## **INJURIES ON THE JOB**

In case of an injury on the job, you must notify your immediate supervisor within twenty-four hours. You, or your immediate supervisor if you are unable to do so, must complete the Diocesan First Report of Injury and submit it to the Risk Manager within one working day after your injury. For more detailed information, consult your supervisor or the Risk Manager.

# **Workers' Compensation**

#### **Texas Law**

- Requires all employers, with or without workers' compensation insurance coverage, to comply with <u>reporting and notification requirements</u> under the Texas Workers' Compensation Act.
- Provides for reimbursement of medical expenses and a portion of lost wages due to a **work-related injury**, disease, or illness. Benefits are available only if the employer subscribes to workers' compensation insurance or is self-insured. The injury or illness must be reported to the employer within 30 days.
- Provides for **death benefits** to a legal beneficiary of a worker who is killed in an on-the-job injury.
- Time frames and the **percentages of wages** are defined for each type of benefit: temporary, impairment, supplemental, and lifetime income benefits.
- Provides for a system of **handling disputes** regarding a work-related injury or illness.
- Offers a preauthorization reimbursement program for small employers of 2 to 50 people, for workplace modifications for an injured employee.

#### **Employers with workers' compensation insurance coverage**

- Must submit DWC FORM-001 ( <u>Employer's First Report of Injury or Illness</u> ) to their insurance carrier any work-related injuries resulting in more than one day of lost time, and all work-related illnesses and deaths.
- Employer coverage forms and notices

### **Supervisor Process**

• Determine if the employee needs immediate medical care. If immediate care is required, assist in making arrangements for your employee to go to the nearest health care facility or their private health care provider. Make sure the employee can safely drive. If the employee cannot drive, ensure that transportation is available, or call an ambulance. You can authorize the medical treatment by telephone to the private provider or hospital, and follow-up with the <a href="Employer's First Report of Injury or Illness">Employer's First Report of Injury or Illness</a> to the medical facility within 48 hours.

### • If no immediate care is required

- o Employee completes the Employer's First Report of Injury or Illness "Employee" section at the time of the injury.
  - Name, date, and address
  - Date and location of the injury
  - Brief description of injury
  - List of injured body parts
  - Social Security Number
- Supervisor completes the rest of the Employer's First Report of Injury or Illness form and emails it to <a href="mailto:claims@texasmutual.com">claims@texasmutual.com</a> OR reports an injury online <a href="https://secure.texasmutual.com/">https://secure.texasmutual.com/</a> OR call Texas Mutual at (800) 859-5995. Claims will assign a claim number and a caseworker to handle the case.
  - o The supervisor files the report in the employee's personnel file.
- Direct employee to Concentra or the nearest emergency room if after office hours.
- The provider provides a receipt of care.
  - o The supervisor files the report in the employee's personnel file.

#### Concentra

1619 Kentucky Ste F600 Amarillo TX 79102 (806) 373-2200

(I-40 West & Georgia/near Dyers)

### **Northwest Texas Healthcare System**

1501 South Coulter Street Amarillo, TX 79106 (806) 354-1000

### **BSA Hospital**

1600 Wallace Boulevard Amarillo, TX 79106 (806) 212-2000

# • If an employee chooses NOT to seek medical attention

- o Employee completes the Employer's First Report of Injury or Illness "Employee" section at the time of the injury.
  - Name, date, and address
  - Date and location of the injury
  - Brief description of injury
  - List of injured body parts
  - Social Security Number
- Supervisor completes the rest of the Employer's First Report of Injury or Illness form and emails it to <a href="mailto:claims@texasmutual.com">claims@texasmutual.com</a> OR reports an injury online <a href="https://secure.texasmutual.com/">https://secure.texasmutual.com/</a> OR call Texas Mutual at (800) 859-5995. This will inform Texas Mutual of injury and may follow up with the employee.
  - o The supervisor files the report in the employee's personnel file.

**If a supervisor suspects that the condition is not work-related.** They are obligated to assist the employees in processing the paperwork promptly. Supervisor nor the entity can determine if the employee should file a claim or receive benefits. The Department of Labor has the sole authority to approve or disapprove claims and to determine if benefits will be paid.

- Promptly gather witness statements and facts to challenge the claim because once the DOL approves a case or pays benefits, it is almost impossible to have them change their decision. If you plan to challenge a claim but need additional time to gather your information, have your Workers' Compensation Specialist attach a note to the claim and formally request an extension (normally 30 days) from the date of loss so that they can consider your additional factors before adjudicating the claim.
- The supervisor files the report in the employee's personnel file.