EMPLOYEES' GUIDE TO WORKERS' COMPENSATION

Introduction

This guide is intended to provide only a summary of employee workers' compensation benefits. For more detailed information, please contact Risk Management or refer to the Personnel Policy Manual.

1) What to do when injured on the job

- Immediately notify your supervisor of any work-related injury, illness or exposure regardless of severity.
- If available, a supervisor, manager or co-worker may transport the injured employee for nonemergency care, administer first aid or call for a taxi.
- As soon as possible or within 24 hours complete the online Employee Injury Report Form located on CityWeb at https://gicity.seamlessdocs.com/f/EmplnjuryRpt/

For serious injuries and life threatening injuries call 911 to request an ambulance.

2) City designated health care providers

For non-emergency injuries requiring medical attention, you are to obtain medical care through the City of Grand Junction's designated health care providers listed below. *If you choose to seek your own medical care outside of the City of Grand Junction's designated medical provider program, you will be liable for all medical costs relating to your injury.*

Medical Providers:

St. Mary's Occupational Health 2686 Patterson Road (970) 298-2001 (970) 298-7042 (fax) Craig Stagg MD, Jim McLaughlin MD MPH and Erika Woodyard MD **Grand Valley Occupational Health** 2004 N 12th St (970) 256-6490 (970) 644-3715 (fax) Ted Sofish MD MPH

For after hours, weekends and non-emergency care:

Community Care of the Grand Valley	Western Valley Family Practice
1060 Orchard, Suite N	2237 Redlands Parkway
(970) 256-6345	(970) 243-1707
(970) 644-3763 (fax)	(970) 858-1331 (fax)

<u>NOTE</u>: In the case of an emergency situation, you should go to any physician or medical facility that is able to provide appropriate care. Once the emergency has resolved, follow-up care **must** be arranged through one of the designated medical providers listed above. If you are away from Mesa County on City business at the time of the injury, you may be treated by a qualified physician near your location. Once you return home, follow-up care must be scheduled with one of the above authorized providers.

3) Workers' compensation claim forms

Employees must report all injuries (even if the injury does not require medical attention) using the **Employee Injury Report** and **Designated Provider List** forms located on CityWeb. (Note: If you do not have access to CityWeb, please contact your supervisor for this form.) This serves as notification to your supervisor and to Risk Management that you were injured on the job. The form must be sent to Risk Management and the supervisor may retain a copy. If you seek medical treatment, your supervisor must also complete the **Supervisor Investigation Report** form.

The **Employee Injury Report** form provides information necessary to file a workers' compensation claim with the City's Workers' Compensation carrier, CIRSA.

CIRSA:

3665 Cherry Creek North Drive Denver, CO 80209

800-228-7136 303-757-5475

If the injury is such that you are unable to complete the Employee Injury Report within 24 hours, your supervisor may complete the form for you, providing as much information as possible. The employee must review and sign the form as soon as practical.

Exposures to disease or chemical hazards require the same forms as job injuries requiring medical attention. **Exposure testing (baseline) should be completed as soon as possible after an exposure** with subsequent testing as recommended by the treating physician. All potential disease exposure such as blood or bodily fluids must seek treatment **at St. Mary's Occupational Health**, located at 1100 Patterson, Grand Junction, 970-298-2001.

4) **Compensation Benefits**

Will I be paid for my time off work?

A full-time employee on workers' compensation leave will receive the statutorily required compensation (unless there has been a 50% reduction for violations of safety rules or use of drugs or alcohol per state law). The workers' compensation benefit is normally paid at two-thirds of an employee's pre-injury gross wage, up to a Statemandated maximum. The workers' compensation wages are tax-exempt. Payments are made to the injured worker directly by CIRSA, the City's Workers' Compensation carrier. <u>These payments will likely arrive on a different schedule than your normal City</u> <u>paycheck.</u>

Workers' Compensation wages may be supplemented by other leave benefits up to an amount that yields 85% of your normal gross pay when added to workers' compensation tax-exempt wages. If this calculation results in a supplemental payment that is less than enough to cover your combined dental, health insurance and retiree health deductions for a pay period, the supplement may be increased to cover these.

You may choose to supplement an amount less than these limits and this may be arranged by submitting the Request to Supplement WC Wages located on Cityweb at

<u>https://gjcity.seamlessdocs.com/f/ReqSuppWC</u> and submitting the form to Erin Waite and the Payroll department. The supplemental pay will be paid directly to you by the City of Grand Junction and be

subject to your normal deductions.

For eligible injuries and illnesses requiring your absence from work, per Colorado State law, the first three shifts of leave following a work-related injury or illness are not compensated. As a benefit for fulltime and regular part-time employees, the first three shifts of leave are paid by the City.

Workers' Compensation Leave beyond 528 hours (728 hours for designated fire personnel) may not be supplemented by City leave benefits. During this period of disability, you will receive the workers' compensation wage directly from the claims adjuster. At this time, if eligible, you may also begin to apply for LTD payments from the City LTD carrier. Application for LTD benefits should be requested from Human Resources and should be submitted as soon as possible.

Since your pay during this time will be coming from outside the City, you must arrange to cover the cost of employee deductions for benefits such as health, dental, and life insurance by bringing payment or sending a check to the City's Finance Division. Retirement contributions will not be made during periods of Workers' Compensation leave unless you request that such contributions be continued, in which case, payment for these amounts should be delivered or mailed to the City Finance Division. **Time off work which has not been authorized in writing by a city designated provider will not be paid as workers' compensation**.

5) Transitional Duty

Once you receive a written release from the designated provider for transitional/light duty, every effort will be made to provide temporary light duty work within your home division. If this cannot be accomplished, it may be possible for you to work in another division until you are released to full duty. Light duty positions may be as little as one or two hours per day up to a full shift depending on restrictions and work availability. You will receive your regular hourly rate of pay for hours worked on light duty. If the light duty is not full time, workers' compensation will pay two-thirds of the difference between regular shift pay and light duty pay. Transitional Duty will only be offered up to 520 hrs (728 Fire).

It is very important to keep in touch with your supervisor, particularly when you are expected to be off work for an extended period of time or working light duty in another division. If you are working for another supervisor during light duty, you owe that supervisor the same obligation to provide information about work hours, time off and medical appointments.

If you have concerns or questions regarding the medical care you are receiving or about your job status while on injury leave, please contact Erin Waite at 256-4024, in Risk Management.