# Workers' Compensation: Instructions for Employees Injured on the Job

## Emergency Contact Information

- Campus: Dial 100 from a campus phone or 617-253-1212. Off-campus, call 911.
- Lincoln Laboratory: Call 911 (from a landline if possible).

## Following a Work-Related Injury

*Note: Assessments regarding injuries cannot be made retroactively.*

1. Report to your supervisor that you have had a work-related injury. Your supervisor is required to file an online injury report within 24 hours of the incident. They may need to obtain information from you and any witnesses about the incident. Failure to do so may interfere with and possibly jeopardize your Workers' Compensation coverage.
2. An employee who has been injured or becomes ill as a result of their employment at the Institute should seek immediate medical attention and should notify their supervisor as soon as practicable. For emergencies, employees should call MIT Police or 911. For non-emergencies, employees should seek care with an urgent care facility, MIT Health, or the employee's primary care provider for their first visit. You will need to get a medical note documenting the outcome of your medical visit to provide to your supervisor and the MIT Workers' Compensation office. The note must indicate whether or not you are able to return to work.

## Following Initial Medical Treatment: Next Steps

*After your initial visit, one of the following will apply:*

1. ***Return to work without restriction*.** Provide your supervisor with a medical note stating that you are cleared to return to work without restrictions: full duty.
2. ***Return to work with restrictions*.** Provide your supervisor with a medical note stating the specific restriction(s). You are responsible for keeping your supervisor informed of your status and keeping any follow-up appointments regarding your restriction(s). If possible, all appointments should be made before the start or after the end of your shift/usual work day.
3. ***Medically unable to return to work.*** When able, provide your supervisor and the Workers' Compensation administrator with all paperwork regarding your medical status.
4. If you are unable to work for more than five days, notify your supervisor whether or not you wish to use your Sick Time to supplement your 60% workers' compensation pay. An election form is enclosed with these materials. If no election is made, Sick Time will be used automatically.
5. When returning from an injury, you must have a return-to-work release from your healthcare provider, and your supervisor must notify the Workers' Compensation Office.

## Medical Treatment Beyond the Initial Visit

*Treatment beyond the initial medical evaluation may be with the provider of your choice or with the MIT Medical Department if this is your health plan.*

1. Let the provider know you are being treated for an injury/illness that happened at work. If they do not accept Workers' Compensation patients, contact the Workers' Compensation Office for guidance on how to find a provider in your area that accepts Workers' Compensation patients.
2. You are responsible for keeping medical appointments beyond the initial visit; keeping your supervisor informed of your status; providing Return to Work Status notes to your supervisor; and submitting all required medical documentation to the Workers' Compensation administrator.
3. Once the healthcare provider has determined any treatment beyond the basic office visit (such as physical or occupational therapy, MRI), have the provider contact the Workers' Compensation Office for review and/or approval of treatment.
4. You should not pay for any medical treatment. Follow-up medical care related to this specific injury is considered a part of Workers' Compensation. In addition, prescriptions and mileage may be reimbursable (save all receipts). In the event that your claim is not accepted, it is your responsibility to ensure that your health insurance will cover medical expenses incurred.

## Wage Replacement for Time Loss for Approved WC Claims

*If your healthcare provider states that you are unable to work due to your injury for one to five calendar days, MIT may cover your lost wages for those one to five days at 100% when medical documentation is provided. More information about compensation for lost time is available on the HR website:* https://hr.mit.edu/benefits/workers-comp.

- Employees are able to use their available sick balance to cover the first five days of absence, which is considered a waiting period under Massachusetts Workers' Compensation regulations. Medical documentation must be provided for timely payment. On the sixth day of absence, Workers' Compensation payments will begin and compensate you for lost wages at 60% of your Average Weekly Wage (AWW). AWW is based on the 52 weeks worked prior to the date of your injury/illness. These payments are tax-free and no deductions are taken. Compensation payments may be supplemented with 40% of available Sick Time, which may cover benefit deductions. Complete and submit the enclosed election form to confirm whether you would like to use Sick Time to supplement your wage replacement benefit.

- MIT's Workers' Compensation Vendor, CCMSI, will be sending information to you about receiving your Workers' Compensation payments through direct deposit via VPAY. This information is sent to you via email from our vendor, and will be sent to your MIT email address unless you provide a different preferred email address. If you do not choose this option, paper checks are mailed weekly on Tuesdays from Illinois. VPAY is the quickest way to receive payment.
- If you are out for more than 21 days from the sixth day of absence and receive a Workers' Compensation wage replacement check covering the first five days of absence, you can choose whether or not you would like to buy back 60% of the sick leave used during the first five days. If you choose to do that, you must return this amount to the Institute, either by endorsement of the wage replacement check or by sending a check payable to MIT for the amount of the wage replacement check. Please confirm this by completing the enclosed Election Form.
- If you had a vacation planned that now falls during your Workers' Compensation claim, please contact MIT's Workers' Compensation Administrator to determine how to address this while you are on Workers' Compensation.
- If you choose not to supplement your payments, have no available Sick Time, or run out of Sick Time, contact Jasminka Velagic in the VPF office (jasminka@mit.edu or 617-258-9142) to arrange for payment of your health insurance benefits while out on Workers' Compensation leave.

*Note: when you are injured at work, you may not continue to work with other employers in any additional job you may have according to Massachusetts Workers' Compensation Laws.*

Providers must call for the following types of medical services, which require Utilization Review (UR) approval. For approval contact CCMSI (contact information below).

- All non-emergency hospitalizations, outpatient surgery, and transfers between facilities
- Psychiatric/psychological therapy or testing
- All external and implantable bone growth stimulators
- All chemonucleolysis, facet or trigger point injections
- Repeat baseline diagnostic studies and laboratory testing
- Video fluoroscopy
- Radiation or chemotherapy
- Biofeedback therapy
- All durable medical equipment
- Physical or occupational therapy: After initial evaluation, approval is required for additional treatment by provider.
- Work hardening and conditioning
- Nursing home, convalescent, residential, and all home healthcare services and treatment
- Pain or chemical dependency clinics, or weight loss
- All non-emergency dental services, including reconstructive dental care
- Magnetic Resonance Imaging (MRI)
- Chiropractic or acupuncture treatment: After initial evaluation, approval is required for additional treatment by provider.

## How to Submit Required Documentation

*Send bills with medical records to the appropriate address below. Contact information is also included. These offices will send the information to the Workers' Compensation Administrative Vendor (Cannon Cohran Management Services, Inc.).*

**Campus:**
**MIT Workers' Compensation**
Human Resources Department
77 Massachusetts Ave., NE49-5000
Cambridge, MA 02139
hr-dsmlo@mit.edu
Phone (617) 253-9496
Fax (617) 253-1502

**Lincoln Laboratory:**
**Workers' Compensation Office**
*Lincoln Laboratory Environmental Health & Safety*
244 Wood Street, Room S1-130
Lexington, MA 02421
Phone (781) 981-2382
Fax (781) 981-0145

## Workers' Compensation Plan Funding and Contributions

The Plan is self-insured; MIT pays the cost of benefits under the Plan.

MIT is committed to providing an environment that is accessible to individuals with disabilities. If you need assistance with these materials due to a disability, contact hr-dsmlo@mit.edu.