Workers’ Compensation Benefit Frequently Asked Questions (FAQ)

What is Workers’ Compensation?
Workers’ Compensation is an employer-paid benefit that provides you with medical care, temporary disability, permanent disability, and supplement job displacement benefits if you are injured on the job or become ill because of your work. Workers’ Compensation provides your dependents with a death benefit in the unlikely event that you die because of an injury or illness that results from your work for the University.

Who is covered by Workers’ Compensation?
San Francisco State University employees (including faculty, staff, management, special consultants, student assistants, and work-study students), appointed volunteers, and some students enrolled in off-campus internships are covered by Workers’ Compensation. You are covered when you perform your work for the University. Coverage begins the first minute that you are on the job and continues any time that you work. You do not have to work a certain amount of time or earn a certain amount of money before you are covered. Coverage is automatic and immediate.

What types of injuries and illnesses are covered by Workers’ Compensation?
Any injury or illness, caused by your job, is covered by Workers’ Compensation. This includes minor injuries and illnesses as well as serious injuries and illnesses. Under Workers’ Compensation, you are covered no matter who was at fault for your injury or illness.

How do I claim benefits under Workers’ Compensation?
Immediately report your injury or illness to your supervisor. This helps protect your right to Workers’ Compensation benefits. Your supervisor should provide you with a Workers’ Compensation claim form (DWC Form 1). If your supervisor does not provide you with a claim form, contact the Office of Safety and Risk Management (x82565, ADM 260) to receive a claim form. You may also receive a claim form from the Student Health Service, at the time of your treatment there. Complete and return the claim form to your supervisor or the Office of Safety and Risk Management. The Office of Safety and Risk Management will complete and sign the employer section and send your claim to Sedgwick Claims Management Services.

Where can I go to receive medical assistance?
If your injury or illness is an emergency, call for help immediately. Dial 911. If your injury or illness is not an emergency, you may begin your medical treatment by proceeding to the Student Health Service. No appointment is necessary. In all cases, you will be provided access to the University's network of skilled physicians and health care providers specializing in occupational injuries and illnesses. If you pre-designated your personal medical provider in writing to Human Resources or the Office of Safety and Risk Management prior to your work related injury, you may go to that provider for your medical care (if they accept Workers’ Compensation patients).

How Do I Pre-designate?
You may pre-designate a personal medical provider to treat you in the event of a work related injury/illness. Your pre-designated personal medical provider must be designated by you prior to your injury/illness, must have previously treated you and must have your medical records. To pre-designate you can complete the Human Resources, Safety and Risk Management ‘Pre designation of Personal Physician’ located on the Human Resources, Safety and Risk Management website. Alternatively, you can provide Human Resources or the Office of Safety and Risk Management with a written statement of your request to pre-designate. Your statement must include your intent to pre-designate in the event you sustain a work related injury/illness, the name, address and phone number of the personal physician, in addition to your name, date and signature. Please note your pre-designated physician must accept Workers’ Compensation patients.

Who is Sedgwick Claims Management Services?
Sedgwick Claims Management Services (CMS) administers San Francisco State University’s Workers’ Compensation program. Sedgwick CMS is a nationwide claims administrator with headquarters in Oakland. Sedgwick CMS determines whether you are eligible to receive Workers’ Compensation benefits for your injury or illness. Sedgwick CMS pays all your approved medical bills and pays you any compensation that is due to you (except for industrial disability leave (IDL) and enhanced industrial disability...
leaves (EIIDs), which are paid by the University. Sedgwick CMS works with your medical care provider to ensure that you receive high-quality, timely medical care.

**How does this affect my health care insurance?**
Workers’ Compensation is separate from your health care insurance. Workers’ Compensation covers all work-related injuries and illnesses. There are no deductibles or co-pays. Sedgwick CMS pays all approved medical bills.

**Workers Compensation Benefit Summary**

**Medical Care Benefits**
Workers’ Compensation provides all the medical care reasonably required to cure or relieve the effects of your work-related injury or illness. This includes payment of medical, hospital, and prescription bills. This also includes reimbursement of reasonable mileage and transportation expenses resulting from your medical care.

**Compensation Benefits**
Compensation benefits include Temporary Disability benefits and Permanent Disability benefits. Compensation benefits are non-taxable.

**Temporary Disability Benefits**

There are 3 temporary disability benefits available under Workers' Compensation with the California State University: *Industrial Disability Leave (IDL)*, *Enhanced Industrial Disability Leave (EIIDL)*, and *Temporary Disability Leave (TD)*. Each benefit is designed to provide you with wage loss assistance, in the event that your doctor releases you from work due to your work-related injury or illness. You may also receive a temporary disability benefit if your doctor places you on restricted duty, due to your work-related injury or illness, and the University does not have temporary transitional work available for you at that time.

Normally, there is a 3-day waiting period (including weekends) prior to the start of temporary disability benefits. This waiting period is waived if you are hospitalized as an in-patient, injured in a criminal act of violence, or disabled more than 14 calendar days.

Unless otherwise noted below, temporary disability benefits normally continue until one of the following events occurs:
- Your doctor releases you to return to your usual job (whether or not you actually return to work)
- You return to temporary transitional work, permanent modified work, or permanent alternative work with your doctor’s approval
- Your doctor determines that your medical condition is permanent and stationary or that you are permanently unable to work.

Sedgwick CMS will notify you if you are eligible to receive temporary disability benefits. Although you may be eligible to receive more than one type of temporary disability benefit, you may only receive one type of temporary disability benefit at a time. You must notify the Office of Safety and Risk Management of your benefit selection within 15 days of the date that Sedgwick CMS notifies you of your eligibility to receive temporary disability benefits. If you are eligible for IDL benefits (or EIIDL benefits for unit 8 employees) and you do not notify the Office of Safety and Risk Management of your temporary disability benefit selection within 15 days, you will be automatically placed on IDL (or EIIDL for unit 8 employees).

You may request a change in temporary disability benefits at any time during the first 90 calendar days that you are off work. This change is a one-time opportunity and becomes effective on the 90th calendar day of absence.

**Industrial Disability Leave (IDL)**
You must be an active member of the California Public Employees’ Retirement System (CalPERS) or State Teachers’ Retirement System (STRS) to be eligible to receive IDL. If you are determined to be a “qualified injured worker” and you are offered a reasonable return-to-work assignment, you must agree to cooperate and participate in the plan when furnished by the CSU.

IDL pays you your full net pay for your first 22 working dates of disability. Thereafter, you may receive 2/3 your gross pay for up to 11 months of disability, as long as your absences occur within 2 years of your date of injury or your first date of
disability. While you are paid IDL, your normal CalPERS/STRS retirement contributions and voluntary deductions such as health, dental, and vision plans continue. You continue to accrue sick leave and vacation credits. IDL is paid to you monthly by the University.

**Enhanced Industrial Disability Leave (EIDL)**

You must be an active member of CalPERS and a member of CSU bargaining unit 8 to be eligible to receive EIDL. If you are determined to be a “qualified injured worker” and you are offered a reasonable return-to-work assignment, you must agree to cooperate and participate in the plan when furnished by the CSU. The EIDL benefit does not apply to presumptive, stress-related disabilities, any psychiatric disability, or any physical disability arising from a psychiatric injury.

EIDL pays you your full net pay for up to 1 year of disability, as long as your absences occur within 1 year of your date of injury. While you are paid EIDL, your normal CalPERS retirement contributions and voluntary deductions such as health, dental, and vision plans continue. You continue to accrue sick leave and vacation credits. The University pays EIDL to you monthly.

**Temporary Disability Leave (TD)**

Anyone who is eligible to receive a temporary disability benefit may elect to receive TD. The amount that TD pays you is based upon California law and is determined by the date of your injury. The rate is normally 2/3 your average weekly wage, your minimum and maximum payment is dependent upon your date of injury. Sedgwick CMS pays TD to you, every 2 weeks. You continue to accrue sick leave and vacation credits. No retirement contributions or voluntary deductions occur. You may elect to continue your health, dental, and/or vision plans by directly paying for them yourself. For more information regarding direct pay, contact the Benefits Division of the Human Resources Department at (415) 338-1872.

**IDL & TD Supplemental Options**

**IDL Supplementation**

If you receive IDL at the 2/3 gross-pay rate, you may supplement your IDL payments with your sick leave credits, in order to receive your full net pay. To supplement IDL payments, you must have sufficient sick leave credits to increase your IDL payment to an amount equal to your regular daily salary or wage. IDL supplementation is generally limited to the use of sick leave credits that you accrued as of the date of your injury or illness or as of the first date of your IDL leave. IDL supplementation payments are taxable. You must notify the Office of Safety and Risk Management, of your desire to receive IDL supplementation, within 15 calendar days of the mailing of the notice of your temporary disability benefit eligibility by Sedgwick CMS. If you elect not to supplement your IDL when you are first eligible, it is not possible to receive supplementation of your IDL at a future date. The University pays IDL supplementation to you monthly.

**TD Supplementation**

If you receive TD, you may supplement your TD payments with your sick, vacation and/or CTO leave credits, to increase your TD payments. In addition, any applicable holiday(s) that fall within the pay period and personal holiday can also be used to supplement. You may increase your TD payments up to any amount equal or less than your full net pay. TD supplementation is generally limited to the use of leave credits that you accrued as of the date of your injury or illness or as of the first date of your TD leave.

If you supplement your TD payments, your retirement contributions will continue. If your TD supplementation amount is sufficient, your voluntary deductions including health, dental, and vision plans will continue. TD supplementation payments are taxable. The University pays TD supplementation to you monthly.

**Permanent Disability Benefit**

Most people fully recover from their work injuries and illnesses. However, if your doctor determines that you will not recover completely and that you have reached a point where your condition is permanent and stationary, you may be eligible to receive permanent disability benefits. Permanent disability benefits are designed to compensate you for limitations in your ability to work in the future.

**Supplemental Job Displacement Benefit**

If you are unable to return to your job due to your work injury or illness, you may qualify for a supplemental job displacement benefit. The supplemental job displacement benefit amount is dependent on your date of injury and disability rating.
Permanent modified work may also be offered and includes: modification of your current job, alternative employment at the University, educational/job retraining programs paid for with your supplemental job displacement benefit.

**Death Benefit**
Your surviving dependents are eligible to receive a death benefit if your work injury or illness results in your death. The amount of the death benefit depends upon the number of dependents eligible to receive the benefit.

**Additional Workers’ Compensation Information**

If you are off work while Sedgwick CMS determines your Workers’ Compensation benefit eligibility, you may submit an application for **Nonindustrial Disability Leave (NDI)** benefits to the Human Resources Department. For more information about NDI, contact Human Resources at (415) 338-1872.

San Francisco State University and Sedgwick CMS may not be liable for the payment of Workers’ Compensation benefits for your injury or illness if it arises out of your voluntary participation in an off-duty recreational, social, or athletic activity which is not a part of your work duties.

Due to the rules, exceptions, and deadlines that exist within workers’ compensation, it is recommended that you actively communicate your questions and/or concerns to your supervisor, the Office of Safety and Risk Management, and/or Sedgwick CMS. For more information, please contact:

Office of Safety and Risk Management  
San Francisco State University  
1600 Holloway Avenue, ADM 260  
San Francisco, CA 94132  
Telephone: (415) 338-2565  
Fax: (415) 338-2498  
Email: riskmgmt@sfsu.edu

You may also receive assistance by contacting the SFSU Claims Representative at:  
Sedgwick Claims Management Services.  
“CSU Claims Unit”  
P.O. BOX 2078  
Oakland, CA 94612  
Telephone: (800) 225-2998  
Fax: (510) 302-3267

The Information and Assistance Unit of the Division of Workers’ Compensation is also available to answer your questions. The Unit’s telephone number is (800) 736-7401.

This document is available on audiocassette tape upon request to the Office of Safety and Risk Management

*Note: It is a felony for anyone to file a false or fraudulent statement or to submit a false report or any other document for the purpose of obtaining workers’ compensation benefits. Anyone caught performing these illegal acts will be prosecuted to the full extent of the law. If convicted, the person could face up to 5 years in prison, a fine up to $50,000, or both.*

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