

FREQUENTLY ASKED QUESTIONS - WORK RELATED INJURIES

Related Policy: [Reporting Workers Compensation Related Injuries](#)

What is Workers' Compensation?

Workers' Compensation is statutory, no-fault system of legal rules that provides for the payment of medical expenses and wage loss replacement for employees who are injured or contract an illness as a result of, and in the course and scope of, their job duties.

How do I file a Workers' Compensation claim?

Please refer to [Reporting and Managing a Workers' Compensation Claim](#)

Who will handle my claim?

The University of Minnesota contracts with a Third Party Administrator (TPA) to handle the administration of Workers' Compensation claims. Your claim will be assigned to an adjuster at Sedgwick Claims Management Services, Inc., the current TPA hired by the University. Sedgwick is also referred to as the Claims Administrator.

What benefits am I entitled to?

Very briefly, under the Minnesota law, you are entitled to:

- Medical services related to your work injury / illness
- Part of your wage loss or inability to earn a full income
- Benefits to dependents for work-related death
- Compensation for permanent loss of use of or loss of body function
- Vocational rehabilitation services if you cannot return to the job or to the employer you had before the injury.

How long do I have to file my claim?

The general rule in Minnesota is that you have 30 days to inform your employer that you were injured. However, it is important that you notify your supervisor immediately of a work-related injury.

Will I need a lawyer to

file my claim or receive benefits?

The charge of the University's Director of Risk Management and Insurance to the University's Claims Administrator (Sedgwick) is simple and direct:

Immediately pay University employees' Workers' Compensation claims to the full extent required by Minnesota's Workers' Compensation law.

While you are always free to hire an attorney, we have made real efforts to make sure no employee feels they need an attorney to file a claim or to collect benefits.

Will my Workers' Compensation recovery change if I hire a lawyer?

It could. The University is committed to ***immediately pay University employees' Workers' Compensation claims to the full extent required Minnesota's Workers' Compensation law.*** This is the best outcome available, with or without an attorney. If you retain an attorney, Minnesota Statute provides for the attorney's fees to be paid from the workers' compensation benefits you receive or based on the benefits awarded.

My claim was denied and I don't understand why. Now what?

The Workers' Compensation system is governed by decades of case law. The rules are not intuitive, and certain denials may be hard to understand.

Please know that any and all denials the Claims Administrator proposes to make have been personally reviewed by the University's Director of Risk Management and Insurance, whose stated goal is to ***immediately pay University employees' Workers' Compensation claims to the full extent required by Minnesota Workers' Compensation law.***

If you do not understand a denial, discussion with one or more of these resources will help clarify the decision:

1. Sedgwick Claims Management Services (1-800-231-0165)
2. Your area Claims Help Contact (LINK) (WHO IS THIS???)
3. Office of Risk Management and Insurance (612-624-5884)
4. Minnesota Department of Labor and Industry (651-284-5030)

Who pays for Workers' Compensation claims?

The University of Minnesota is self-insured and makes all payments on approved claims.

I'm not sure if my injury is work-related. What should I do?

If you are not sure that an injury is related to work, file the claim. Our Claims Administrator will help make the determination.

Do I have to treat with a Designated Medical Provider?

You have the right to choose and treat with your own physician.

Are there advantages to treating with a Designated Medical Provider?

We believe so. The University's Designated Medical Providers are:

- Staffed by physicians who are trained in occupational medicine
- Conveniently located close to the various campuses
- Committed to seeing injured employees within 24 hours.
- Accustomed to the way the University handles claims, minimizing your problems with paperwork and billings you may encounter elsewhere
- [LINK TO THE DESIGNATED MEDICAL PROVIDERS.](#)

How are my wage loss benefits calculated?

In the event of a Temporary Disability, you are entitled to receive wage-loss benefits if you are unable to work more than threedays because of a work related injury or illness. The first three days are considered a waiting period and are not paid unless you are off ten or more days due to the injury. If this is the case, the first three days will be reimbursed. The wage loss benefit replaces up to two-thirds of the before tax average weekly wage you received at the time of your injury, and is generally not taxable. The State of Minnesota sets minimum and maximum rates and maximum benefit durations.

Must I return to work after my physician releases me to return with restrictions?

The University's top priority is getting you well quickly and having you rejoin our University community. Working, even if only in a limited capacity, gets you up and moving and keeps you in a healthy routine. ***Studies show that employees heal more quickly and completely if they remain active and at work with co-workers.***

Most physicians are careful regarding work restrictions, and it is unlikely you will re-injure yourself when following their instructions and guidelines. If you are concerned that the job provided is not consistent with the restrictions, discuss the issue with your supervisor, University's Return-toWork Program, your Claims Adjuster, and/or your doctor.

I want to return to work, but need some assistance. Who can help?

- Your supervisor should be your primary resource.

- Assistance is also available from the University's Return-to-Work Program . This Office has branched out into helping workers recovering from injuries re-engage in their workplace.

The First Report of Injury form requests an OSHA Case Number. What should I do?

Your Claims Adjuster will complete this section. The most important task is to complete the form to the best of your ability and submit it immediately. NOTE: This seems to imply that employee is completing this form.

The First Report of Injury form requests my Date of Birth and Social Security Number. Do I have to provide this information?

The Minnesota Department of Labor and Industry requires these identifiers be provided on the form.

Who should complete the First Report of Injury? The injured employee? Their supervisor? Someone else?

Although the State of Minnesota does not specifically indicate who must complete the form, we recommend as a 'Best Practice' that the Supervisor complete this form in close consultation with the injured employee. The most important aspect of the First Report of Injury is to complete it to the best of your ability and submit it immediately.

I have more

questions. Where should I go for answers?

1. Sedgwick Claims Management Services (952-826-3800)
2. Your [Area Claims Help Contact](#) (Cathy Rackliffe for UMD campus at 218-726-6827)
3. Office of Risk Management and Insurance (612-624-6019)
4. University's Return-to-Work Program
5. Minnesota Department of Labor and Industry (651-284-5030)