What is Workers Compensation?

Workers’ Compensation is an insurance program provided by the University of New Hampshire, that provides for payment of medical expenses and lost wages for employees who suffer work-related injuries or illness. The University contracts with Maine Employee Mutual Indemnity Company (MEMIC) to administer the claims.

What Happens After I report An Injury?

You will be asked to complete a “First Report of Injury”.

Occupational Illness Report. Your supervisor will be required to complete the second page of the report and submit the claim to Sherry Osgood in Human Resources for processing. Once the report is submitted to the carrier, the claim adjustor will gather the facts, review the medical information, and, if needed, will contact you to discuss the claim in more detail. The questions asked are routine and necessary in the handling of your claim.

Where Do I Get Medical Treatment?

You have the right to choose a provider from the MEMICare Preferred Provider’s Network. Your managed care program and its’ network of medical providers are “State Approved”. The list of medical providers within your county may also be accessed via the internet at the following web site: www.memic.com then “Find a Medical Provider” on the right side of the web page.

An employee who is disabled due to an on-the-job injury will be evaluated for benefits eligibility under the Family Medical leave Act (FMLA). If you qualify, you will automatically be placed on FMLA leave. FMLA provides for approved absence available to eligible faculty/staff members for up to twelve weeks per calendar year.

Medical Treatment

MEMIC will pay for all reasonable and necessary medical treatment related to your occupational injury as prescribed, Mileage documentation to and from medical or therapist visits, and your prescription receipts will be reimbursed by MEMIC. You may submit your mileage receipts to MEMIC directly. Your doctor’s office should submit all bills for services directly to MEMIC. If you are receiving a medical bill at home, it is a good indication your doctor is not submitting them to the correct insurance company. If this happens please submit these bills directly to Sherry Osgood in Human Resources to ensure payment is processed by MEMIC.

Workers’ Compensation Payments

The State of New Hampshire has a three day waiting period before payment of disability benefits begin. During this time the State requires employees to use their earned, sick or vacation time. If you are out of work for more than fourteen (14) days of disability, the three day waiting period is waived and compensation is paid retroactively to the first day of disability. The amount of disability income an injured worker receives depends on the amount of wages he/she earned on a weekly basis prior to the date of injury. You will be eligible to receive, from MEMIC, 60% of your gross average wages earned prior to the injury/illness. This amount will be paid to you directly from MEMIC every week. The employee may authorize the use of all, some or none of their accrued leave (sick, vacation, earned time) to cover the remaining portion (40%) not covered by the insurance carrier. This additional amount (40%) will be received in your Plymouth State University bi-weekly check.

Your Return to Work

Plymouth State University firmly supports an early return-to-work program as part of the healing process. Until you are able to resume your regular job duties, we will attempt to modify or assign you temporary duties, if possible, within written medical restrictions. The University’s Workers’ Compensation Temporary Alternative Work Program will assist in this effort. Upon request, the department supervisor is required to submit to Sherry Osgood in Human Resources, a copy of the employee’s job description, essential functions of the job, and biochemical job analysis. These are sent to the treating physician for review to determine what job tasks the employee can perform. The supervisor is responsible for ensuring that any injured employee does not return to work unless they have a doctor’s release to do so. The key to a successful temporary alternative duty program is communication between the parties. If the employee, medical provider and insurance carrier are aware that there is light-duty work available, there can be a smooth transition from total disability to a successful return to work.

Job Modification Plan Approval

This program assists University departments with the cost of modifying a work area in order to return an injured employee to work. Requests for a Job Modification Plan must be completed in advance and submitted to the NH Department of Labor. Information concerning the Job Modification Reimbursement Program may be accessed via the internet at the NH Department of Labor website: http://www.gencourt.state.nh.us/rsa/html/XXIII/281-A/281-A-54.htm.
What Are Your Responsibilities?

Employees must report the accident immediately to their supervisor during the work shift in which the injury occurred. All medical and lost time claims should be reported within 24 hours. **These reports should be faxed immediately to Sherry Osgood, in HR at fax: 535-2655**

Failure to file the First Report of Injury, or delay in filing the report will hamper the investigation of the claim. More specifically, if the insurance company fails to timely respond to the employee’s claim for weekly benefits because of the employee’s failure to complete a timely report there may be a penalty of up to $1500 which the department would have to pay.

Sometimes the employee’s date of injury will be difficult to identify. For example, repetitive motion injuries can result from accumulations of micro-traumas to the affected body part over a long period of time. Generally speaking, in the case of gradual injuries, the date the employee makes a link between work activities and these symptoms he or she is experiencing is the date from which the employee has ninety (90) days in which to complete a report of injury.

Supervisors must get involved the moment an injury is reported. Please document how and why the injury occurred by talking with the injured person and all who witnessed the accident, and immediately institute appropriate safety precautions.

What Are Your Responsibilities?

Employees must obtain a work status note at every doctor appointment. Please provide these work status notes to your supervisor immediately following each medical provider’s follow-up appointment for any restrictions, modifications, or light duty work programs. Your supervisor will then forward the notes to the Human Resource office.

If You Need Assistance:

Workers’ Compensation benefits and laws are established by the NH Department of Labor. Most claims are handled routinely and satisfactorily. However, because each situation is unique, we hope you always feel free to ask questions.

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