



# Workers' Compensation

*The Workers' Compensation law of Mississippi holds the employer responsible for reporting work-related injuries and illnesses. Any employer who refuses or neglects to make reports is subject to penalties by the Workers' Compensation Commission.*

*The Institutions of Higher Learning of the States of Mississippi are self-insured, and AmFed Companies LLC is the third party administrator for claims processing.*

The University provides standard workers' compensation in accordance with Mississippi State laws that, in general, prescribe the amounts of indemnity payable for the degrees of disability, temporary or regular, and for death if the injury or disability occurs on the job. These laws also provide for medical care, hospitalization, and weekly compensation for a period of disability.

All DSU employees are covered by the Worker's Compensation provisions. The University pays the expense of this coverage without cost to the employee. Worker's Compensation includes only such accidents or injuries as occur in the performance of the University assigned duties.

Every injury should be reported **immediately** to (1) the supervisor, (2) the Director of Student Health Services, and (3) the Human Resource Department. All employees must report to Student Health Services before seeking medical treatment.

The **Employer's First Report of Injury or Illness** is the official form designated by the Worker's Compensation Commission for

reporting work-related injuries or illnesses. This form is available on the Web under the Forms bullet

The Employer's First Report of Injury or Illness should be completed as soon as possible after the injury or illness, but within five working days of the date of injury and forwarded to the Human Resource Department, Kethley 123.

Failure to report verbally to the supervisor and to complete the report form within the specified time frame will jeopardize your receiving on the job injury benefits. Fraudulent claims are grounds for immediate termination.

The form should be submitted for all work related injuries and illnesses, whether or not the employee seeks medical treatment.

Accidents involving death, serious injury, or surgery within forty -eight hours should be reported immediately the Human Resource Department and the Employer's First Report of Injury or Illness should be completed immediately and faxed to the Department of Human Resources at 846-4049.

A properly completed form prevents unnecessary delays in the payment of medical expenses or compensation to the employee.

Worker's compensation claims (injuries/illnesses) that require going back to the doctor for additional visits (while working) will not be charged against personal or major medical leave. Any time lost due to an injury/illness must charge one day of personal leave and each additional

day must be charged to major medical while not working.

AmFed approves or denies payment based on the information they receive on the Employer's First Report of Injury or Illness and from the medical records received from the medical provider.

Medical expenses are paid from the date of injury, provided AmFed approves the claim.

An employee must be absent from work five days before compensation for loss of wage earning capacity is paid – compensation begins on the sixth day.

If the employee is absent for more than 13 days, compensation for the loss of wages is paid retroactive to the first day the employee was absent.

The compensation is 2/3 of the employee's average weekly wage – with a maximum of \$316.46 (2001) per week.

A written statement from the attending physician must document time missed. This should be mailed to the Human Resource Department where we will forward it to AmFed.

*If you have any questions, please contact the Department of Human Resources at (662) 846-4035.*

