1.0 INTRODUCTION

Saint Louis University provides worker’s compensation benefits to all employees injured in the course and scope of their employment with the University. The University’s workers’ compensation program includes guidelines and procedures to obtain medical care and income replacement protection as prescribed by the worker’s compensation laws of Missouri or the appropriate jurisdiction.

2.0 PURPOSE

The purpose of this policy is to provide Saint Louis University employees with the information necessary to obtain workers’ compensation insurance in the event of a work-related injury or occupational illness. Compliance with the procedures set out in this policy is essential to ensure timely reporting, treatment, and investigation of work-related injuries and occupational illnesses necessary to provide prompt and efficient medical care and workers’ compensation benefits.

3.0 PERSONNEL AFFECTED

All Saint Louis University Employees.

4.0 DEFINITIONS

Employee: Full and Part Time Faculty and Staff, Graduate Assistants, Student Workers, and Housestaff.

5.0 POLICY

Saint Louis University (SLU) endeavors to provide a safe work environment and will provide treatment and case management for employees’ work-related accidental injury /occupational illness. All Saint Louis University employees are covered under the provisions of the workers’ compensation laws of Missouri or other appropriate
jurisdictions. The law covers employees’ reasonable and necessary medical expenses and provides them weekly income for lost time from work due to an accident or an illness deemed compensable under the applicable state’s workers’ compensation laws.

6.0 MEDICAL CARE

Concentra Urgent Care (Concentra) is the only authorized medical care provider.

Saint Louis University Hospital Emergency Department is the authorized provider of emergency care.

All specialty referral care is coordinated through Concentra. Saint Louis University Workers Compensation Insurance third-party administrator (“TPA”) will cover medical expenses related to authorize care. Saint Louis University will not cover expenses when employees seek treatment from providers not authorized through the TPA.

7.0 PROCEDURES AND RESPONSIBILITIES

I. REPORT
   A. Employee
      1. When an employee is injured while on the job, he/she is to notify his supervisor immediately.
      2. If the direct supervisor is not available, he/she is to notify the supervisor’s designee.
      3. The employee will immediately complete an Employee Report of Injury form
      5. To comply with State of Missouri regulations, ALL blanks must be completed.
      6. The employee must sign the form.
      7. The form is not to be copied.
      8. The original Employee Report of Injury form is to be sent to Risk Management. (Medical treatment sections outlined in section II).
      9. Employees may opt to report an incident and not seek medical attention. In these cases, the employee will give the completed Employee Report of Injury form to the supervisor.
   B. Supervisor
      1. All Employee Report of Injury forms will be reviewed for completeness.
      2. The supervisor section must be completed by the supervisor and include an action plan that focuses on the prevention of future or similar incidents.
      3. The supervisor must sign the form.
      4. The form is not to be copied.
5. The original form is sent to Risk Management.
6. The supervisor must complete an Authorization form, phone in the authorization, or use the Concentra portal to authorize treatment for his/her employee.
7. If the employee opts to report only and not to seek medical attention, the supervisor will forward the form to Risk Management via inter-office mail within 48 hours of the injury/occupational illness.

C. Concentra
1. If an incident requires immediate action, phone contact with Risk Manager may be made immediately after the patient has been triaged and stabilized.

D. Risk Management
1. If the Employee Report of Injury form has not been reviewed and signed by the supervisor, the supervisor will be notified by Risk Management and be requested to complete the supervisor section which includes actions taken to prevent similar incidents in the future.
2. Risk Management will review all Employees’ Report of Injury forms, analyze, and conduct accident investigations as appropriate to eliminate hazards and reduce injuries.
3. Risk Management will report the claims to Saint Louis University Workers’ Compensation insurance third-party administration (“TPA”).
4. Risk Management will record all OSHA recordable injuries/occupational illnesses as required by law.

II. MEDICAL TREATMENT:
A. For evaluation or treatment of the injury or illness, the employee must be pre-authorized by their supervisor and report to:
   1. Concentra Urgent Care 8:00 AM – 5:00 PM (Monday-Friday excluding holidays).
   2. SSM Saint Louis University Hospital Emergency Department 5:00 PM– 8:00 AM. If initial treatment is provided in the Emergency Department, the employee shall follow up at Concentra on the next business day. The original Employee Report of Injury form must be sent to Risk Management. All papers and prescriptions from the Emergency Department can be presented to Concentra.
B. Physical capabilities are determined by Concentra the authorized Worker’s Compensation treating physician if the injured employee is referred to a specialist.
C. Concentra will produce an Injury Status Report which gives duty status including activity restrictions if indicated and return appointment.
   1. The original form is signed by the employee and filed in Concentra’s chart.
   2. The employee is given two copies and keeps one copy for their record and submits Injury Status Report with outlined activity
restrictions to the supervisor as soon as possible following their evaluation with the authorized treating physician so staffing may be adjusted accordingly.

D. The employee must comply with scheduled appointments and prescribed treatment.

E. Concentra and Risk Management will advise the TPA when warranted so Temporary Total Disability (TTD) benefits can be appropriately administered. Benefits for a medical leave for work-related disabilities will be coordinated with the TPA according to plan provisions and any other benefits provided to the employee in an effort to minimize the impact of the leave for both the employee and the University. Human Resources will serve as the contact for such information.

F. For treatment provided outside Concentra by an authorized referral specialist, an employee must report back to Concentra on the day of the visit, or the next business day Concentra is open with all paperwork. Concentra will then follow the process listed above in “D” above.

G. An employee may choose their own physician or hospital for treatment, however, at their own expense. Under the Missouri Worker’s Compensation statute, the employer has the right to choose the physician, hospital, medical facilities, pharmacy, and services. The employer is not required to pay for any treatment the employee may select on their own without authorization from the TPA.

H. If it is determined that the employee was under the influence of drugs and/or alcohol at the time a work-related injury occurred and if the cause of the accident was directly related to the use of drugs and/or alcohol, the employee will not be eligible to receive workers’ compensation benefits.

I. If it is determined that the employee was under the influence of drugs and/or alcohol at the time a work-related injury occurred, even if the cause of the accident was not directly related to the use of drugs and/or alcohol, the employee will be assessed a 50% reduction in workers’ compensation benefits per RSMO 287.120.

J. The University requires drug and alcohol screening for all accidents or injuries sustained under any of the following circumstances:
   i. While using employer-supplied motor vehicles, or
   ii. While using personal vehicles to conduct the employer’s business, or
   iii. During an employment-related accident where there is a fatality of anyone involved in the accident, or
   iv. During an employment-related accident that causes bodily injury to the employee and/or another person that requires hospitalization

K. If an employee fails to use a required safety device, or the employee fails to obey any reasonable rule adopted by the employer for the safety of the employee, the employee’s workers’ compensation benefits may be reduced per RSMO 287.120.
III. DUTY STATUS:

A. Full Duty:

   An employee released back to work, full duty (without restrictions of physical activities) must continue to comply with scheduled follow-up appointments and prescribed treatments. These employees are expected to return to their normal assigned job tasks.

B. Temporary Alternative Duty (TAD):

   1. Employees released back to work on TAD are responsible for compliance with TAD restrictions as prescribed by the authorized treating physician.
   2. Employee is responsible for submitting Injury Status Report from Concentra with outlined restrictions to supervisor as soon as possible following their evaluation with the authorized treating physician so staffing may be adjusted accordingly.
   3. The Supervisor is responsible for assigning job tasks to the employee that comply with TAD restrictions as prescribed by the authorized treating physician.
   4. Employee and/or supervisor are to call Concentra if clarification of TAD restrictions is needed.
   5. Concentra will notify the TPA of the duty status.
   6. The supervisor is responsible for identifying appropriate TAD job assignments within the employee’s department and notifying their Human Resource representative of the accommodation being met.
   7. If the supervisor is unable to identify appropriate TAD job assignments within the home department, the employee will NOT be sent home. The supervisor must notify the Human Resources department immediately. The supervisor, in cooperation with Human Resources, is responsible for locating a TAD position, outside the home department.
   8. Human Resources will complete a TAD agreement with the employee (see appendix A).
   9. The employee on TAD will be paid by the home department even if assigned outside the home department.
   10. If the supervisor is unable to place the employee in an appropriate TAD assignment (either inside or outside the home department), the supervisor will immediately notify their Human Resources representative.
   11. Employees on TAD may not work overtime.
   12. TAD assignments are made at the discretion of the supervisor and need not correspond to regular scheduled shifts. This is in accordance with the Missouri Worker’s Compensation law.
   13. Every effort will be made to assign the employee to a TAD job; however, no guarantee can be made that such work will be available.
   14. The employee may decline TAD assignment. However, Worker’s Compensation benefits may be forfeited. This will be documented on a TAD agreement completed in Human Resources.
C. Unable to Work – per written authorization by the authorized Workers’ Compensation treating physician for work-related injuries/occupational illnesses.
   1. Payment to the employee for approved lost time, pursuant to the Missouri Workers’ Compensation Act, will not be made for the first three consecutive days or less of disability unless the disability lasts longer than 14 calendar days. If the disability lasts longer than 14 calendar days, payment for the first three days is made retroactively to the employee by the TPA.
   2. Workers’ Compensation benefits shall be administered in accordance with the Missouri Workers’ Compensation Law by the TPA (Third Party Administrator).

8.0 REFERENCES

http://www.moga.mo.gov/mostatutes/chapters/chapText287.html

Workers Compensation Questions & Answers

9.0 APPROVAL SIGNATURES