



## Common Questions About Workers' Compensation

### ***What is Workers' Compensation?***

Workers' Compensation is a form of no-fault insurance that is designed to cover work-related injuries and illnesses arising out of and in the course of employment with the University. It is a statutory benefit in the State of New York and the premiums are sponsored in whole by the University. Because this insurance program is fully funded by the University, injuries and illnesses claimed to have arisen on the job are subject to investigation and dispute.

### ***Who is eligible for Workers' Compensation benefits?***

All eligible wage earning employees of Yeshiva University are eligible for Workers' Compensation benefits.

### ***What injuries or illnesses are covered by Workers' Compensation?***

If the injury or illness is work-related, then it is covered under Workers' Compensation. To be work-related, the injury or illness must arise from and be suffered in the course of employment. There must be a cause/effect relationship between the job and injury. Accidents occurring on University property during the normal work day are usually considered work-related. Injuries suffered away from the University by employees engaged in University business may be compensable.

### ***Why is completion of an Employer's Report of Injury/Illness Form necessary? Do I need to report minor injuries?***

Employers are required by law to report work related injuries to the State Worker's Compensation Board. Filing an Employer's Report of Injury protects the employee and preserves their rights under the law. What you may consider a minor accident now, may develop into a major problem a few weeks, or months later. Report **all** on the job injuries to Security and your supervisor as soon as possible.

### ***Who is responsible for completing the Employer's Report of Injury Form? When should it be completed?***

The law considers notification to a supervisor sufficient notice to the employer. **SECURITY/THE SUPERVISOR IS THE EMPLOYER.** The employee has a responsibility to report the injury, and assist the supervisor in completing the Employer's Report of Injury Form. The University requires notification within 24 hours of the occurrence in order to effectively monitor and manage claims.

### ***Where should an injured University employee go for medical treatment?***

Although any physician on the panel of physicians approved by the State of New York can treat an injured employee under Workers' Compensation, utilizing a directory of workers compensation physicians is extremely helpful when accessing care. We recommend the utilization of PMA's Preferred Provider Directory online at <http://www.talispoint.com/pma/external/> or via The Worker's Compensation Board's directory online at <http://www.wcb.ny.gov/hps/HPSearch.jsp> .

***In cases where emergency care is immediately necessary staff should be directed to the nearest Urgent Care or Emergency Facility.***

### ***What if an injury/illness does not warrant seeing a physician?***

Many injuries do not require anything other than minor first aid treatment such as cleaning and dressing a wound. Not every injury will warrant being seen by a physician. Still, **every injury must be reported** which establishes a claim to allow for future benefits should it become necessary.

***How does the University handle lost time due to on-the job injuries?***

The day an employee is injured is not considered to be lost time. If a work-related injury/illness requires the employee to be off the job, the days following the injury/illness will be covered by their accrued sick leave through its exhaustion. The remaining time off will be covered by Worker's Compensation (rates depend on severity of injury/illness). It is very important that if a physician recommends time off for the injury, the employee's supervisor must be made aware of this as soon as possible. Additionally, injured employees who are absent from work must furnish written documentation from a physician explaining the reason for the absence, the period the absence is to cover, and a projected return to work date.

***What happens if I use sick leave to cover the time lost to a work-related injury?***

An employee cannot receive compensation from both the University and our insurance carrier for the same period of time missed from work. If the employee is charged sick leave to cover time lost in lieu of Workers' Compensation, the University will reimburse his or her leave at a rate in which the University is reimbursed as directed by the Worker's Compensation Board. ***Note, reimbursement by carrier is subject to the satisfaction of a waiting period.***

**Feel free to contact the University's Benefits Office at 646-592-4340 with any questions you may have.**

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