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## **Benefits - Workers' Compensation**

### **What is Workers' Compensation?**

If you are injured on the job you may be eligible for Workers' Compensation benefits. When work-related accidents or injuries happen, employers are required by state law to make sure an injured employee is provided necessary protection and care.

Benefits may include payment for medical treatment, replacement of lost wages during periods of disability, and compensation for permanent disability. Injured employees should immediately report any on-the-job injury to their supervisor and seek medical treatment. All injuries must be reported, regardless of their severity. If you have additional questions, call the Human Resources Department at 953-5376.

### **What do I do if I'm injured on the job?**

Immediately tell your supervisor if you are injured on the job so that medical treatment may be authorized and a Workers' Compensation claim filed. Failure to immediately report the injury may deprive you of the right to compensation.

The Supervisor should complete a Supervisor's Injury Report and give it to Human Resources. The Human Resources Department must report this injury to the S.C. Workers' Compensation Commission within 10 days.

### **Who Is Covered for What?**

In general, all employees of the College who are paid through the College payroll system are covered by Workers' Compensation. Any accidental injury or occupational disease sustained by employees in the course of performing their job duties may be covered.

### **How do I get medical treatment?**

You must receive medical treatment for work related injuries at the medical

facility designated for The Citadel employees. For work related injuries, employees should be treated at:

**Concentra Medical Center**

4115 Dorchester Road, Suite 100  
Charleston, SC 29405  
843-554-6737

If the injury occurs when the designated facility is closed, or if the injury is serious, you should go to the nearest emergency room.

Once treatment has begun, you may not see a new doctor unless you are referred by the original treating doctor, or with the approval of the State Accident Fund. Failure to seek approval, you will be responsible for payment of medical services.

Contact the Human Resources Department at 953-5376 for further information.

**How is Workers' Compensation paid?**

Before benefits can be received, the State Accident Fund must determine that an injury is job related and accept liability. There are four types of compensation that may be applicable after the Accident Fund accepts liability. There are also special guidelines for working with light or restricted duties and for first payment of benefits.

**Lost Wages:**

While recovering from your injury, you are entitled to weekly compensation at the rate of 66 and 2/3rds percent of your average weekly wage, but not more than the average weekly wage in South Carolina for the preceding fiscal year. How long payments continue depends on the injury and how long you are unable to work as a result of it.

Payment is based on a seven-day workweek, regardless of the number of days a week you work. This means your daily payment is one-seventh of your weekly payment.

There is a waiting period before benefits can be paid. The waiting period is the first seven days after the accident. You do not receive compensation for these seven days if you are disabled for 14 days or less. If you are disabled for more than 14 days, you will receive compensation beginning with the first day missed.

You are required by law to make a written choice using The Salary Benefit Option Request Form to designate whether you wish to use your leave time (sick and annual leave) or receive Workers' Compensation for time lost from work due to a work related injury. Once you elect to use leave or Workers'

Compensation and begin receiving payment, you cannot change your decision.

Make sure you fully understand your options under this requirement before making a decision. Contact the Human Resources Department at 953-5376 for further assistance.

### **Approved Medical Expenses:**

Approved medical expenses are covered at 100 percent. This includes hospital and doctors charges, medicines, therapy, prosthetic devices, and travel expenses for obtaining medical attention more than five miles from home. Medical bills should be forwarded to the Human Resources Department who will forward to the State Accident Fund, P.O. Box 102100, Columbia, S.C. 29221-5000. Telephone: 1-800-521-6576 Fax 1-803-612-2734.

### **Permanent Impairment or Disfigurement:**

After you have healed as much as possible from your injury, your doctor will estimate whether you have any permanent impairment or disfigurement. If you have a permanent impairment, you may be entitled to additional compensation. Different amounts of compensation are due for the loss of, or loss of use of various parts of the body.

### **Death Benefits:**

If you should die due to a work related injury, your family may be entitled to Workers' Compensation benefits.

### **Working with Light or Restricted Duties:**

If the doctor says you may return to work, but only with light or restricted duties, your department will determine whether suitable light duty is available.

If you refuse to accept suitable light duty, you may be placed on unauthorized leave without pay, and may forfeit your right to Workers' Compensation benefits. If light duty is unavailable, you will be required to remain off the job until your doctor releases you for full duty.

### **Informal Conferences and Hearings:**

An informal conference or hearing may be scheduled before the S.C. Workers' Compensation Commission to settle disputed issues and determine what compensation is due an injured employee.

An informal conference is an opportunity for you and representatives from the College and the State Accident Fund to meet informally with a Workers' Compensation Commissioner or claims mediator to discuss settlement of your claim. If a settlement cannot be reached at the informal conference, a hearing

will be scheduled.

A hearing is a formal proceeding before a commissioner or a panel of commissioners, during which you and other appropriate witnesses will testify under oath about your claim. The commissioners' ruling determines whether you are due compensation, and how much compensation you are due.

You or your representative may request a hearing. Forms to request a hearing are available from the [S.C. Workers' Compensation Commission](#), P.O. Box 102100, Columbia, S.C. 29211-2100. Telephone: 1-800-521-6576. Fax: 803-731-1428.

### **Legal Assistance:**

You may request a hearing without being represented by an attorney. However, under South Carolina law, you do have the right to hire an attorney at your own expense.

### **The Citadel Policies and Procedures:**

All periods of disability leave are subject to College policies and procedures, whether or not work related.