

Workers' Comp Kit®

City of Miramar

What to Do

If An Employee Is Injured

On the Job

A Supervisor's Responsibilities

City of Miramar

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Chapter 1

What Is Workers' Compensation?

Workers' Compensation is a benefit an employer must provide by state law to its employees when they are injured on the job.

An injured employee receives a weekly benefit payment set by law when the employee is unable to do either their regular or a transitional duty job. Usually the benefit received is less than the employee's normal wage.

An injury must occur in the *“course and scope of employment.”*

What Does Workers' Compensation Pay For

Workers' Compensation pays for medical bills, rehabilitation and hospital care, if needed. These payments may include:

- Medical bills
- Hospital bills
- Lost wages (called “Indemnity Payments”)
- Rehabilitation
- Medications – Prescription and OTC
- Mileage to/from medical providers
- Permanency, scarring or residual loss of earning capacity

What is the Role of City's Third Party Administrator?

Contrary to popular opinion, Third Party Administrator **does not** pay for injury losses and accident costs. The City's Third Party Administrator adjuster decides if the claim is due to a workplace accident. If so, the adjuster decides how much the payments will be and issues benefit checks according to state law. They follow up to make sure the employee is going to medical appointments.

Regardless of the type of insurance that the City of Miramar carry, due to very high deductibles or poor loss experiences, **all** costs for workers' compensation come out of the City's bottom line.

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Chapter 2

The Supervisor's Responsibilities

Supervisors must take charge of the situation as soon as an injury occurs. They must know the procedures to obtain medical care rapidly and have a caring attitude toward injured employees.

1. Obtain Medical Care

IMMEDIATELY ask: Is this injury serious enough (broken bones, massive blood loss, unconscious, in shock, etc.) to call 911 before doing anything else? If so: CALL 911.

Emergency Services Required

- Notify emergency services, (ambulance, EMT, etc.) following established company procedures.
- Remain with injured employee until medical help arrives and you are satisfied adequate medical care is received.
- Obtain the name and address of the medical facility treating the employee.
- Send the Work Ability Form directly to the medical facility, instructing them to complete and return to Risk Management within 24 hours of treatment.

Emergency Services Not Required

- If required, make sure employee receives immediate First Aid.
- Direct the employee to preferred medical providers where statutorily permitted. A Work Ability Form must accompany the employee. The treating physician must sign and return to the General Manager within 24 hours of treatment.
- The employee brings the **Work Ability Form** to the physician.
 - Physician completes and signs the form.

- Employee returns the form to the Supervisor within 24 hours of treatment.

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Chapter 2

The Supervisor's Responsibilities

2. Document the Incident in Writing

- Obtain information about the incident, injury and medical attention sought.
- Complete ***Supervisor Report of Incident*** located on the City's Risk Management Intranet Site.

3. Report the Claim. Make the Following Reports:

- Ensure that all incidents involving on the job injuries to employees are called into the Mandatory ClaimLine a claims reporting service (Network Inc.) for Gallagher Bassett Services Inc., is available 24 hours a day/7 days a week/365 days a year. The call in number is **866-489-5825**

4. Identify and Correct Hazards

- Do a thorough hazard analysis.
- Tape off or lock equipment needing to be examined or repaired.
- Contact Risk Management about removing or repairing malfunctioning objects and equipment.

5. Kronos timekeeper system

- Ensure that all employees that are injured on the job are coded as 266 for disability in the Kronos timekeeper system only if the employee incurs loss time from work.

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Chapter 3

What To Do When An Employee Is Injured

Obtain Medical Care Quickly

- Immediately assess the incident and assist the Employee in seeking appropriate medical care or necessary treatment for any work-related injury. If an injury is a potential life-threatening emergency **CALL 911 and Notify Risk Management.**

If the injury is not critical, follow these steps:

1. Accompany injured employee the medical Facility
2. Immediately transport the employee to medical care.
3. Gather employee's personal effects (purse, lunch pail, etc.). Arrange to deliver them home with employee's car.
4. Supervisor downloads the Workers' Compensation Packet from the City's Risk Management Intranet Site and completes ***Post Injury Interview*** with Employee. Employee completes ***Employee Report of Incident***. All witnesses complete ***Witness Report of Incident***.
5. Supervisor completes the ***Supervisor Report of Incident*** within **2 hours** of accident happening.
6. Stay in touch with the employee by:
 - First Day Phone Call
 - Send Get Well Card
 - Weekly Work Transition Meetings
7. Provide Transitional Duty (TD) for all employees who are medically able. Use the ***Transitional Assignment Form***.
8. Employees must comply with all the City of Miramar's procedures while on workers' compensation.

9. Update ***Claims Communication Diary*** at conclusion of each contact.

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Chapter 4

What Forms Must Be Completed?

- Interview After Accident Guidelines** – Set of interview questions to ask the employee after the accident.
- Employee Report of Incident** – A form to be filled out by the injured employee to report the details of the incident.
- Supervisor Report of Incident** – A form to be filled out by the supervisor to report all information known about the incident.
- Witness Report of Incident** – A form to be filled out by each witness separately to report all information known about the incident that they witnessed.
- Work Ability Form** – The employee's treating doctor completes this form to give us information about the employee's physical limitations so we can design a TD job for the employee.
- Transitional Assignment Form** – This form allows a supervisor to fill out the details of the employee's transitional duty assignment.
- First Day Phone Call Guidelines** – Set of guidelines and interview questions to ask the employee the day after the accident.
- Claim Communication Diary** – A communications log used by the supervisor to record all contact with the employee, doctor, adjuster, etc.
- Weekly Meeting Guidelines** – Set of guidelines and questions used by the supervisor during a weekly checkup meeting with the injured employee.

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- Loss Workday Log** – Used by the Supervisor to provide a weekly update/status to Risk Management on all their injured employees.

Investigate An Injury Carefully

What is an accident investigation?

An accident investigation determines if the injury is compensable under the workers' compensation system. It is the supervisor's analysis of an accident based on factual information gathered during a thorough examination of all factors involved. It is an objective evaluation, not repetition of what the employee has explained. The purpose of an accident investigation is to PREVENT other accidents.

Do not accept "carelessness" as the cause of an accident. Ask: who had the accident, when and where did it happen, what happened, what caused the accident, how can the accident be kept from happening again, etc.

Note: Injury investigations should be done as soon as possible after the accident and can be done in conjunction with Risk Management.

Perform the following steps:

1. Interview the employee and have them complete the **Employee Report of Incident** form.
2. Complete the **Supervisor Report of Incident** form.
3. Examine the accident site; take photos as soon as possible after the incident.
4. Interview all witnesses and have each fill out a **Witness Report of Incident** form.
5. Review the employee's records for prior injuries.
6. Determine the attending physician's expectations for the employee to return to work or transitional duty.
7. Stay in touch with the injured employee.

Note: Forward copies of all incident reports to Risk Management.

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Chapter 6

What Is Transitional Duty?

Transitional Duty (TD) is the process of enabling injured workers to return to work as soon as they are **medically** able to do so. Sometimes they return to full-duty, or sometimes they begin gradually.

Transitional duty programs return an employee to work as soon as he/she is medically able to perform any type of productive employment.

Keep employees out on workers' compensation in the workplace loop so they do not become psychologically "disemployed" and lose their identity as productive workers. Even when unable to return to work in a transitional duty capacity, employees can attend office meetings, safety meetings or other workplace activities.

Employee's benefit by participating in work life, maintaining earning power and speeding the healing process. The employer keeps the services of a skilled worker and improves employee retention and relations.

What is the Medical Condition?

The doctor will determine the medical condition of the employee and their ability to return to work as full or transitional duty. The doctor should complete the **Work Ability Form** and return it to the supervisor/manager. This gives the supervisor all information about the employee's physical limitations needed to determine (if applicable) a transitional duty job for the employee.

In addition, the supervisor should be kept up to date with all medical visits, treatments, checkups, and changes in medical conditions/work status.

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Chapter 6

How Long Does Transitional Duty Last?

The length of an injury will vary depending on how severe it is. Our insurance adjuster will work with our Medical Advisor to determine when an employee can return to work in transitional duty or full duty.

While there are general guidelines for how long an injury takes to heal, each medical situation is different.

How to Get Employee Back to Work

1. Find out what the employee **CAN** and **CAN'T** do based on doctor defined physical restrictions.
2. Identify a job or task fitting the injured employee's physical restrictions.
3. Offer the job to the employee in writing and have the employee accept or decline the job offer.
4. Monitor the employee's progress making sure he/she is not doing more than able.
5. Have the employee attend weekly meetings while on Transitional Duty.
6. Look for gradual steady progress until employee returns to full duty.

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Glossary: Words Used in this Document

DOI	Date of Injury
DOL	Date of Loss
Dx	Diagnosis
EE	Employee
ER	Employer
FD	Full Duty
Hx	History
LD	Light Duty – Another terms for Transitional Duty
LOV	Last Office Visit
LT	Lost Time
MD	Modified Duty – Another term for Transitional Duty
MDA	Modified Duty Assignment
MMI	Maximum Medical Improvement
MO	Medical-Only; Med-Only. No time lost from work.
NOV	Next Office Visit
OOW	Out of Work
PPL	Push, Pull, Lift
PT	Physical Therapy
PTD	Permanent Total Disability
RD	Restricted Days
ROM	Range of Motion
RTW	Return-To-Work
RX	Prescription
TAF	Transitional Assignment Form
TD	Transitional Duty
TX	Treatment
WC	Workers' Compensation
WAF	Work Ability Form

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Useful Phone Numbers and Contact Information

- A. Any other injury/illness that is not emergent in nature, please send the employee to one of the following designated health care providers:
- 1). For soft tissue injuries, contact-
Total Orthopedic Care (954) 735-1035
500 N. Hiatus Road
Pembroke Pines, FL 33026

Total Orthopedic Care
1951 SW 172nd Ave Ste 115, (954) 431-4616
Miramar, FL 33029
 - 2). For all other injuries or illness, contact-
Occumed (954) 438-6228
12014 Miramar Parkway
Miramar, FL 33025