

## **Step-by-step Instructions for Employees**

### DU Employee Injury Reporting and Workers' Comp Procedures

**DISCLAIMER:** Because workers' compensation laws often change and vary state to state, please always visit DU's Enterprise Risk Management website for up-to-date information about DU's process, reporting forms, and insurance information at <https://www.du.edu/risk/injuries>. Please visit <https://cdle.colorado.gov/dwc> 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 DU forms are available on DU's Enterprise Risk Management (ERM) website: <https://www.du.edu/risk/injuries>.

**For EMERGENCY MEDICAL TREATMENT, call 911. Then call Campus Safety at 303-871-3000 if on campus.**

**For life-threatening or serious injuries, please seek treatment immediately. This includes all needlesticks.** If you cannot drive due to the injury, please call 911 and have an ambulance transport you to the closest ER. If on the main campus, please have someone else call Campus Safety (303-871-3000). Employees are not permitted to transport other employees.

**You must complete steps 1-3 and report all injuries within 24 hours of the injury occurring.** If you are dealing with a life-threatening or serious injury, seek treatment, and then complete steps 1-3 once your 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 [risk@du.edu](mailto:risk@du.edu) 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 [risk@du.edu](mailto:risk@du.edu) so that you can confirm that the forms were sent to ERM.

#### **MEDICAL TREATMENT & WORKERS' COMPENSATION BENEFITS**

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

Pursuing a WC claim is optional. However, if you delay seeking treatment at a designated 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 designated medical provider's notes to determine if the injury is work-related.

**4. Seek treatment at a designated medical provider 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 designated medical providers listed on the Workers' Compensation Medical Providers list.

If you need transportation to one of the designated clinics, ask your supervisor to call the clinic of your choice, and your supervisor can ask if the clinic will provide a Lyft or Uber. Some clinics will provide transportation from work to the clinic and transportation back to work. They do not provide transportation to or from personal residences. The clinic has to arrange the transportation so your supervisor must contact them directly.

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If you seek treatment at one of the WC clinics listed and the clinic tells you that they need authorization from DU, please give the clinic your supervisor's phone number (or the phone number of another supervisor in your unit if your supervisor is unavailable). Supervisors can authorize the first appointment at clinics listed on the Workers' Compensation Medical Providers list.

For student employees, DU's Health & Counseling Center (HCC) is **not** a designated 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.

#### **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 within two days after your appointments, you should scan or take a legible photo of your paperwork and email it to your supervisor.

#### **7. Physical restrictions:**

If a designated 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, your supervisor may place you 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 that 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 your WC injury, you may be eligible for WC lost time benefits. You are not eligible for lost time benefits until after you have seen a designated 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**. To enter multiple lines on the same date, click on the + symbol to add an additional line.

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The chart below tells you how time off should be input on your timecard and, **if approved**, how WC lost time benefits will apply. We must track time off due to an injury so that we have a record to submit to WC insurance. Tracking the time off due to injury does not guarantee that WC insurance will pay lost time benefits for the time missed.

Employees cannot add "Workers Comp Tracking" to their own timecard. You should check your timecard for accuracy and speak to your supervisor if changes need to be made before you approve your timecard.

	Covered by WC insurance?	What to input on your timecard:
<b>Date of injury</b>	Not covered by WC insurance.	May use sick (or vacation) time if you do not complete your shift on the date of injury. If you do not have enough paid time off accrued, the remainder of shift is unpaid.
<b>First three (3) missed shifts <u>after</u> the date of injury</b>	Not initially covered by WC insurance.	May use sick (or vacation) time. If you do not have enough paid time off accrued, shifts will be unpaid. (For union employees, please follow the applicable terms of the current collective bargaining agreement.)
<b>Fourth missed shift and thereafter</b>	WC insurance starts paying lost time benefits on the fourth missed shift, and you will receive payment from WC insurance.	<b>Must take unpaid leave.</b> You will receive lost time benefits from WC insurance. You will not be paid directly from DU. (For union employees, please follow the applicable terms of the current collective bargaining agreement.)
<b>If you miss more than 14 shifts</b>	WC insurance 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.	<b>Must continue to take unpaid leave.</b>
<b>Date designated medical provider determines no physical restrictions, or the medical provider determines you have actually reached Maximum Medical Improvement ("MMI")</b>	Not covered by WC insurance.  <i>MMI is when your doctor determines you have actually reached MMI and are discharged from treatment. This is not the estimated date of MMI that some medical providers use during the course of treatment.</i>	Lost time benefits will end on the date before this appointment. You may use sick (or vacation) time for any time missed on the date of this appointment.

**10. Job protection, FMLA, & FAMI:**

WC does not provide job protection. However, employees may be eligible for job protection through the Family Medical Leave Act (FMLA). Please contact [benefits@du.edu](mailto:benefits@du.edu) to see if you are eligible for FMLA protection or if you have any questions about FMLA.

For Colorado employees, if you are receiving WC indemnity benefits, you cannot receive FAMI benefits for the same injury (<https://famli.colorado.gov/employers/famli-other-types-of-leave>).

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**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 <https://cdle.colorado.gov/dwc>.

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: <https://operations.du.edu/accessibility/content/employee-visitor-and-applicant-accommodations>.

*If you have questions or concerns about DU's WC process, please email [risk@du.edu](mailto:risk@du.edu).*