

Workers' Compensation FAQ

Q: What is Workers Compensation

A: Worker's compensation is an accident insurance program paid by the University which may provide you with medical, rehabilitation and income benefits if you are injured on the job. These benefits are provided to help you return to work.

Q: How to I know if I qualify for Workers Compensation?

A: The law requires most businesses to have worker's compensation insurance. If you are injured while working at your job, you may be entitled to workers' compensation benefits.

Q: When should I report an accident that happened on the job?

A: You should report any accident to your employer (Public Safety Department, supervisor, direct report, director, dean) immediately and submit a First Injury Report to Human Resources within 24 hours of the incident.

Q: Where do I go for treatment?

A: Call Public Safety at 812-492-7777 for immediate first aid assistance. They are able to immediately contact an ambulance for emergency injuries. Contact HR right away to report any work-related injuries. The following is in order of which facility to use:

- 1) USI University Health Center (Lower Level of Health Professions Building); Service Hours: Monday-Friday; 8:00 a.m. - 4:30 p.m. - Type of Service: Minor first aid to include stitches
- 2) Deaconess Comp Center (329 Columbia Street); Service Hours: Monday – Friday; 7:00 a.m. – 5:00 p.m. - Type of Service: Injury Care, Rehab services, X-Rays
- 3) Deaconess Comp Center (4506 N. 1st Avenue-behind Burger King); Service Hours: Everyday; 8:00 a.m. -8:00 p.m. - Type of Service: Injury Care, Rehab services, X-Rays
- 4) Deaconess Hospital Mid-Town (600 Mary Street); Service Hours: All day, everyday -Type of Service: Life Threatening situations. (3rd Shift Employees: Non-Life-Threatening situations may wait until next day when Facility 1 or 2 open for treatment.)

Q: When do I get compensation?

A: If you are unable to return to work for more than 7 consecutive days you are entitled to weekly income benefits. You will not be paid for the first week of lost time until you have been out 21 consecutive days.

Q: Am I allowed to use my own accrued available paid time during my 7 consecutive days of off work?

A: Yes. If you elect, you may use 1.5 hours per workday of your available paid time during this time period.

Q: How much will my weekly compensation be?

A: If you are unable to work TTD (temporarily totally disabled), you will receive two-thirds (66 2/3) of your average weekly wage for the past 52 weeks.

Q: I my workers compensation check taxable?

A: No, Workers Compensation is no taxable. This is why you are paid on 66 2/3 of your average weekly wage.

Q: Can I go to my own doctor?

A: In Indiana the employer directs medical care. Make sure you always communicate with Human Resources regarding medical care!

Q: Will I be paid for time off due to a medical appointment?

A: If your medical appointment is during your normal working hours and you are not off on TTD then you will be paid your normal wages during the time you are at your appointments.

Q: How do I note my worker's compensation appointments on my timesheets or Monthly Payroll Leave of Absence reports?

A: On the side of your bi-weekly timesheets, write "W/C: X.XX hours" to the day(s) so Human Resources have the worker's comp usage on file for auditing purposes. Monthly exempt employees write same information in the comments sections of your monthly reports.

Q: When am I able to return to work from my worker's compensation injury/illness?

A: Communication with Human Resources and your department on your return-to-work status is required. The University will need a release to return to work from your worker's compensation evaluation and follow-up appointments. This documentation must reflect either a release to work with no restrictions (full duty) or with work restrictions (modified duty(ies)). The documentation must list specific restrictions along with duration for Human Resources to conduct the interactive process for ADA accommodations, if applicable.

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