

Carleton College

You were injured on the job. Now what?

If the injury is a result of your job and happened during work hours, you're probably eligible for workers' compensation benefits. Sedgwick CMS, who administers Carleton's workers' compensation claims, will work with you to answer your questions and help you receive the benefits you're entitled to.

Questions you may have:

How do I get my prescriptions?

Karyn Jeffrey in HR will discuss the list of Express Script Pharmacies available in your area and the process for getting prescriptions filled when you meet with her. Using this Express Scripts card will inform the pharmacy that this is a workers' compensation injury and it should not be submitted to your own health or medical insurance.

What if I receive a bill?

You should not receive any medical bills if Sedgwick CMS has accepted liability for your claim. If you do receive a bill, turn it over to Karyn Jeffrey in HR or send it to your Sedgwick CMS claims representative.

What if I can't do my job?

Your supervisor will work with you to accommodate your restrictions written by your physician. An attempt will be made to identify some transitional jobs within your medical restrictions until you are able to return to your original job. If you have ongoing problems, Sedgwick CMS may assign a nurse case manager to work with you, your physician and others. If you are unable to return to your pre-injury position or if your recovery is prolonged, Sedgwick CMS will assign a qualified rehabilitation consultant (QRC) to work with you. The QRC will work with you to get you back to work.

Tips to help you through this smoothly

- ◆ Make sure your Sedgwick CMS claims representative has your current address and phone number.
- ◆ Stay in touch with your supervisor, Karyn Jeffrey in HR and your Sedgwick CMS claims representative. Keep them updated on doctor visits and changes in your condition.
- ◆ Get written updated work restrictions (Work Ability Form) from your physician at each medical appointment. Give them to your supervisor - your supervisor will provide a copy to HR.
- ◆ Ensure that your name and date of injury are on all papers and forms sent to Sedgwick CMS.
- ◆ Try to schedule your medical appointments before or after work hours.

Questions?

If you have any questions about your claim, feel free to call your claims representative at Sedgwick CMS. This prevents confusion or misunderstandings.

Sedgwick CMS
P.O. Box 14454
Lexington, KY 40512
Fax : 952-826-3785

For claims with medical care needed: Heather Louwagie, heather.louwagie@sedgwick.com, 952-826-3850

For claims with 3 days or more missed from work: Cheryl Smith, csmith@sedgwick.com, 952-826-3833

Carleton's Work Comp resource: Karyn Jeffrey in HR, kajeffre@carleton.edu, 507-222-4174

The following lists of benefits compensate you for your lost wages as well as pay medical and rehabilitation bills. Our goal is to help you recover.

Paying for treatment

Exams, treatments, prescriptions, supplies, mileage – whatever is reasonable and necessary to treat your work injury is covered. State laws guide the extent of treatment and the amount of the fee.

Over the years Carleton has established a relationship with Northfield Allina physicians and Center for Sports Medicine and Rehab (CSMR) for therapy and may suggest you go there.

Compensating for lost wages

Temporarily unable to work at all

If you are temporarily unable to work at all you may be eligible for what’s called temporary total disability (TTD) benefits. You are paid two-thirds of your pre-injury average weekly wage and will receive it at the same interval as Carleton issues paychecks. TTD benefits never go more than 130 weeks. (effective 10-01-08)

Temporarily unable to work at full wage

If you are temporarily unable to work earning your pre-injury wage, you may be eligible for temporary partial disability (TPD) benefits. Typically, this is if you are not fully recovered but able to work within medical restrictions, so you are working at a modified or part-time position until you can return to your original job. TPD benefits never go more than 225 weeks.

Lasting physical impairment

An employee who has sustained a permanent loss of function because of a work injury may be eligible for permanent partial disability (PPD) benefits. A physician gives the employee a disability rating when they have reached the point after which no more significant medical recovery is expected. State Rules assign each rating a specific dollar value, which is the PPD benefit paid to compensate the employee for the loss of function.

Wage-loss benefits are subject to two limits

Three-day waiting period

Three calendar days must pass before an injured employee is eligible for wage loss benefits. That means benefits begin four days after any disability resulting in lost time. However, if an employee is authorized off work by his physician for 10 or more days, benefits begin from the first day of lost time. Benefits are 2/3 of your pre-injury wage.

Minimums and maximums

Weekly wage loss benefits are subject to minimums and maximums established by state law. The current minimum is \$130 a week or the actual wage if it is lower. The maximum is \$850. (effective 10-01-08)

Fraud

Fraud is when a person deliberately misrepresents or fails to disclose information about an important fact to receive benefits to which he or she is not entitled. Carleton has zero tolerance for fraud and will actively pursue an offender.

Please note benefits indicated above are subject to change