Basics of Workers Compensation

• Benefits are intended to cover medical costs for the injured worker resulting from a work related injury, as well as lost wages in the event the injured worker is unable to return to work during the recovery period.

• Costs *may* include:
  – Medical care from the injury or illness
  – Replacement income if unable to return to work (usually 2/3 of the worker’s average wage)
  – Costs for retraining
  – Compensation for any permanent injuries
  – Benefits to survivors who are killed on the job
Coverage

• Who is covered by CMU’s Workers’ Compensation Insurance?
  – Employees
  – Student Employees
  – Nursing Students during Clinical

• Who is **NOT** covered?
  – Students (NOT employed through student payroll)
  – Community Members that are NOT employees
  – Independent Contractors
  – Volunteers
What to do

**Medical Emergency**

1. Call 911, or go straight to the Emergency Room.
   i. For Work Comp injuries, **DO NOT** go to:
      i. Urgent Care
      ii. Doc’s on Call
      iii. Student Wellness Center
      iv. Personal Doctor

2. Notify your Supervisor and Human Resources as soon as medically possible.
   i. If there was a witness, they will need to report the injury immediately

3. The injured worker will be required to complete a written Statement of Worker’s Compensation Claim Form (Report can be found on the HR webpage)

**Non-Emergency**

1. Notify your supervisor and HR immediately.
   i. If the injury requires medical treatment, Human Resources will schedule an appointment with the designated provider selected by the injured worker.
      i. Employees cannot go to their personal doctor

2. The injured worker will be required to complete a written Statement of Worker’s Compensation Claim Form (Report can be found on the HR webpage)
Workers' Compensation

What is Workers' Compensation?

- A state-mandated insurance program that provides benefits to employees who suffer job-related injuries and/or illnesses.
- Workers' compensation benefits are intended to provide injured workers with an efficient and quick way to pay bills and medical costs during the recovery period including but not limited to:
  - Medical care from the injury or illness
  - Replacement income (usually 2/3 of the worker's average wage)
  - Costs of retraining
  - Compensation for any permanent injuries
- Note that workers' compensation payments don't account for any pain and suffering that the injured employee might experience

Basic Information

Reporting an Injury

Designated Providers

Office Ergonomics

If you have any questions in relation to workers' compensation, please feel free to contact Luke Jackson in Human Resources at 970.248.1820 or ljackson@coloradomesa.edu.
Reporting Requirements

- If you are injured on the job, written notice of your injury must be given to your employer within four working days after the accident, pursuant to section 8-43-102 (1) and (1.5), Colorado Revised Statutes.

- It is always a good idea to report all workplace incidents (or near misses) even if you don’t suspect an injury, just in case an injury is discovered after the deadline expires.
Remember: Most Common Injuries

- Most injuries are **preventable** and are a result of rushing, not paying attention to surroundings, etc.

- Slips, trips, falls, and strains are the most frequent and expensive types of claims.
Our #1 Priority is Health & Safety

For follow up questions about workers’ compensation at CMU, please feel free to follow up with Tara Schultz at:

- tschultz@coloradomesa.edu
- or 970.248.1140
Thank You!