

WORKERS' COMPENSATION, UNEMPLOYMENT COMPENSATION AND SOCIAL SECURITY/MEDICARE



Human Resources Benefits and You

Federal and state laws determine the eligibility requirements and the type of coverage for these benefits. Students may be exempt from some benefits.

Workers' Compensation (WC)

OSU provides WC coverage for all employees who are on the payroll. WC protects employees against accidental injuries or occupational diseases arising from employment. The coverage provides for reasonable and necessary medical treatment and some income replacement. In addition, an injured employee may be entitled to prosthetic devices, physical rehabilitation, vocational rehabilitation, or permanent disability compensation. If the injury

or occupational disease causes death, the employee's dependents may be entitled to additional benefits.

Employees should notify supervisors immediately when an on-the-job accident or illness occurs so that medical attention may be provided, if needed. Employees may choose the treating physician—University Health Services is available in Stillwater for minor injuries. Supervisors report the on-the-job injury/illness to OSU's third-party administrator, Broadspire, at (800) 753-6737. Employees can check on the status of a claim by calling (800) 890-8975.

OSU continues the pay of an injured employee for the first three days. After three days, WC will pay 70% of an employee's average weekly wage up to the maximum amount payable, which is currently \$683 per week.

Employees on an extended WC leave (full month or longer without pay) should contact Employee Services, (405) 744-5449, about benefits. OSU-paid health coverage for the employee will continue during workers' compensation leave unless OSU is required to cancel because other health, dental, or vision premiums which you pay yourself become delinquent. Life coverage will continue for no longer than one year unless a waiver is approved due to disability. Employee-paid benefits will be billed through the Bursar's office if there is insufficient pay to take the deductions. In addition, you may qualify for family/medical leave or long-term disability. If so, such benefits would run concurrently with your WC leave.

The Oklahoma Workers' Compensation Counselor Program, at (800) 522-8210, offers employees private counseling concerning injuries or sicknesses that occur on the job. This service is offered without cost to provide clear, unbiased answers to sometimes-complex Workers' Compensation questions. You may also visit the website at www.owcc.state.ok.us.

Unemployment Compensation Insurance

The provisions of the Oklahoma Employment Security Act apply to most OSU employees. OSU pays the full cost of these benefits. Student employees regularly attending class are not covered. The Oklahoma Employment Security Commission determines eligibility of a terminated employee for unemployment benefits based upon the circumstances of the termination. For more information review their website at www.oesc.state.ok.us.

Social Security/Medicare

Both you and OSU pay equally for Social Security and Medicare. Benefits provided by Social Security include old age, survivors, and disability insurance and are explained in detail at www.ssa.gov. Medicare benefits include Part A (hospitalization), Part B (supplementary medical insurance), and Part D (prescription coverage).

OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy, and contract should be consulted as the authoritative source. OSU continually monitors benefits, policy, and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.