



Benefits During Absences Due to Workplace Injuries/Illness Occurring On or Before January 31, 2014

Human Resources Benefits and You

Oklahoma State University provides workers' compensation (WC) coverage for all employees, including students and temporary workers. WC assists employees when accidental injuries or occupational illness arise from employment. Coverage provides for reasonable and necessary medical treatment and some income replacement. Medical bills are paid promptly. OSU is self-insured for its WC program; Broadspire, a third-party administrator, processes most claims.

The first seven full working days, following the date of injury, missed due to a WC injury/illness, are paid through use of OSU accrued leave or leave without pay. This waiting period and corresponding delay in payment from Broadspire applies only to temporary total disability as defined below. After this waiting period has passed, Broadspire will provide payment for qualified WC absences in accordance with Oklahoma statute. If the employee misses 21 or more days during the course of his/her workers' compensation claim, payment for the initial seven-day waiting period may be provided by Broadspire. OSU HR will work with the unit administrator and Payroll Services in these cases, which should be rare. Unless the employee submits a written request stating otherwise, OSU leave accruals will be used to supplement payments from Broadspire.

Temporary Total Disability (TTD) Payments

TTD is paid when an employee is unable to work due to the treating physician's orders. Payment is based upon a calculation of 70% of the employee's average weekly wage (AWW). This is further impacted by setting the TTD rate ($70\% * AWW$) in equal daily payments for a seven-day period. TTD rates are capped at \$801 per week by the State as of November 1, 2013. Please note that days are calculated as calendar days even if the employee is not normally scheduled to work. This provides a formula of $AWW * 0.7 * TTD \text{ Variable}$. TTD Variables are as follows.

Number of Days	TTD Variable to Be Used
One	0.14
Two	0.29
Three	0.43
Four	0.57
Five	0.71
Six	0.86
Seven	1.00

Example: Bob is placed on TTD by his physician on Wednesday and is unable to work for the remainder of the week (four days); therefore, his TTD payments from Broadspire would be calculated as $AWW * 0.7 * 0.57$. Bob's hourly wage is \$12.50 and his AWW is \$500; therefore,

he will be paid \$199.50 from Broadspire for this week. In order to earn full payment for the week, Bob will need to use OSU accrued leave to offset this amount. In this scenario, if Bob worked Monday and Tuesday (16 hours = \$200) and was paid \$199.50 from Broadspire, he would need to earn an additional \$100.50 (\$500-\$200-\$199.50) through use of OSU accrued leave using 8.04 hours (\$100.50 / \$12.50).

Broadspire will automatically make TTD payments from medical information supplied to them through the physician's office. To ensure that Broadspire does not overpay the employee, the unit must immediately notify OSU HR of the employee's return to work.

Temporary Partial Disability (TPD) Payments

TPD is paid when an employee is available for work at a reduced schedule due to the treating physician's restrictions. There is no waiting period for this benefit. Qualified absences will be paid by Broadspire at 70% if the employee earns less than 80% of his/her average AWW for the week. Qualified absences do not include absences necessitated by testing, physical therapy appointments or doctors' appointments.

For example, Carmen's AWW is \$500 per week. She is required to work no more than four hours per day by her treating physician; therefore, her pay will be \$250 for time worked and \$75 (20 hours x 0.3 x \$12.50 per hour = \$75) for sick leave paid. The total earned for the week from OSU (\$325) is less than 80% of her AWW (\$400): therefore, Broadspire will pay Carmen 70% of the 20 hours that she did not work (70% x 20 hours = 14 hours). However, if Carmen is limited to 7 hours of work a day, her OSU pay would be \$437.50 which is over 80% of her AWW, and she would not be eligible for TPD payments. In this case, Carmen's absences would require 100% use of OSU accrued leave.

In order for Broadspire to pay the employee for TPD, absences must be reported to OSU HR using the *Broadspire Payment Request* form found at <http://hr.okstate.edu/benefits/workcomp>. This information should be submitted to workerscomp@okstate.edu for each week of absence. To ensure no untimely delays in this process, units should submit this information every Friday. OSU HR staff will process requests each Tuesday for submission to Broadspire for payment to the employee.

Extended Periods of Leave

Employees on an extended WC leave (full month or longer without pay) should contact Employee Services, (405) 744-5449, about their benefits within 30 days. OSU-paid health coverage for the employee will continue during WC leave unless OSU is required to cancel because other employee-paid health, dental, or vision premiums become delinquent. OSU-paid employee life coverage will continue for no longer than one year unless a waiver is approved after filing and approval of long-term disability (LTD). Employee-paid benefits will be billed through the Bursar's office if there is insufficient pay to make the deductions. In addition, the employee may qualify for family medical leave or long-term disability. If so, such benefits would run concurrently with WC leave.

If an employee is enrolled in an LTD policy, it is the employee's responsibility to file an LTD claim as soon as it appears that the workers' compensation injury or illness will result in an

absence exceeding six months. Failure to do so may result in reduction or loss of benefits. For example, if a claim is not filed and the employee is no longer in pay status from OSU, the LTD premiums will not be paid as they are based upon earnings. The employee may be denied by the vendor unless certain criteria are met.

In rare occasions of a severe work-related injury or illness, an injured employee may be eligible for prosthetic devices, physical rehabilitation, vocational rehabilitation, or permanent disability compensation. If the injury or occupational illness causes death, the employee's dependents may be eligible for additional benefits.

Mileage Reimbursement

Injured employees may be eligible for mileage reimbursement through Broadspire. If an employee believes they are eligible for mileage reimbursement, he/she will need to complete the Mileage Reimbursement document located at <http://hr.okstate.edu/benefits/workcomp>. The document may be submitted directly to Broadspire for review in coordination with the claim. Please note that employees who have hired an attorney to assist them with their workers' compensation claim must submit their requests for mileage reimbursement through their attorney.

The Oklahoma Worker's Compensation Court 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 WC questions. You may also visit the website at www.owcc.state.ok.us.