

## 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 Time](#)  
[BU-PP 412 - Long-Term Disability](#)

### Additional information:

Texas Workers' Compensation Commission  
[How to report a claim](#)

### Contact:

Risk Management 254.710.3867  
Human Resources 254.710.2000 or [askHR@baylor.edu](mailto:askHR@baylor.edu)

### Employee responsibilities —

- For emergency treatment, an injured employee should go to a local Emergency Room and notify the hospital that the injury occurred on the job and should be a workers' compensation claim.
- For non-emergency or after emergency treatment, employees should follow Risk Management procedures on how to file a workers' compensation claim for treatment: [How to File a Workers' Compensation Claim](#).  
**Note:** *Not all providers accept workers' compensation claims. Check the Risk Management list of [Healthcare Providers](#) or make sure that the provider accepts workers' compensation when scheduling an appointment. Expenses from other medical facilities will not be eligible for reimbursement.*
- **An injured employee should not provide personal insurance information to the healthcare provider.** Providing personal insurance will result in a bill to the insurance carrier and the employee being responsible for incurred costs, such as co-pays and deductibles, rather than having it filed as a workers' compensation claim with Baylor.
- 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.
- Must notify Payroll Office when income benefits are received.

### Supervisor responsibilities —

- The supervisor should be aware of the Risk Management procedures on how to file a workers' compensation claim to assist the employee, if necessary. For non-emergency or after emergency treatment, follow Risk Management procedures on how to file a workers' compensation claim for treatment: [How to File a Workers' Compensation Claim](#).  
**Note:** *Not all providers accept workers' compensation claims. Check the Risk Management list of [Healthcare Providers](#) or make sure that your provider accepts*

*workers' compensation. Student workers may not seek treatment at the Student Health Center, they do not process workers' compensation claims.*

- The supervisor must immediately notify Human Resources (HR)
- The supervisor must complete the Preliminary-Injury/Accident Report online 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. HR and the Payroll Office will monitor payment to assure that this coordination takes place.