Workers’ Compensation Insurance
BU-PP 446

Policy:
Employees of the University are covered by workers’ compensation insurance, a state-regulated insurance program that pays medical bills and replaces some lost wages for employees who are injured at work or who have work-related diseases or illnesses.

Topics:
Employee responsibilities
Supervisor responsibilities
University responsibilities
Medical benefits
Income benefits
Coordination of benefits

Related policies:
BU-PP 403 - Sick Leave
BU-PP 412 - Long-Term Disability

Additional information:
Texas Workers’ Compensation Commission

Contact:
Compensation & Benefits Department (x2218)

Employee responsibilities —
• An injured employee must notify his/her immediate supervisor within 30 days of the date of the injury, or within 30 days of the date the employee first knew the illness might be work-related.
• An injured employee has the responsibility to tell the doctors how he/she was injured and if he/she believes the injury may be work-related.
  Note: Not all providers accept workers’ compensation claims. Check with the provider when making an appointment.
• Must notify Payroll Office when income benefits are received.

Supervisor responsibilities —
• The supervisor must immediately notify the Compensation and Benefits department.
• The supervisor must complete the Preliminary-Injury/Accident Report and return the completed form to the Compensation and Benefits department within twenty-four (24) hours of the injury/accident.

University responsibilities —
The University must notify the workers’ compensation insurance carrier within eight days when:
• An employee misses more than one day of work because of a work-related injury or illness;
• The University learns that a worker has a work-related injury or illness;
• An employee dies because of a work-related injury or illness.

Medical benefits —
• Injured employees may receive reasonable and necessary medical care immediately after the injury or illness. The employee must choose a doctor of his/her choice from a list of those approved by the Texas Workers’ Compensation Commission. Except in an emergency, the injured worker’s treating doctor must approve all medical care for an
injury or illness.

- An injured employee may receive medical care that is reasonable and necessary to treat a work-related injury or illness without any specific time limit.
- The University’s workers’ compensation insurance carrier pays medical benefits directly to the doctor or health care provider who treated the injured employee.

Income benefits —
If the injury or illness causes the employee to lose some or all income for more than seven days, the employee may be eligible for temporary income benefits. For approved claims, the insurance carrier provides for weekly compensation payments to the injured employee as long as the employee is unable to return to work because of the work-related injury subject to statutory limitations. Employee must notify the Payroll Office when income benefits are received.

Coordination of benefits —
Temporary wages received from the insurance carrier may be supplemented with the employee’s accrued sick or vacation leave. The employee’s total compensation will be coordinated to provide the employee up to the amount of full scheduled pay without being paid twice for the same scheduled work period. The Compensation & Benefits Department and the Payroll Office will monitor payment to assure that this coordination takes place.