

DISPUTED CLAIMS

If PMA determines that your illness or injury will not be covered under Workers' Compensation, you have the right to file a claim with the Department of Industrial Accidents, located at 1 Congress Street, Suite 100, Boston, MA 02114-2017.

The State of Massachusetts provides a Workers' Compensation guide for injured workers. If you have any further question about Workers' Compensation please review the Frequently Asked Questions on the state's site. [Massachusetts Workers' Compensation Guide](#)

PROGRAM ADMINISTRATOR

Harvard's Workers' Compensation administrator is **PMA Companies**.

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

Kristin Gaynor**Senior Account Claims Representative**

Phone: 781-768-1813

Fax: 1-800-432-9762

Kristin_Gaynor@pmagroup.com

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

William Sherman**Account Claims Representative**

Phone: 781-768-1809

Fax: 1-800-432-9762

William_Sherman@pmagroup.com

If you are not sure who you should contact, please call the PMA 24/7 Call Center at 1-888-476-2669 and a Representative will refer you to the appropriate Adjuster.

FAMILY MEDICAL LEAVE (FMLA)

Under the Family and Medical Leave Act (FMLA) eligible employees are entitled to up to 12 weeks per year of unpaid, job-protected leave for a serious health condition that makes the employee unable to perform his or her job, including a work-related injury or illness. The 12-month FMLA period is measured forward from the date an employee's first FMLA leave begins.

University Disability Services

University Disability Services can assist employees with their transition back to work after a leave and consults with PMA and HR on reasonable accommodation requests.
phone: 617-495-1859, fax: 617- 495-8520,
disabilityservices@harvard.edu.

Benefits Office

The Benefits Office can provide general guidance and information on Workers' Compensation benefits. More complex questions or issues will be escalated to the Benefits and Disability Specialist to be addressed.

The Benefits Office also provides information and assistance with a comprehensive range of benefits options, including medical and dental plans, disability and life insurance, retirement plans, and tax-deferred annuity savings accounts. Phone center is open Monday-Friday, 9 a.m-5 p.m., at 617-496-4001.

Employee Assistance Program (EAP)

Harvard's Employee Assistance Program (EAP) offers free, confidential help for all Harvard employees and their household members. You can reach the EAP **(1-877-327-4278)** any day, at any time for personal or work-related concerns.



HARVARD
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AT WORK



Employee Guide



Workers' Compensation

WORKERS' COMPENSATION

This is a summary of Harvard's Workers' Compensation benefits. If there is any discrepancy between this information and the benefit plan's formal documents, the latter will prevail.

OVERVIEW

Workers' Compensation is a state-mandated program that provides temporary income in the event that a work-related injury or illness prevents you from performing your job.

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.

Harvard's Workers' Compensation administrator is **PMA Companies** (PMA). [See reverse for contact information.]

REPORTING AND FILING A CLAIM

Immediately report any work-related injury or illness to your Supervisor/Manager or Leave of Absence Specialist/Local HR Contact no matter how small. Your Supervisor/Manager or Leave of Absence Specialist/Local HR Contact is required to complete an Incident Report immediately. This will start the claims process for Workers' Compensation with PMA.

Your Supervisor/Manager or Leave of Absence (LOA) Specialist/Local HR Contact may require a statement from you or any witnesses about the incident.

Even if no time is lost from work you should always report any work-related injury or illness. You may be entitled to benefits (such as medical coverage for treatment) even if you do not miss any work time.

PMA will investigate your claim once it is received. You must see a medical provider no later than 24-48 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 Workers' Compensation benefits.

SEEKING MEDICAL TREATMENT

Seek medical treatment immediately. 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.** Inform the medical facility you were injured at work and give the address for PMA as the billing address: PMA Medical Bills, PO Box 5231, Janesville, WI 53547-5231.
- To be eligible to receive Workers' Compensation benefits, at the time of the incident, a medical provider must certify you have a work-related injury or illness.
- If you are unable to work, at the time of the incident, a medical provider must certify you cannot work. You will need to obtain documentation indicating your condition is work-related and when you can return.
- If you will need follow-up care, please contact PMA for information regarding state-mandated Utilization Review procedures.

BENEFIT AMOUNT AND PAY PROCEDURE

If you miss work due to a work-related injury or illness, your Workers' Compensation pay is handled as followed:

First 21 days (*first week for HUPA union code 12) are paid by Harvard:

- 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 Payroll within five business days. They will process your pay.

After 21 days*, PMA pays Workers' Compensation:

- Claims that go beyond the first 21 days* are paid directly by PMA.
- Your benefit after 21 days* is 60% of your Average Weekly Wage: all 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.

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

RETURNING TO WORK

To return to work (RTW) following an absence due to work-related condition, you must have a RTW Note or Work Capacity Form from your medical provider. PMA and your LOA Specialist/Local HR Contact must clear you to RTW. There are two ways to RTW: full duty or with restrictions/functional limitations.

RETURNING FULL DUTY: Your medical provider must provide PMA with a RTW Note or Work Capacity Form that indicates you have no restrictions. PMA will notify Harvard that you are cleared to RTW full duty. HR will confirm your RTW with you.

RETURNING WITH RESTRICTIONS/FUNCTIONAL LIMITATIONS: Your medical provider must provide a RTW Note or Work Capacity Form which explicitly indicates restrictions and the length of time the restrictions will last. PMA will work with HR and your Supervisor/Manager on this request. Pending exploration of the reasonable accommodation request, you will be notified by HR or University Disability Services of the outcome of the interactive process.

PART TIME BENEFITS

Working part time while receiving Workers' Compensation is encouraged. PMA will work with you, your medical provider and Harvard on part time requests.

If you are approved for part time work, you will be notified. Contact HR for assistance on submitting weekly timesheets to the Disability Payroll office.

During this period you will receive a check from PMA for your Workers' Compensation pay and the Disability Payroll office will issue your part-time pay via your regular Harvard payroll.

RETURNING TO YOUR REGULAR SCHEDULE

AFTER PART TIME: Your medical provider must provide PMA with a RTW Note or Work Capacity Form indicating you have no restrictions. PMA will notify Harvard you are cleared to RTW to your regular schedule.

You cannot RTW unless you have been cleared to do so by PMA and HR has confirmed your RTW date.