

WORKERS COMPENSATION CLAIMS

Workers Compensation (WC) is an insurance program for employees who are injured during the course and scope of work.

Contact Risk Management if you have any questions regarding your Workers Compensation claim.

How to Report a Claim?

Corvel Call Center: All work-related injuries should be reported to the 24-Hour Employee Injury Call Center at **1-855-458-7814** by the employee (or their supervisor).

During the intake call, employees will speak with a **registered nurse** who will assess and triage their injury. At the conclusion of the call, a report will be sent to the Office of Risk Management and the claims adjuster to assist with ongoing care and instructions.

Injuries may range from first aid, minor to severe. The level of injury will determine the proper steps. Employees with non-emergency injuries, should treat at **LSU's preferred provider, Total Occupational Medicine 3282 Drusilla Lane Baton Rouge, LA**. For emergencies such as loss of consciousness, LSU staff should contact 911 for immediate care on behalf of an injured employee. All initial medical care should be arranged through the call center. Employees may arrange ongoing medical care with their **choice of physician** through the claims adjuster.

What's Covered?

Medical Expenses: For covered losses, employees are entitled to **reasonable and necessary medical care** such as office visits, prescriptions, diagnostic testing and medical transportation paid by LSU. Employees must coordinate medical care with the assigned claims adjuster to ensure coverage.

Indemnity Expenses: The severity of the work injury will impact an employee's ability to return to work, as well as their entitlement to loss wages (indemnity). Employees must incur **7 days or more** of partial or total disability from work. Indemnity will **not exceed 66.666%** of your pre-accident wages. Employees with available sick leave shall submit the indemnity check to the Office of Risk Management in exchange for leave buy back and full salary benefits. Employees without available personal leave will receive an indemnity payment during the time their partial or total disability prevents them from reporting to work and after any statutory waiting period(s) is met.

Your Duties Following a Workers Compensation Loss

- Employees should **follow all normal absence, leave and timekeeping procedures** set by their office and LSU Human Resource Management. Employees should also **maintain communication with the assigned claims adjuster and the Office of Risk Management** until they are released to full duty.
- Employees are expected to obtain a **work status** following each doctor's visit. The claims adjuster can also assist. However, the latter may require HIPAA authorization and delay timely updates regarding your return to work.
- Employees should address concerns regarding their work restrictions or medical improvement status with the claims adjuster. Any changes to an employee's work status, must be addressed by the treating physician(s).
- Most WC claims do not trigger **long-term disability**. However, if long-term disability occurs as a result of a WC claim, employees may seek protection through **FMLA or ADA** separately from the WC process.

Examples of Workers Compensation Loss

Examples of a Covered Loss

- A custodial crewmember drops a piece of furniture onto their foot while handling a moving assignment.
- A veterinary technician is kicked by an animal while attempting to load it in a gate.

Examples of an Uncovered Loss

- A professor visiting the PMAC on their day off is hit by a basketball while sitting in the bleachers.
- Two accountant managers fight over who should pay for Taco Tuesday's lunch bill.