

EMPLOYEE WORKER'S COMPENSATION CLAIMS PROCEDURES

I. OVERVIEW

Workers' Compensation insurance (WC) provides benefits to University employees who suffer work-related injuries or illnesses arising out of and during the course and scope of employment, whether on University locations or off premises. These benefits include payment for medical treatment, prescriptions, and other expenses related to the injury or illness. Benefits may also include payment for lost time from work due to the injury or illness, depending on the number of days the employee is out of work.

The University of Maine System employees now are insured for Worker's Compensation insurance through **MEMIC** as of 10/1/2016. Prior to 10/1/2016, the self-insurance program is administered by Cannon Cochran Management Services Inc. (CCMSI), a third party administrator.

Both programs have administrative oversight by the Office of Risk Management at UMS and will coordinate activities to achieve best in class claims management.

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II. CONTACTS

System-Wide Contacts for Workers' Compensation

System Office of Risk Management

Name	Helen Chamberland, Claims Coordinator	Adam Green, System Risk Manager
Campus	University of Maine System	University of Maine System
Email	helen.chamberland@maine.edu	adamgreen@maine.edu
Phone	207.262.7947	207.780.4567

III. PROCESS AND GUIDELINES

A. First steps if an Injury Occurs

Important Notes: All injuries, whether covered by workers' compensation or not, must be reported to the employee's supervisor and ultimately the Unified Claims Coordinator. The System-wide incident reporting guidelines found in this document are in addition to any local campus-developed guidelines related to injuries, illnesses and incident reporting. Also, any person who knowingly makes false claims or statements, or conceals any material fact in order to receive workers' compensation benefits, may be subject to criminal penalties including jail.

A University employee's health and safety should be the primary concern at all times. When an incident occurs, it is important to follow the best course of action given the circumstances. Below are some general guidelines, or first steps, in the event of an incident that causes or almost causes a work injury.

Emergency: Call 911 whenever appropriate and necessary. If the injury requires immediate emergency medical attention, the employee should go to the nearest Emergency Care facility, utilizing an ambulance service when needed or requested. For an overnight admission to a hospital or if there is a fatality, immediately notify Adam Green or Helen Chamberland in the Office of Risk Management, as well as Safety and Environmental Management at your campus.

Non-Emergency: Minor injuries requiring first-aid only may be treated on-site. However, the campus or System workers' compensation administrator may make the determination that the injured employee needs to see a medical provider; if such a determination is made, the employee must see the University's preferred medical provider.

University's Preferred Medical Providers

Campus	Facility	Address	Telephone
University of Maine	Cutler Health Center	Long Road, University of Maine	(207) 581-4000
University of Maine at Augusta	Workplace Health	15 Enterprise Dr., Augusta, ME 04330	(207) 621-7550
University of Maine Augusta at Bangor	Workwell	900 Broadway, Bangor, ME 04407	(207) 907-3010

System Office (Bangor)	Workwell	900 Broadway, Bangor, ME 04407	(207) 907-3010
University of Maine at Farmington	Franklin Memorial Hospital	111 Franklin Memorial Drive, Farmington, ME 04938	(207) 779-2367
University of Maine at Fort Kent	NMMC – Northern Maine Medical Center	194 East Main Street, Fort Kent, ME 04743	(207) 834-3155
University of Maine at Machias	Arnold Medical Center	70 Snare Creek Land, Jonesport, ME 04649	(207) 497-5614
University of Maine at Presque Isle	Aroostook Medical Center	140 Academy Street, Presque Isle, ME 04769	(207) 768-4000
University of Southern Maine	Bayside Employee Health	50 Sewall St. Portland ME 04104	(207) 780-6631

B. Reporting the Injury

1. **Notify Supervisor:** An employee who is injured at work must notify their supervisor immediately (within 24 hours) of the injury. In addition, the employee must also report incidents that almost caused an injury, in order to assist the University to possibly avoid a future injury.

2. **Complete Incident Report Form:** With the employee’s assistance, the supervisor needs to complete the workers’ compensation incident report form: **RISK MANAGEMENT INCIDENT REPORT: Supervisory Workers’ Compensation: Employee Injuries & Illnesses** and submit it following the instructions on the report. The report is located at the below website address. You should click the hyperlink labeled **Incident Report Form (Workers Compensation)**. The form is a fillable PDF document and should be typed, and not hand written. You will need to open in Adobe Acrobat to use the fillable form.

<http://www.maine.edu/about-the-system/system-office/risk-management-and-insurance/incident-reporting/>

3. **State and Federal Reporting:** All incidents must be reported to the Unified Claims Coordinator, regardless of whether the incident will require State or Federal filings with the Department of Labor or Division of Worker’s Compensation.

C. The Claim Process

1. The Claims Representative (MEMIC or CCMSI) will contact the employee within 24-48 hours of the injury to discuss the claim and explain the workers' compensation claim process and benefits. The employee will also be mailed a "Release of Medical/Health Care Information Form," a "Statement of Injured Employee Form," a "Mileage Reimbursement Request Form" and, when applicable, a prescription card. The "Release" and "Statement" forms are required to receive WC benefits and must be completed, signed and returned to the Claims Representative. The "Mileage Reimbursement Request Form" is for reimbursement of covered travel; the employee's mileage to and from medical provider's appointments is covered as a benefit at a rate determined by the State. The prescription card is for any medications prescribed as a result of the injury.
2. The Claims Representative will also contact the employee's supervisor, or the Unified Claims Coordinator to gather additional information on the incident and inform the supervisor of the claim process. The Claims Coordinator is available to help throughout the process.
3. If the employee is unable to work due to the injury, the Claims Representative will monitor the situation and work together with the supervisor and coordinator to have the employee return expeditiously to his or her position, if possible.

It is the University's goal to help injured employees return to work as soon as they are ready and able, as determined by the medical provider and Claims Representative. If the employee is released by their medical provider to return to work with restrictions, the employee should provide that notice to his or her supervisor and the claims coordinator. If the University can accommodate the restrictions, the employee is obligated under the Maine Workers' Compensation Act to return to work

D. Funding Claims

An employee's claim is funded by MEMIC. Deductibles are funded by the System benefits pool administered by the System Office (the pool is funded by the campuses through an employee fringe benefit percentage assessed against salary and wages).

Claims prior to 10/1/2016 are funded by the UMS Self Insured pool, and applicable wages are funded by the Department of the Injured employee, unless the claim is determined to be a "lifetime claim", with which the fund would then pay the applicable wages.

Note: At any time, if it is unclear what to do with an employee report of an injury on the job, please contact the Claims Coordinator. If there is still an open matter, contact the System Risk Manager.