



WORKERS' COMPENSATION PROCEDURES

All Boston College employees are covered by the provisions of Chapter 152 of the Massachusetts General Laws, generally known as the Workers' Compensation Law. This law provides the guidelines and procedures for determining whether you have had a work-related injury and what your rights to compensation and medical benefits may be.

The following procedures are subject to change at any time.

WHAT TO DO IF YOU HAVE AN ACCIDENT ON THE JOB

- 1. Notify your manager/supervisor immediately.**
 - The manager/supervisor will refer you for immediate treatment, as deemed appropriate.
 - Your manager will complete an Accident/Injury report and forward it to Risk Management within 24 hours. A Workers' Compensation claim cannot be processed without this report.
 - Risk Management will review the Accident/Injury Report and forward it to the Third Party Administrator who handles Workers' Compensation claims for Boston College.
- 2. Sign a Medical Release Authorization Form.**
 - For the claim to be processed, you must give the Claims Administrator permission to review all medical records relating to your claim.

WHAT TO DO WHEN YOU ARE ABLE TO RETURN TO WORK

- 1. If you return to work within 2 days, a Return-to-Work note from a doctor is not required.**
- 2. If you are out more than 2 days, you must bring a Return-to-Work note to your manager/supervisor.**
 - Your manager/supervisor is responsible for forwarding the Return-to-Work note to Risk Management.
- 3. If your initial doctor's note provides a Return-to-Work date, and you return on that date, it is not necessary to obtain another note from the doctor.**

HOW TO OBTAIN INFORMATION ABOUT YOUR WORKERS' COMPENSATION CLAIM

Your claim is handled by an outside source, a Third Party Administrator. The administrator reviews the Accident/Injury Report and your medical information, and does the actual investigation regarding your injury. They will make the initial determination as to your entitlement to compensation and/or medical benefits.

If you should need information about your claim you should call:

Kathy Ferraro
CCMSI
55 Walkers Brook Drive, Suite 402
Reading, MA 01867

P: 781-683-1106 (direct line)
T: 800-552-1150 x1106
F: 217-477-6878
kferraro@ccmsi.com

Please note: All medical bills and prescription receipts related to your claim should be sent to Kathy Ferraro at the above address. Additionally, this information, along with your claim number when assigned, should be provided to any medical providers who treat you.

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PAYMENT INFORMATION

Eligibility to receive Workers' Compensation indemnity payments will be determined once you have lost five consecutive days (including weekends).

1. If you are disabled for fewer than twenty-one days:

- Any payment due for the **first five consecutive days** will come from Boston College (applies to benefits-eligible employees only) for the first work-related injury in a fiscal year (June 1 – May 31) and **will not be charged** to your accrued sick leave.
- For the second and subsequent incidents in the same fiscal year, any pay you receive from Boston College for the first five days **will be charged** to your accrued sick leave.
- Workers' Compensation benefits will begin on the sixth lost day if your injury is determined to be work-related.

2. If you are disabled for twenty-one or more days:

- You will be entitled to Workers' Compensation pay retroactive to the **first lost day**. If Boston College paid you during that initial five day period, the Workers' Compensation check can be endorsed over to Boston College and no adjustment will be made to your pay. **If you keep the check, when you return to work, your regular pay will be withheld** for the equivalent number of hours for which you were paid during the initial five day period.

Note: When an accident/ injury is reported immediately, Workers' Compensation payments will normally begin in a timely fashion and your department will not pay you after the initial five day period. However, if you do receive continued salary payments from Boston College, and then you receive Workers' Compensation for the same period, the University must be reimbursed for any overlapping payments. Therefore, **when you return to work your regular pay will be withheld** for an equivalent number of days until the "duplicate" payment is recovered.

MEDICAL AND DENTAL PREMIUMS AND OTHER DEDUCTIONS

If you are enrolled in a Boston College **medical** plan, the **University currently covers the full premium** for your medical coverage while you are off the payroll and are receiving Workers' Compensation payments. If you are enrolled in a **dental** plan, **you must pay the normal employee portion** of the premium by check each month in order to continue the coverage. Contact the Benefits Office to make arrangements. Failure to make payments will result in loss of coverage. [Note: For absences of less than a month, missed dental premiums will normally be automatically deducted upon your return.] These contribution policies expire the month you reach Social Security's "full retirement age," at which time you will be considered to be in "retirement" status for benefits purposes, even if you are still receiving Workers' Compensation payments.

For other deductions (e.g., MetPay, Credit Union), you must make your own arrangements with the vendor to continue appropriate payments.

ACCRUALS

Vacation and sick day accruals continue at the normal rate during the first three months of absence due to a work-related injury. After three months, accruals will cease until you return to work.

LONG-TERM DISABILITY

If it ever appears that you might be out of work for more than six months, it is important to contact the Benefits Office (617-552-3329) to inquire about applying for benefits under the Disability Insurance Plan.

QUESTIONS

For claims information: Mary Magre, Risk Management, St. Clement's Hall, 617-552-2040 [e-mail: magre@bc.edu].

For payroll/HR information: Leigh Lacorcchia, HRSC, 129 Lake St., 617-552-6410 [e-mail: leigh.lacorcchia@bc.edu]