

Frequently Asked Questions (FAQ's) about Worker's Compensation

1). What is worker's compensation?

The Worker's Compensation Act is a part of the Iowa Code designed to provide certain benefits to employees who sustain injuries, occupational illnesses or occupational hearing loss arising out of and in the course of their employment. Benefits are payable regardless of fault and are the exclusive remedy for the employee. Benefits are administered according to Iowa law.

2). What types of worker's compensation benefits does the law provide?

Iowa law provides for the payment of all reasonable and necessary medical care incurred to treat the injury or illness and weekly compensation due to incapacity to work or permanent impairment.

3). Who handles work related claims?

Iowa Department of Administration Services (DAS) has contracted with [Sedgwick Claims Management Services](#) to handle worker's compensation claims for state employees. Sedgwick CMS is responsible for determining compensability (accepting or denying a claim), authorizing the use of any alternate medical care provider, issuing benefits to employees based on lost work time, payment of medical bills and paying permanent impairment benefits related to claims as required by Iowa Worker's Compensation law.

Human Resource Services (HRS) is the University's contact for worker's compensation questions or concerns. HRS will answer employees work related questions, assist departments with appropriate and timely return to work for employees with physician restrictions and assist with questions concerning payroll reporting for employee's receiving worker's compensation benefits. Questions should be directed to 515-294-3753 or to workerscomp@iastate.edu

4). Where should university employees go for medical treatment?

If a life threatening emergency should arise, dial **911** and go directly to the nearest emergency medical facility for treatment. Non-life threatening injuries or illnesses should be reported to the employee's supervisor who will arrange medical care with:

[Occupational Medicine, McFarland Clinic, P.C.](#)

1215 Duff Ave

Ames, IA 50010

For appointments call: 515-239-4496

Outside of Ames, IA

[Approved WC Provider List.docx](#)

For cases that are non-life threatening and that do not require an immediate referral to a clinic/hospital employees may use Occupational Medicine located in the Technical and Administrative Services Facility (TASF) to treat their injury or illness [Occupational Medicine](#) 515-294-2056.

5). Can employees choose to receive treatment with their personal physician?

Iowa Department of Administrative Services and Sedgwick CMS have a list of approved medical providers [Approved WC Provider List.docx](#) to provide treatment for work related injuries or illnesses. Employees who choose to be treated by any other medical provider may not qualify for worker's compensation benefits and may be solely responsible for all medical costs related to the incident. This is in accordance with Iowa law.

6). Are Iowa State Student Employees covered under worker's compensation?

Student employees who sustain a work-related injury/illness while working (i.e. paid status) are typically covered under worker's compensation and should report his/her injury or illness to their manager/supervisor.

7). What if I am unsure about the actual date of my injury/illness?

Employees should use the date you first sought treatment, the date you first became aware of the symptoms, or the date you reported your incident to a manager/supervisor.

8). What are my Worker's Compensation reporting responsibilities?

Employee:

- Notifying the employee's supervisor of any work-related incident by completing the First Report of Injury (FROI) in [Access Plus](#).
- Obtaining medical care from an authorized medical provider.
- Keeping records of dates of medical appointments, mileage, and expenses incurred in obtaining medical treatment [Mileage and Prescription Reimbursement Form](#).
- Attending scheduled appointments related to the workers' compensation claim. Failure to attend scheduled appointments may cause subsequent work absences to be charged to the employee's sick leave, or as recorded as LWOP (leave without pay) as appropriate.
- Providing the supervisor with a Work Status Report completed and signed by the authorized medical provider **prior to** returning back to work.
- Reviewing the information on the Work Status Report with the supervisor and confirming temporary work situations that may occur due to physician restrictions.

Manager/Supervisor:

- Arranging the initial medical appointment for the injured worker with an approved WC provider [Approved WC Provider List.docx](#) . McFarland Clinic in Ames may request that the injured employee bring a copy of their position description and essential functions with them to their initial appointment when the work place injury involves repetitive motion, back injuries, strains or sprains. The physician needs this information to determine the need for work restrictions. If the position description or essential functions are not available for the initial appointment, the supervisor should send the copies as soon as possible by fax (515-239-4767). If you need further

assistance with locating a PD or essential functions description, please contact HRS, ER/LR at 515-294-3753.

- Reviewing and completing the First Report of Injury (FROI) in [Access Plus](#) and electronically sending it to the workerscomp@iastate.edu. The manager/supervisor must either fill out the form or review the form with the employee if he or she fills it out. Include any comments or concerns on the First Report of Injury, including any concerns about the work-relatedness of the injury.
- Completing **Lost/Restricted Time Reports** when an employee is away from work or if he/she is on work restrictions which you are able to accommodate. **Submit by 5:00pm on Monday for the preceding week.**
- Determining if the provisions of the Family Medical Leave Act (FMLA) apply. Questions concerning FMLA should be directed to the Employee and Labor Relations Office at fmla@iastate.edu or 515-294-3753.
- Informing the employee that they must bring work status report form to you **prior to** returning back to work. Work status reports should include the employees name, date of injury, and clear instructions regarding their work restrictions.
- Reviewing the employee's work status report, comparing any restrictions with the employee's daily work duties. (Work Status reports will be given by the physician to the employee.) Whenever possible, we ask you temporarily accommodate healing period restrictions with modified duty work even if it is for only a partial day. A transitional work plan may be an appropriate course of action [Transitional Work Plan](#). Your department/college [HR Liaison](#) can also assist in crafting a transitional work plan for your employees.
- Providing the employee with the following forms: (all available on the [HRS website](#))
 - [Mileage and Prescription Reimbursement Form](#)
 - [Supplementing Workers' Compensation Benefits letter](#)
 - [P28 Benefits Election Form](#) - administer after three calendar days have been missed.
 - [Transitional Work Plan](#) - completed when the employee is returning to work with restricted duties for an extended time period and work accommodations are such that confirmation of physician approval is warranted.
 - When applicable, [Family Medical Leave Policy](#) information-completed when the employee has missed three (3) or more consecutive days of work.

9). Are Accident Investigation Forms required to be completed for all work-related injuries/illnesses?

Accident Investigation Forms are part of the FROI process, and supervisors will be prompted to fill these out when they are reviewing the FROI. Supervisors who do not have accident investigation experience can contact Environmental Health & Safety (515-294-5359) for guidance and assistance in accident investigations, especially when a serious injury or major loss occurs. This information will automatically be sent to EH&S when the FROI is submitted to HR

10). What if I should need to have a prescription filled?

Sedgwick CMS has a list of participating pharmacy chains. Sedgwick CMS has contracted with Express Scripts for filling medications relating to worker's compensation injuries. A letter with a card will be sent

to an injured employee within 24 hours of receipt of a First Report of Injury by Sedgwick CMS. The card should be presented to the pharmacy filling the prescription so the pharmacist can gain on-line access to information regarding that employee's eligibility for worker's compensation benefits. The employee will have the right to select any pharmacy to fill his or her prescriptions however the letter will contain a list of participating pharmacy chains. If the employee does choose to go to a pharmacy outside of the network, he or she will have to pay for the prescription and submit the receipts to Sedgwick CMS for reimbursement [Mileage and Prescription Reimbursement Form](#).

Employees that are prescribed a prescription prior to receiving a prescription card (i.e. following an initial medical appointment); you will be provided a [Temporary Prescription Services Form](#) . This form will have information for the employee to give the pharmacy and provides some of the names of participating pharmacies as well as a toll-free number (1-888-786-9640) for the pharmacy to call and receive authorization. If problems occur, please call Human Resource Services, ER/LR Office at 515-294-3753.

11). What happens if I am unable to return to work due to being taken off work or given work restrictions?

If you are taken off work or given work restrictions by the treating physician, you must provide your supervisor with documentation immediately upon receipt. Your supervisor will then determine whether work can be made available (i.e. work restrictions). If work is not available, you will be sent home. You are encouraged to keep in regular contact with your supervisor during your absence. If work does become available, you will be notified and expected to return to work.

12). When would I be eligible for worker's compensation benefits?

If your claim is accepted and determined compensable under Iowa worker's compensation law, you may be entitled to receive WC benefits after satisfying a 3-day waiting period (excluding the date of injury). [Worker's Compensation Benefits](#). Employees may choose to take sick/vacation leave to cover the 3-day waiting period. The 3-day waiting period is credited back only if the disability exceeds 14 calendar days; after 14 days sick leave or vacation time used during the first 3 days should be credited back.

(Note: If the employee is supplementing, the first three days should reflect use of an adjusted rate instead of a whole day of vacation or sick leave).

13). What is a Benefit Election P-28 Form?

After an employee has missed more than three (3) calendar days, supervisors should provide a [Supplementing Workers' Compensation Benefits letter](#) to the employee referencing supplemental workers compensation benefits a long with the Benefit Election [P-28 form](#) . Completed P-28 forms should be faxed to HRS, ER/LR at 515-294-1702.

University employees may wish to supplement his/her worker's comp. payment(s) (check(s) issued by Sedgwick CMS) by electing to use their personal sick, vacation, or comp time. By electing this option employees will receive a proportionate of their University pay in addition to receiving their worker's compensation payments. This will allow for the employee to receive compensation equal to their regular base pay. Employees that are able to supplement his/her pay will receive their ISU paycheck(s) on each scheduled pay date (bi-monthly or monthly).

14). Time off for medical appointments?

If an employee is required to miss work to attend physician appointments (including physical therapy) due to a work related injury/illness the employee is to be paid by ISU as if he/she were working. Personal leave is not to be charged/used.

15). Are employees eligible for FMLA for time away from work due to a work-related injury/illness?

This will depend on meeting the eligibility guidelines under FMLA. If you anticipate that an employee will miss time away from work immediately contact ER/LR Office at 515-294-3753 or email fmla@iastate.edu to determine FMLA eligibility.

16). Do I continue to accrue sick and vacation leave, if I'm unable to work?

University benefits accrue normally for employees on modified duty or who are supplementing, but do not when an employee elects to receive WC benefit payments only.

17). If I am not satisfied with the medical care I'm receiving, what should I do?

Employees are encouraged to contact a Sedgwick CMS toll free at 1-866-342-3920. Sedgwick has the sole authority in authorizing approved worker's compensation medical providers.

18). Will I be notified of the status of my worker's compensation claim?

Yes, you will receive written notification from Sedgwick CMS regarding the status of your claim. If your claim is denied appeal rights will be detailed in this letter.

19). Who should I contact with questions about completing a First Report of Injury (FROI) or anything related to worker's compensation?

If you have questions, please contact HRS, ER/LR Office at 515-294-3753. The following instructions will guide you through the process for completing a First Report of Injury (FROI).

Step by Step Instructions:

1. Log into [AccessPlus](#) entering **your** ID and password
2. Select the **Employee Tab** at the top right hand corner
3. Select the **'Work Injury'** link at the bottom left hand side of the page
4. Hit **'Continue'**
5. Another page will open, Click on the first link **'Submit a new First Report of Injury'**
6. Once all tabs have been completed and you have reached the 'Submit' tab, enter **your name** in the box at the top
7. If you are an **employee** who was injured, you will want to submit your First Report of Injury to your supervisor for their review

8. Supervisors will receive an email notifying them that a First Report of Injury has been completed
9. The **supervisor** then must log into [AccessPlus](#) using their ID and password
10. Select the **Employee Tab** at the top right hand corner
11. Select the '**Work Injury**' link at the bottom left hand side of the page
12. Hit '**Continue**'
13. Another page will open. Click on the link "**Worker's Comp Inbox**'
14. Find the employees name you are looking for (from email) and click '**Review**' next to their name
15. Review the information provided by the employee. When you are ready to approve it, click on the '**continue**' button.
16. You will then be automatically directed to the "**Supervisor**" Tab where you will enter information relating to the accident. Once this is complete, click the "**continue**" button.
17. You will then be automatically directed to the "**submit**" tab. Enter your name in the box at the top under 'Reviewed By'
18. Select the option that states, '**FROI submitted by Supervisor to HRS**'
19. Hit '**Submit**'. **This submits the FROI to HRS for processing!**

Please Note: This document is provided for informational purposes only and changes may occur as necessary. This document does not replace any contract or written policies governing workplace injuries/illnesses.