

Section: BENEFITS
Subject: Workers' Compensation
Number: HR 3605

I. Institutional Regulations

1. College employees shall be covered by the College's Workers' Compensation insurance in accordance with federal and state laws and regulations.
2. In accordance with state law, DMACC provides Workers' Compensation insurance coverage for students participating in off-campus, unpaid work experience activities in connection with a DMACC program of study.

II. Procedure

A. Employees

1. An employee, or designee, must promptly report any work-related accident or illness to his/her supervisor.
 - a. The supervisor shall complete a College Incident Report form and submit it to Human Resources.
 - b. Upon receipt of the Incident Report, Human Resources shall report the incident to the insurance carrier.
2. To provide DMACC employees the best and most efficient medical care for worker's compensation injury or illness claims, the employee shall seek treatment at a College designated workers' compensation medical facility.
 - a. Designated medical facilities are listed under the Worker's Compensation heading on the HR Forms page (https://www.dmacc.edu/hr/forms/Public/workplaceinjuryillness_providerlist.pdf).
 - b. If injury/illness results in an emergency situation, initial treatment may occur at the first available medical facility.
3. Medical bills related to the employee's illness/injury and if applicable, lost wages, may be covered by the College insurance carrier if the illness/injury is compensable under Workers' Compensation and the employee seeks treatment at a College designated workers' compensation center.
 - a. If an employee chooses to be treated by a medical facility and/or physician other than the College designated workers' compensation center, the employee may not qualify for any worker's compensation insurance benefits and may be responsible for all medical costs related to the incident.
 - b. Medical bills should be submitted by the medical provider or the employee directly to the insurance carrier.
 - c. Time Away From Work
 - 1) If the employee is directed by the College to be examined by a physician, the employee shall be considered to be on work time during this absence and shall not be required to use leave.
 - 2) If an employee's illness/injury results in other time away from work, the employee's absence must be covered by accrued Sick Leave, Vacation, or Leave Without Pay for the first 3 work days.
 - 3) Insurance payments for lost wages generally will begin on the fourth day away from work. Should the employee's absence exceed fourteen calendar days, typically insurance payment will be made to cover the initial 3-day waiting period.

4. The employee must complete a Workers' Compensation Benefit Election Form indicating if s/he wishes to supplement the Workers' Compensation payment with his/her College pay.
 - a. If the employee elects to receive only the Workers' Compensation payment:
 - 1) The employee shall enter Leave Without Pay on their timesheet and a DMACC payroll check shall not be issued.
 - 2) If an employee elects Workers' Compensation payment only, s/he may choose to supplement at a later date.
 - 3) Payment of insurance premiums and leave accrual during this absence shall be in accordance with the procedure on Leave Without Pay, HR 3765.
 - b. If the employee elects to supplement the Workers' Compensation payment with his/her College pay:
 - 1) The employee shall receive a College paycheck deriving from the usage of available paid leave in conjunction with the Workers' Compensation payment. This combination will bring the employee's income as close to his/her normal salary as possible.
 - 2) When an employee elects to supplement, DMACC will calculate the adjusted rate of paid leave to be used per day. When supplementing, s/he shall exhaust all paid leave.
 - 3) If the employee exhausts all accrued Sick Leave and other applicable paid leaves, the employee shall be placed on Leave Without Pay and the payment of insurance premiums and leave accrual shall be in accordance with the procedure on Leave Without Pay, HR 3765.
5. If a disability covered by this procedure is also covered by Long Term Disability, benefits shall be supplemented so that the total amount of payment does not exceed 100%.
6. If the employee's illness/injury resulted in time away from work, the employee must submit a written release from his/her physician authorizing a return to work. The release must be submitted to the employee's supervisor, with a copy to Human Resources.
7. In some instances, if an employee has full-time work outside of the College, s/he may also be compensated for those lost wages.

B. Students

1. Students injured and/or suffering an illness as a result of unpaid work experience need to:
 - a. Report the injury as soon as possible to their Instructor and/or supervisor;
 - b. Seek medical attention as indicated by the type of injury/illness;
 - c. Complete a DMACC Incident Report with their instructor/supervisor and submit it to Human Resources.
2. Upon receipt of the Incident form, Human Resources shall report the incident to the insurance carrier.

3. If the injury/illness is determined to be work-related, all medical bills related to the injury/illness may be paid by the Worker's Compensation carrier. In some instances, if the student has full-time work outside of the College, s/he may be compensated for those lost wages.

APPROVED:

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