

Understanding Workers' Compensation

Coastal Carolina University
Office of Risk Management

When an Injury Occurs

- When an injury occurs on the job or arises out of job-related activity:
 - Immediately let your supervisor know of the injury.
 - Call Corvel or have your supervisor call Corvel for you. (866)282-2674
 - Advise what body parts were injured (right/left) (upper/lower)
 - Be as specific as possible.
 - Following notification to Corvel, the supervisor and/or employee must notify the Office of Risk Management.
- Corvel directs the medical care and will set up your doctor appointment(s) for you, if needed.
 - Corvel completes the injury report and faxes/emails the report to the State Accident Fund within 48 hours. The [State Accident Fund](#) is Coastal Carolina University's workers' compensation insurance provider.
 - The State Accident Fund then screens the report for coverage verification and processes the claim. A claim representative will accept the claim, deny the claim, or conduct further investigation regarding the claim.
 - DO NOT give the hospital/medical facility your insurance card information.

Accepted Claim

- The injured worker will be assigned a Nurse Case Manager. The Nurse Case manager will assist in directing medical care throughout the claim.
- Once an employee receives initial treatment, any subsequent treatment must be by the same physician or a physician within the same practice, or upon referral by that physician. An employee who initiates a change in physician without referral or without notification and approval through Corvel Services, may not be covered further under Workers' Compensation.

Workers' Compensation

Workers' Compensation:

1. Pays 100% of your medical bills and some other expenses.
2. Compensates you for 66 2/3% of your salary, limited to the maximum wage set by law, if you are unable to work for more than seven (7) calendar days.

We are operating under and subject to the S.C. Workers' Compensation Act

- In case of accidental injury or death to an employee, the injured employee, or someone acting in his or her behalf, must give immediate notice to the employer or general authorized agent. Failure to give such immediate notice may be the cause of serious delay in the payment of compensation to the injured employee or his or her dependents and may result in failure to receive any compensation benefits under the law.

Lost Days from Work Injury

- The S.C. Workers' Compensation Law provides compensation for lost earnings if an employee is declared unable to return to work due to an injury arising out of and while in the course of employment. Compensation is paid at a rate of two-thirds of an employee's average weekly pay on the date of injury, up to a maximum weekly compensation of \$766.05 for injuries occurring in 2015.
- Use sick and/or annual leave and draw no compensation.
- Go on Leave Without Pay and draw compensation.
- Go on Leave Without Pay, draw compensation, and also draw a special pay supplement from any available sick and/or annual leave.

§ 42-9-200 of SC Workers' Comp Law:

- No compensation is due if the total days lost is seven (7) calendar days or less.
- If the total days lost is eight (8) through fourteen (14) calendar days, only those days within this period shall be compensable. The first seven days remain non-compensable.
- If the total days lost are beyond fourteen (14) calendar days, all days lost from the first date of disability are compensable.

Lost Compensation (Continued)

- Lost time compensation continues until the treating physician declares that an employee is able to return to work or declares that maximum medical improvement has been reached. If permanent impairment results, a Workers' Compensation conference then will be scheduled to determine any permanent disability compensation that may be due.

What if an Injured Worker is put on Light Duty or has a Restriction?

- Depending on the injured worker's job description, the injured worker may resume work as normal.
- However, if the injured worker's occupation for example, involves heavy lifting, and the injured worker is restricted to light duty, the injured worker will not be able to resume work until that restriction is lifted.

What if I am Injured on the Job and my Doctor Will Not Let Me Return to Work?

Injured
Worker

- Will need to provide an out of work statement from authorized treating physician each time they are written out of work.

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- Will provide the State Accident Fund with the date the Injured Worker went out of work and whether they are to be paid by Worker's Compensation or whether they are using their sick/annual leave.

Due to my Injury, I've been Prescribed Medication. What do I do?

- You can get the prescription filled at the pharmacy
- Let the pharmacy know the prescription needs to be billed through Corporate Pharmacy Services.
- The pharmacy can contact CPS at 1-800-568-3784
- This will ensure that you will not pay out of pocket for your prescription.

Questions? Concerns?

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