

DISTRICT OF COLUMBIA OFFICE OF RISK MANAGEMENT



An Employee's Overview of
Workers' Compensation

Introduction

The District of Columbia Office of Risk Management (DCORM) oversees the Public Sector Workers' Compensation Program which is administered by its third party administrator (TPA), Sedgwick CMS.



What is Workers' Compensation?

Workers' Compensation is a system of benefits provided by law for workers who have job-related injuries or illnesses. Benefits are paid for injuries or illnesses that were caused or arose out of the course of performing work duties.

Workers' Compensation Benefits May Include:

- Wage Loss Benefits
- Medical Benefits
- Vocational Rehabilitation
- Compensation for future wage loss due to permanent or partial disability
- Death benefits

When Are Employees Covered?

- When the injury or illness arises out of and in the course of performing the duties of their job. The employee must be working during assigned job work hours.
- When traveling in a government or personal vehicle, taxi, plane or mode of transportation while on government business. Travel to or from work is not included.

- Benefits are not provided for injuries caused by an employee's willful misconduct or intention to bring about the injury, or that are caused by the intoxication of the injured employee.

- Benefits are not provided for mental stress or an emotional condition resulting from an action taken involving:
 - Employees work performance, assignment or duties
 - Promotion or denial of promotion
 - Adverse personnel action
 - Transfer
 - Retrenchment or dismissal
 - Provision of employment benefits

How to File a Claim

- Report your injury within 24 hours to your immediate supervisor.
- In the event of a medical emergency, the employee should seek immediate medical attention.
- Select medical care from Occunet PPO Physician by calling 800-368-8002 , ext. 5944.

Employer Responsibilities

- The agency will pay your full salary during the Continuation of Pay (COP) period which is 21 to 45 calendar days, depending on your date of hire or until claim is accepted whichever is earlier. For the first 3 working days, you must use sick or annual leave.
- Once a claim is accepted, DCORM will pay for lost wages benefits for accepted claims while employee is unable to work.

- Attend all medical appointments as required by the Program and follow your doctor's treatment recommendations.
- DCORM will pay for all reasonable and necessary medical services required to treat the injury or illness. Where necessary and appropriate, DCORM must also pay for physical, mental or vocational rehabilitation.



Employee Responsibilities

- Report any injury or illness to your supervisor as soon as possible, no matter how slight it appears. Provide all necessary information so that a proper injury report can be filed.
- If an injury or illness occurs at work, your supervisor/manager can provide first aid or arrange for appropriate medical attention.

- If a work-related injury or illness occurs away from your usual place of work, seek immediate medical aid as appropriate, and notify your supervisor as soon as practical.
- In order to guarantee payment of medical expenses of claims that are deemed compensable, all medical treatment must be authorized in advance by an Occunet PPO Physician which can be found by calling 800-368-8002, ext. 5944.

- In all instances, a claim must be reported by your immediate supervisor to Sedgwick CMS.

Forms To File

- Form 1 – Employee's Claim Report
- Form 2 – Supervisor's Report
- Form 3 – Physician's Report
- Form CA-7 Part A – Employee's Claim for Compensation
- Form CA-7 Part B – Statement of Official Employer
- Form CA-3 – Report of Return to Duty
- Authorization to Release Medical Information

- If these forms are not returned to the Program within 30 days, your claim will be Controverted (i.e. not accepted or denied) until all the required inform is accepted.

Wage Information

When an employee files a claim for Public Sector Workers' Compensation benefits and the claim has been accepted, the calculations of benefits are as follows:

- First 3 days of disability are charged to sick/annual leave.
- Continuation of Pay(COP) period is 21 or 45 days, depending on the date of hire.

- After the COP expires, time away from work is paid at basic rate of $66 \frac{2}{3}$ of the employee's monthly pay. Pre-80 employees receive 75%.
- The claim must be compensable in order for payments to be issued.
- Proper wage information (i.e. pay stub) must be submitted.

- Proper medical documentation must be submitted in order to receive compensation for wage loss.
- A decision will be made within 30 days.

Fraud

Filing a False Claim

Workers Compensation is designed to help and protect employees who suffer a work-related injury or illness. However, the District of Columbia Government, and ultimately all employees, can be affected by fraudulent claims. Both DC Government and Sedgwick CMS are committed to fighting workers' compensation fraud.

Filing a false claim or collecting benefits to which you are not legitimately entitled is a serious crime. Punishment by fines, imprisonment or both may result if you engage in fraud.



- Fraud includes:
 - Reporting false facts to your supervisor
 - Lying on a PSWCP form
 - Collecting benefits that you know you are not entitled to.

However, if an accident or illness occurs, the best outcome for you and DC Government is for you to:

- Receive quality medical care as soon as possible.
- Recover from your injury or illness as quickly and fully.
- Return to work as soon as you are physically able to do so.

DC Office of Risk Management



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