approved medical providers listed on the Workers' Compensation Medical Providers list.

If you seek treatment at Concentra and you are told that Concentra needs authorization from DU, please have Concentra call your supervisor (or another supervisor in your unit if your supervisor is unavailable). Supervisors can authorize the first appointment at Concentra.

For student employees, DU's Health & Counselling Center (HCC) is **not** an approved provider, and any HCC bills will not be covered by DU's WC insurance.

Because a WC claim number is usually not available for 24-72 hours, clinics will treat you at the first appointment without a claim number.

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- 5. Follow up medical appointments: DU is not legally required to offer employees time off work to attend medical appointments. However, DU allows employees to take time off to attend WC medical appointments that need to be scheduled during work hours. Employees are expected to schedule all WC medical appointments to minimize interference with your job duties, and employees must consult with their supervisors to determine when to schedule WC medical appointments.
- 6. Provide your supervisor with a copy of your WC injury status paperwork in a timely manner after all appointments. Employees must keep their supervisors updated on their physical restrictions and medical status related to WC injuries. If you are not going to see your supervisor in person in a timely manner after your appointments, you should scan or take a legible photo of your paperwork and email it to your supervisor.
- 7. Physical restrictions: If an approved medical provider lists physical restrictions on your paperwork, your supervisor will determine whether the documented restrictions limit your ability to perform the essential functions of your job duties, and/or if your job duties can be modified to address those physical restrictions. A WC accommodation may include a temporarily reduced schedule. If DU cannot adjust your duties consistent with your physical restrictions, you may be off work until your restrictions change and/or DU is able to adjust your duties consistent with your restrictions.

Please note that DU can require you to return to work at any time that DU can offer WC accommodations to address your physical restrictions. If you decline to return to work, your WC lost time benefits will be terminated.

8. Missing work & lost time benefits: If you miss work because of a WC injury, you may be eligible for lost time benefits. You are not eligible for lost time benefits until after you have seen an approved medical provider and you have missed three shifts, not including the date of injury. WC lost time benefits pay for time missed due to the injury at 2/3 of your regular pay rate. Employees cannot supplement the remaining 1/3 of their pay with sick or vacation time. Union employees, please speak with your supervisor about the applicable terms of the current collective bargaining agreement.

If at any time you are paid lost time benefits through WC insurance, but your unpaid time was not correctly input on your DU timecard, the University will deduct the duplicated amount from your paycheck in subsequent pay periods.

9. PioneerTime: When you miss work due to a WC injury, including time missed for WC appointments, your supervisor must add a "Workers Comp Tracking" line to your timecard and include the amount of time missed due to the WC injury. This is tracking only and does not impact your pay, so if you are using paid time off (sick or vacation), you must also input that into PioneerTime. Please follow the chart above for how time off should be input on your timecard.

Employees cannot add "Workers Comp Tracking" to their own timecard. Employees should check their timecard for accuracy and speak to their supervisor to make changes before the employee approves their timecard.

	Covered by WC insurance?	What to input on your timecard:
Date of injury	Not covered by WC insurance.	May use sick (or vacation) time if you do not complete your shift on the date of injury. If do not have enough paid time off accrued, remainder of shift is unpaid.
First three (3) missed	Not initially covered by WC	May use sick (or vacation) time. If you do not have
shifts after the date of	insurance.	enough paid time off accrued, shifts will be unpaid.
injury		
Fourth missed shift	WC insurance starts paying lost	Must take unpaid leave.
and thereafter	time benefits on the fourth shift.	

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If you miss more than 14 shifts	WC continues to pay lost time benefits and will now pay for the first three missed shifts after the date of injury. ERM will work with your unit and Payroll to make the adjustment.	Must continue to take unpaid leave.
Date medical provider	Not covered by WC insurance.	Lost time benefits end on the date before this
determines no physical restrictions		appointment. You may use sick (or vacation) time for any time missed on the date of this appointment.
Date medical provider	Not covered by WC insurance.	Lost time benefits end on the date before this
determines you have	This means the actual date that	appointment. You may use sick (or vacation) time for
reached Maximum	you reach MMI and are discharged	any time missed on the date of this appointment.
Medical Improvement	from treatment, not the estimated	
("MMI")	date of MMI that some medical	
	providers use during treatment.	

10. Job protection & FMLA: WC does not provide job protection. However, employees may be eligible for job protection through the Family Medical Leave Act (FMLA). Please contact <a href="mailto:benefits@du.edu">benefits@du.edu</a> to see if you are eligible for FMLA protection or if you have any questions about FMLA.

#### **ADDITIONAL INFORMATION:**

DU's WC insurance provider is Pinnacol Assurance, policy number 2224632.

This document summarizes DU's and Pinnacol's procedures for WC. To learn more about WC and possible benefits, please see your state's workers' compensation website. Colorado's WC website is <a href="https://cdle.colorado.gov/dwc">https://cdle.colorado.gov/dwc</a>.

If you have an injury that is not work related or you decide not to go through the WC process and you want to seek accommodations related to an injury, you can explore DU's employee ADA accommodation process. Here is a link to DU's employee ADA website: <a href="https://operations.du.edu/accessibility/content/employee-visitor-and-applicant-accommodations">https://operations.du.edu/accessibility/content/employee-visitor-and-applicant-accommodations</a>.

If you have questions or concerns about DU's WC process, please email risk@du.edu.