

KEY FACTS: WORKERS' COMPENSATION COVERAGE

EMPLOYEES COVERED:

All employees are eligible to apply for benefits under the Virginia Workers' Compensation Act for an injury and/or illness which is incurred in the course of official work-related duties. All claims are processed by an insurance carrier contracted by The Commonwealth of Virginia and submitted through the Office of Human Resources. Benefits generally include payment of medical expenses and time lost from work.

HOW TO FILE A CLAIM:

You and your supervisor must complete all parts of the First Report of Accident Form and then you must select a physician from an approved panel (listed on the back of this form) and indicate your choice on the Physician Selection Form. Both these forms, along with instructions, are available in each department as well as the Office of Human Resources. Both forms must be faxed (221-3156) or taken directly to the Office of Human Resources within twenty-four (24) hours of the accident/illness.

MEDICAL BENEFITS:

Once you have selected a physician, you must keep all of your appointments and accept the treatment recommended by the physician, as well as any other physician to whom you may be referred. Once your claim has been approved by the worker's compensation insurance carrier, medical expenses and lost time will be covered as specified by the Worker's Compensation Act.

VSDP SHORT-TERM WORK-RELATED DISABILITIES:

If your disability is due to a work-related injury and your claim is authorized by a panel physician and accepted as compensable under the Virginia Workers' Compensation Act, you are paid 2/3 of your average weekly wage at the time of illness or injury, within a minimum and maximum limit established by the Workers' Compensation Commission annually. While your claim is pending a determination of compensability under Workers' Compensation, the VSDP will manage your claim as a non-work-related, short-term disability claim. If your claim is approved under Workers' Compensation, the Workers' Compensation will be the primary benefit and VSDP will supplement the benefit, up to the income replacement level. The short-term disability program provides up to 180 calendar days of supplemental income replacement after a seven-calendar-day waiting period. In order to receive the full benefit you are entitled to, you must contact both VSDP and Workers' Compensation. For details, refer to the VSDP Handbook.

Should you have any questions regarding these benefits, please contact the Workers' Compensation representative in the Office of Human Resources at 221-3160.

Below is a list of panel physicians approved by Workers' Compensation. Please make sure your choice is among one of these three.

PANEL PHYSICIANS:

Riverside Williamsburg Medical Arts
5231 John Tyler Highway
Williamsburg, VA
757/220-8300

First Med of Williamsburg
312 Second Street
Williamsburg, VA
757/229-4141

Med Express
120 Monticello Avenue
Williamsburg, VA
757/564-362701