



## Workers' Compensation, Unemployment Compensation, & Social Security/Medicare

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

OSU provides Workers' Compensation (WC) coverage for all employees for work-related injuries or illnesses. The coverage provides 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 work-related injury or illness causes death, the employee's dependents may be entitled to additional benefits.

Employees shall notify supervisors immediately when a work-related injury or illness occurs so that medical attention may be provided, if needed. Medical treatment will be provided at designated health care providers, when available. University Health Services will provide non-emergency care within the Stillwater area during normal business hours. Supervisors report work-related injuries and illnesses through the OSU WC process as described at <http://hr.okstate.edu/benefits/workcomp>. For further information, please contact OSU Human Resources at (405) 744-7420.

Employees may use accrued leave for the official waiting period as defined by Oklahoma statute. For injuries or illnesses occurring on or before January 31, 2014, the official waiting period is seven full days of absence, following the date of injury or illness, as required by the treating physician. For injuries or illnesses occurring on or after February 1, 2014, the official waiting period is three full days of absence, following the date of injury or illness, as required by the treating physician. After the waiting period lapses, Broadspire, OSU's third-party administrator, will pay for qualified absences as required by Oklahoma statute. For more information, please refer to the publication *Benefits During Absences Due to Workplace Injuries/Illnesses* as found at <http://hr.okstate.edu/benefits/workcomp>. If the employee does not wish to use his/her leave for the official waiting period (either seven days or three days) or to supplement payment from Broadspire after the waiting period, the employee must provide a written request to his/her supervisor.

Employees on an extended WC leave (full month or longer without pay) should contact Employee Services, (405) 744-5449, about benefits. You may qualify for family/medical leave, and those benefits would run concurrently with your WC leave. OSU-paid health coverage will continue during WC leave. Life coverage will continue for no longer than one year unless an ING life 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.

The Oklahoma Workers' Compensation Counselor Program, at 800.522.8210, offers employees free, private counseling concerning work-related injuries or illnesses. This service is offered to provide clear, unbiased answers to sometimes complex WC questions. You may also visit their website at [www.owcc.state.ok.us](http://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. The [Oklahoma Employment Security Commission](#) determines eligibility of a terminated employee for unemployment benefits based upon the circumstances of the termination.

## **Social Security/Medicare**

Both you and OSU contribute to 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](http://www.ssa.gov). Medicare benefits include Part A (hospitalization), Part B (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.*