

# WORKERS' COMPENSATION

Workers' Compensation is a state-mandated program that provides temporary income in the event you experience a work-related injury or illness that prevents you from performing your job. Harvard's third-party administrator is PMA Companies (PMA).

## ELIGIBILITY

Most Harvard University employees are covered by workers' compensation during their employment. In order to protect your eligibility for benefits under workers' compensation, **you must immediately report** any work-related incident that causes injury or illness.

## SEEKING MEDICAL TREATMENT

Seek medical treatment immediately for any work-related injury or illness. If you delay seeing a medical provider, it could impact your eligibility for workers' compensation benefits.

- Your personal medical insurance will not cover treatment for a work-related injury or illness. Inform the medical facility that your condition is work-related and provide the address and fax number for PMA for billing purposes:

PMA Customer Service Center  
P.O. Box 5231  
Janesville, WI 53547-5231  
Fax: 800-432-9762

- To be eligible to receive workers' compensation benefits, at the time of the incident, a medical provider must certify that you have a work-related injury or illness.
- If you are unable to work due to your work-related condition, obtain a note from your medical provider indicating your condition is work-related and when you can return to your duties.
- If you will need follow-up care, please contact PMA for information regarding state-mandated Utilization Review procedures.

## REPORTING AN INJURY OR ILLNESS

**All work-related injuries, illnesses and accidents must be reported to your manager/supervisor immediately.**

- Always report any work-related injury or illness even if you don't lose time from work to your supervisor/manager or your school/department's Leave of Absence Specialist. You may be entitled to benefits (such as medical coverage for treatment).
- If you miss work, PMA will investigate your claim. You must see a medical provider when your work-related injury, illness or accident occurs, but no later than 24 to 48 hours after the incident occurs, and have copies of clinical notes demonstrating disability before PMA will issue payment.
- Failure to report in a timely fashion may interfere and possibly jeopardize your potential workers' compensation benefits.

Immediately notify the Environmental Health and Safety (EH&S) Department, 24/7 at 617-495-5560 in the event of any inpatient hospitalization, a fatality, an amputation, or loss of an eye. These require a notification to the Occupational Health & Safety Administration (OSHA) by the EH&S Department within specific timeframes.

## INCIDENT REPORTING TO PMA

Depending on your school or department, your work-related incident will be reported directly to PMA by your supervisor/manager or via your Leave of Absence Specialist or local human resources (HR) representative.

The [Supervisor/Manager and Local HR Checklist for Workers' Compensation](#) outlines the steps to document a work-related injury, illness or accident and/or a potential work-related incident for purposes of workers' compensation.

Supervisors/managers, Leave of Absence Specialists and/or local HR representatives should review [Filing Workers' Compensation Claims Online](#) for additional information.

## BENEFIT AMOUNT AND PAY PROCEDURES

If you miss work due to a work-related injury or illness and your claim is determined to be compensable by PMA, your pay will be handled as follows:

### **Harvard pays the first 21 days (and the first week for HUPA union code 12\*).**

- Harvard pays you for the first 21 days\* that you are out of work.
- During this time, you receive your regular base pay on your normally scheduled payroll (weekly, biweekly or monthly).
- Your pay record is transferred to Disability Benefits Payroll within five business days; they will process your pay.
- If you are a temporary employee, the first five days of disability are unpaid, unless you are out for at least 21 days. Then the first five days will be paid retroactively.

### **After 21 days\*, PMA handles Workers' Compensation pay**

- Claims that go beyond the first 21 days\* are paid directly by PMA.
- Your benefit after 21 days\* is 60 percent of your Average Weekly Wage: all eligible pay received in the 52 weeks prior to the accident divided by 52. This is tax-free.
- You receive this pay weekly. Checks are mailed by PMA on Tuesdays.
- You will remain enrolled in medical, dental, vision, life and Long Term Disability (LTD) plans. In some cases, you may have to pay the premiums for these plans on an after-tax basis. TDAs, credit union payments, parking fees and other discretionary deductions will stop.
- After six months, those who have elected LTD coverage may apply for that benefit for payment of benefit premiums (medical, dental, etc.).

For information about other benefits you can continue while on Workers' Compensation, please see the [Workers' Compensation At-A-Glance](#).

\* 5 days for HUPA union code 12

## RETURNING TO WORK

You are expected to return to work as soon as possible. You must have a Return to Work note or completed Work Capacity Form from your medical provider authorizing any time away and clearing your return to work. There are two ways to return to work, full duty or with restrictions/functional limitations.

- You must provide PMA and your Leave of Absence Specialist/local HR contact and CCMSI with a Return to Work note or completed Work Capacity Form to authorize your to return to work. You cannot return to work until you have been cleared to do so by PMA and your Leave of Absence Specialist or local HR contact has confirmed your return to work date.
- If you are released to **restrictions/functional limitations or part-time work**, you should contact your Leave of Absence Specialist or local HR contact and [University Disability Services](#) at [disabilityservices@harvard.edu](mailto:disabilityservices@harvard.edu) to assist with your return.
- In some cases, it may not be possible for your Department to accommodate your restrictions. In those cases, you

may be eligible to continue to receive workers' compensation. However, workers' compensation benefits may be payable at a reduced rate.

- Please note that eligibility for workers' compensation benefits is not necessarily solely dependent upon your ability to return to work at Harvard.

In some cases, an independent medical exam may be required. If that medical provider finds that you are able to return to work, your benefits may be stopped.

## DISPUTED CLAIMS

If PMA determines that your injury or illness will not be covered under workers' compensation, you have the right to appeal the decision and file a claim with the **Department of Industrial Accidents**, 1 Congress Street, Suite 100, Boston, MA 02114-2017.

## FAMILY MEDICAL LEAVE ACT (FMLA)

The Federal government mandates that an employee receive up to 12 weeks of FMLA leave for a serious illness. Time lost for a workers' compensation injury or illness will count toward this entitlement.

FMLA guarantees the right to return to your own job and the maintenance of your benefits. In cases where you are able to return to light duty and choose not to do so, your FMLA rights would continue for the 12-week period, but you might lose your workers' compensation benefits.

## CONTACTING THE ADMINISTRATOR

PMA Companies  
P.O. Box 5231  
Janesville, WI 53547-5231  
Phone: 888-476-2669  
Fax: 800-432-9762

**Lost Time Claims:** Out of work for five or more calendar days.

### Monica Shearer

Senior Account Claims Representative  
Phone: 781-768-1811  
[Monica\\_Shearer@pmagroup.com](mailto:Monica_Shearer@pmagroup.com)

**Medical Only Claims:** Medical treatment only or out of work for less than five calendar days.

### Paul Lindauer

Account Claims Representative  
Phone: 781-768-1802  
[Paul\\_Lindauer@pmagroup.com](mailto:Paul_Lindauer@pmagroup.com)

If you are not sure who you should contact, please call the PMA 24/7 Call Center at 888-476-2669 and a Representative will refer you to the appropriate Claims Adjuster.



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Human Resources