Auburn University On the Job Injury Program

Auburn University is exempt from the State of Alabama Workers' Compensation Law (25-2-50) but does provide assistance with payment of medical bills and lost wages resulting from job-related injuries, illness or disabilities. The procedures set forth are to be followed in order for University benefits to be provided.

The administration of the On-the-Job Injury (OJI) program has been contracted with an outside agency who will assign a claim adjuster to handle the routine administration of claims. The Office of Risk Management and Safety maintains oversight of the outside agency. Claim management will include working with the injured employee, medical providers, and University representatives to seek appropriate medical treatment for the injured/ill employee, and assist in returning the injured/ill employee to work.

Eligible Employees

All Auburn university employees, as defined by the Auburn University Faculty Handbook and the Personnel and Policy Procedures for Administrative Professional and University Staff, are eligible for the OJI program if they have sustained a job related injury while in the course of their duties for Auburn University.

Benefits

Medical Treatment

All employees from the Auburn University (AU) campus sustaining a job related injury or illness must first seek medical attention from the Auburn University Medical Clinic. Injured/ill employees at the Auburn University Montgomery (AUM) campus should seek medical attention at the AUM Student Health Service Clinic. Employees at a location remote from the AU or AUM Campus, or who require medical attention when AUMC or AUM Student Health Service Clinic are not open, should seek care from a Blue Cross Blue Shield PPO Physician. Medical emergencies should be treated at the closest emergency room. If the services of a specialist are necessary, the employee will be referred by the AU Medical Clinic or AUM Student Health Service Clinic to a Blue Cross Blue Shield approved physician. All follow-up care should be coordinated with the OJI claim adjuster.

Payment of Medical Bills

The OJI program, like the Alabama State Board of Adjustment awards, requires that all available insurance be exhausted before OJI benefits will begin. Therefore, medical costs such as hospital, physician treatment, pharmacy, etc. that are the result of an OJI, must first be filed with the employee's medical insurance. Medical expenses that are not covered by the employee's health insurance may be submitted to the claim adjuster for consideration of payment. Hospitalization must be pre-certified by the claim adjuster unless it is a medical emergency. After the employee's insurance has paid its portion, the employee submits remaining bills to the adjuster with a statement of what the insurance company has already paid. Employees with evidence of payments from their personal funds may be reimbursed for qualifying expenses. Once the employee is released from the care of the designated physician, all university payments cease unless approval for follow-up care is given from the claim adjuster.

When treatment or hospitalization costs are not accepted by the university, the injured or disabled person may make a claim to the State Board of Adjustment on forms available from the claim adjuster or at <u>Alabama Board of Adjustment</u>. Such claims are subject to the statute of limitations as designated by the State Board of Adjustment.

OJI Lost Wage Benefits

Wages under the OJI program will be paid at 66 2/3% of the employee's current wage, not to exceed the maximum weekly rate under the workers' compensation law. A three-day waiting period will apply before lost wage benefits will begin. This waiting period will begin on the first day off from work following an accident. There will only be one waiting period per accident. A statement from the approved treating physician certifying the employee is unable to work must be presented to the claim adjuster before an employee would be eligible for lost wage benefits. Benefits will continue until the employee is eligible for long term disability, not to exceed 180 calendar days, or has been released to work by a physician. The university will make every reasonable effort to work with the injured employee and physician to provide modified work duty when feasible. Employees that are deemed capable of modified work duty by the treating physician will be required to do so in order to be eligible for OJI benefits. Auburn University OJI benefits are not tax exempt. Therefore, all normal taxes and other deductions will be deducted from the OJI wage check.

Disability and Death Benefits Arising from Job Related Injuries

Once the approved treating physician has determined that an employee has reached maximum medical improvement, and that the employee is left with a disability, the employee is eligible for a disability payment. Payment for disability and death benefits will be calculated using similar guidelines as those used for workers' compensation claims. An employee receiving OJI benefits will not be eligible for benefits under the University's salary continuation program.

Payment of Benefits for Claimants Who are No Longer Employed by Auburn University

The claim adjuster will continue to manage the claim for claimants who no longer work for Auburn University. Auburn University does not withhold taxes for non-employees. Any applicable taxes are the responsibility of the recipient.

Long Term Disability (After 180 Days)

The OJI program provides 180 days of lost wage benefits if an employee is unable to return to work due to work restrictions. If the attending physician anticipates a disability of more than 180 calendar days, it is the injured employee's responsibility to apply for LTD benefits as soon as the diagnosis is made.

Disability After a Year

Within one (1) year from the onset of the disability, if the employee is unable to return to work, the employee will be terminated, even though LTD benefits may continue.

If on the 181st day the employee is either ineligible for LTD benefits, or is not accepted for LTD by the insurance company, she/he may be required, at university expense, to undergo examination by a physician designated by the university, to determine the prognosis of the disability. If determined by the physician to be unable to return to the essential functions of the job after this examination, the employee will become eligible for up to an additional 180 days of lost wage benefits if work restrictions remain that cannot be accommodated.

Subrogation Provision

As a condition of participation in the OJI Program and the receipt of benefits thereunder, the employee acknowledges and agrees that Auburn University has a right to assert a claim against any third party who may be responsible for the injuries or illnesses he/she suffered as reimbursed for by sums paid by Auburn University to the injured employee. Auburn University retains all rights to pursue such claims.

Claim Filing Procedures

• Reporting of Injuries

All on-the-job injuries, disabilities, or illness, regardless of their severity, should be reported immediately to the employee's supervisor. The employee is responsible for reporting the incident through the <u>Incident Entry Portal</u> within 72 hours of the incident.

• Medical Care

University employees at the AU main campus suffering an OJI should report immediately, or be taken to the Auburn University Medical Clinic (AUMC). If their injury is of a severe nature, they should be taken to the nearest emergency room. Employees at Auburn University Montgomery should seek treatment at AUM Student Health Service Clinic or the nearest emergency room in the case of an emergency. Employees that are at a location away from the main campus, or who require medical attention when AUMC or AUM Student Health Service Clinic are not open, should seek primary care from a Blue Cross Blue Shield PPO physician. All follow-up care should be coordinated with the OJI claim adjuster. If services of a specialist are necessary, the employee will be referred by AUMC or AUM Student Health Service Clinic to a Blue Cross Blue Shield approved physician.

• Emergency Medical Care

Medical emergencies should be treated at the closest emergency room. All follow-up visits will be with an approved physician unless prior approval is granted from the OJI claim adjuster.

• New Claim Reporting

- During regular Auburn University Business Hours: Report the incident through the Incident Entry Portal. The claims adjuster will contact you within 24-48 hours.
- After hours emergency claims: report directly to Brentwood Services Administrators at (800) 524-0604. When calling this number please identify yourself as an Auburn University employee.

• Existing Claim Inquiry Or Bill Payment

8a - 5p Central Time Please contact Cambria Ernstrom (cambria.ernstrom@bwood.com)

Claims Denied by Auburn University

The University reserves the right to refer any claim for benefits to the State Board of Adjustment. Any claim for benefits to the State Board of Adjustment as mentioned throughout this policy, is subject to the statute of limitations designated by that agency. Additionally, at any time during the OJI process, the university may require, at university expense, a diagnostic evaluation of the employee by a University selected physician.

State Board of Adjustment claim forms: Available from Brentwood Services Administrators or at Alabama Board of Adjustment.