It is illegal for your employer to punish or fire you for having a job injury or illness, for filing a claim, or testifying in another person's workers' compensation case (Labor Code 132a). If proven, you may receive lost wages, job reinstatement, increased benefits, and costs and expenses up to limits set by the state.

What Choices Do I have for Medical Treatment?

For Emergencies: Call 911

Unless you have predesignated a personal physician, treatment must be provided by:

Proactive Work Health Services
564 Rio Lindo Ave., Ste 201
Chico, CA 95926
(530) 715-8004
Business Hours: Monday – Friday, 8A – 5P
WorkHealthSolutions.com

PLEASE NOTE: Student employees of the Chico State Enterprises are required to follow these same procedures. DO NOT send a student employee to the Student Health Center for a work-related injury or illness.

Your primary treating physician (PTP) has overall responsibility for treating your injury or illness. The PTP directs your medical care and determines your ability to work. The PTP is responsible for coordinating care between other medical providers. In more serious cases, the PTP will assess permanent disability, vocational rehabilitation entitlement and need for future medical services. If you want to change your PTP, you should contact the Chico State Enterprises Human Resources Deparment.

You may predesignate a personal physician to treat you in the event of a work-related injury. Your personal physician must be designated by you in writing prior to your injury or illness, the physician must have previously treated you and must have your medical records. Your provider must also sign the pre-designation form. You may need to see an employer-selected physician first. If you have not given your employer the name of your personal physician before the injury, you may change to your own doctor 30 days after the injury is reported. If you wish to predesignate a treating physician, complete the form and return it to the Chico State Enterprises Human Resources Department.

An employee who has sought and received medical treatment for a work injury/illness cannot return to work unless a Return to Work release has been issued by the treating physician. It is important to note whether the release is for full or modified work, and any restriction must be observed. All attempts will be made to accommodate work restrictions by providing appropriate modified/alternate work for the employee. The Return to Work release must be forwarded to the Chico State Enterprises Human Resources Department upon receipt.

When Should I Ask For Help?

If you have questions about your claim, seek help immediately from either the Chico State Enterprises Human Resources Department or the claims adjuster who is processing your claim. If you are dissatisfied with the information provided you may contact an Information and Assistance Officer (Sacramento - 916- 767-2082) or an attorney.

Please Note: The purpose of this pamphlet is to provide a general orientation to Workers' Compensation.

Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers' benefits or payments is guilty of a felony.

Chico State Enterprises Workers' Compensation Claims are administered by:

Sedgwick CMS
P.O. Box 3170
Rancho Cordova, Ca. 95741

Chico State Enterprises

Workers' Compensation

25 Main Street
Chico, CA 95928

530-898-6811
www.csuchico.edu/cse

Questions & Answers

What is Workers' Compensation?

It is insurance that your employer is required by law to carry to help you in case you are injured on the job or become ill due to your job.

What is a Workers' Compensation injury?

Any injury or illness that occurs due to employment is considered a workers' compensation injury. Under workers' compensation law you will receive help if you are injured no matter who was at fault.

How much does it cost me?

There is no charge to you. If you qualify for workers' compensation, all approved medical bills will be paid in addition to any temporary or permanent disability compensation you are entitled to.

What Does This Benefit Cover?

Any injury or illness is covered if it is caused by your job. This includes serious injuries as well as first aid injuries. Under workers' compensation law, you will receive help if you are injured, no matter who was at fault. Some injuries (e.g., most off-duty recreational activities) may not be covered through the workers' compensation program. Eligibility for benefits will be determined by our third-party claims' administrator, Sedgwick CMS.

When Am I Covered?

Coverage begins the first minute you are on the job and continues anytime you are working.

What Are My Benefits?

Medical Care: Paid for by your employer, to help you recover from an injury or illness caused by work.
Temporary Disability Benefits: Payments if you lose wages because your injury prevents you from doing your usual job while recovering.
Permanent Disability Benefits: Payments if you don't recover completely.
Supplemental Job Displacement Benefit: A voucher to help pay for retraining or skill enhancement if you don't recover completely, your employer doesn't offer you work, and you don't return to work for your employer.
Death Benefits: Payments to your spouse, children, or other dependents if you die from a job injury or illness.

Medical Benefits

In general, approved medical care consists of healthcare that cures or relieves you of symptoms related to your work-related injury. There are no deductibles in the workers' compensation program. Medical care includes such services as physician or hospital treatment, physical therapy, x-rays and prescribed medicines.

Temporary Disability

If a work-related injury or illness prevents you from working, you are eligible for temporary disability (TD) income after three days off work (including weekends). You are also eligible to receive TD for the first three days if you are hospitalized during that period, a victim of a violent crime, or if you must stay off work for more than 14 days.

The amount of temporary disability is generally 2/3 of your wages, with a minimum and maximum set by state law. TD benefits are issued every two weeks and will end when the treating doctor releases you for work or says your condition has stabilized.

Permanent Disability

If your doctor states your injury or illness will always leave you somewhat limited in your ability to work, you may receive permanent disability payments (PD). The amount will depend upon the doctor's report and factors such as your age, occupation, type of injury and the date of injury. The minimum and maximum amount of PD payments is set by state law and will vary by date of injury. In general, the total amount is set at a weekly rate spread over a fixed number of weeks. If you have a permanent disability, Octagon will send you a letter explaining how the benefit was calculated. Benefits are paid every two weeks.

Supplemental Job Displacement Vouchers

If you cannot return to your usual occupation due to the injury or illness, you may be entitled to non-transferable vouchers that can be used to pay for educational retraining or skill enhancement, or both. Qualification for this benefit is determined according to your medical and vocational feasibility. Once that determination is made, you will be advised by Sedgwick CMS of the extent of benefits.

Dependency Benefits

In the event the work-related injury or illness causes your death, payments may be made to your relatives or household members who are financially dependent upon you. The amount of dependency benefits is set by state law and depends upon the number of dependents. Benefit rates are the same as TD and payments are made every two weeks. Workers' compensation also provides a burial allowance.

If I am Injured, What Must I Do?

Immediately report the job-related injury or illness to your supervisor. He or she will give you a claim form on which you must describe your injury and how, when and where it occurred. Return the completed form to Chico State Enterprises Human Resources Department who will complete the employer section, sign and give you a completed copy along with an Authorization For Medical Treatment and Medical Release form (if applicable). A claims representative from Sedgwick CMS will get in touch with you to explain the benefits you will be receiving.

You must furnish the doctor's written work status report to Chico State Enterprises Human Resources Department prior to returning to work. Insure your right to benefits by immediately reporting every work-related injury or illness. Any delay in reporting may delay or bar your workers' compensation benefits.

Further, you may not be able to receive benefits if you don't file a claim within one year of the date of injury, the date you knew the injury was work-related or the date when benefits were last provided. To be sure you retain your benefit rights, report every injury immediately and request a claim form for any injury.

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