

INFORMATION SHEET
WORKPLACE INJURIES & ILLNESSES
APSCUF, COACHES, MANAGERS & SCUPA EMPLOYEES

reasonable medical care for employees who suffer an injury or illness arising in the course of his or her employment. PASSHE's third party administrator, Inservco Insurance Services, Inc., determines if the injury or illness is compensable under the Workers' Compensation Act. To make that determination, Inservco reviews the information provided on the Employee Workplace Injury/Illness Incident Report as well as any medical information related to the employee's injury/illness. An Inservco representative may also contact you directly for additional information about your injury and medical treatment. If your claim is accepted, IUP is responsible for payment of reasonable surgical and medical services, services rendered by physicians or other health care providers, medications and supplies, as and when needed. If your claim is denied, you will be notified in writing that your claim was denied, the reason your claim was denied, and your rights to contest the denial.

If you require emergency medical treatment, you may seek it from any provider; however, any subsequent non-emergency treatment shall be obtained from one of the designated health care providers whose names appear on the IUP Panel of Physicians. The Panel of Physicians is posted on all the IUP employee information boards, on the Office of Human Resources website www.iup.edu/humanresources/benefits

information sheet. _____ and is included with this

a non-designated health care provider during the initial ninety (90) day period following the first visit but you are personally responsible for payment for those services.

You have the right to seek treatment from any health care provider at the expiration of the ninety (90) day period from the date of first visit. This treatment will be paid for by IUP unless the treatment is found to be unreasonable or unnecessary by a utilization review organization pursuant to the utilization review process contained in the Pennsylvania Workers' Compensation Act.

IUP will be responsible for the cost of that treatment after the initial ninety (90) day period has ended but only if you notify the Office of Human Resources that you are receiving treatment from a non-designated health care provider and only if that notice is provided to the Office of Human Resources within five (5) days after the first visit to that provider. If you provide notice to the Office of Human Resources of treatment by a non-designated provider more than five (5) days after the first visit to that provider, IUP will not be responsible to pay for treatment rendered by that non-designated provider until it receives notification from you that you are receiving such treatment.

Should invasive surgery be prescribed by a Panel Provider, IUP will pay for an additional opinion from a health care provider of your choice. If the additional opinion differs from the opinion of the Panel Provider and if the additional opinion provides a specific and detailed course of treatment, you will then determine which course of treatment to follow. If you choose to follow the procedure recommended in the additional opinion, IUP will pay to have such procedures performed by one of its Panel Providers and will not be responsible for payment for treatment provided by a non-designated provider for a period of ninety (90) days from the date of your visit to the health care provider from whom you obtained the additional opinion.

Indemnity Benefits

If your claim is accepted and you are unable to work due to your work related injury or illness, you may be eligible for workers' compensation indemnity benefits. Workers' compensation indemnity benefits usually equal about two-thirds of gross salary, subject to a minimum and maximum amount. They are non taxable and payable for the duration of your disability.

- x If your disability lasts 7 cumulative days or less, no workers' compensation is payable.
- x If your disability lasts 8 to 13 cumulative days, workers' compensation is payable only for the 8th through 13th days.
- x If your disability lasts 14 cumulative days or more, workers' compensation is payable for the entire period of disability.

Inservco will notify you in writing if you are eligible for workers' compensation indemnity benefits.



the overpayment, payroll deductions at the rate of 30% of your gross salary will be started. **Your workers' compensation check should be saved that the overpayment can be repaid in lump sum.**

For employees who are on WRDL and simultaneously receive biweekly workers' compensation indemnity checks, paychecks will be reduced to your ~~disability~~ disability net pay amount. **Your biweekly workers' compensation indemnity checks should be used to supplement your reduced salary.**

How long does WRDL last?

WRDL is available for the period of your disability, or up to one year's absence from work, whichever is less. The year is cumulative, which means that if you return to work but become disabled again, WRDL will be available as reduced by your prior usage. The year, however, must be accumulated within three years from the date of injury.

What if I still have questions regarding my injury?

General questions regarding workplace injuries/illnesses should be directed to the Office of Human Resource, (724) 357-2431. Questions regarding the payment of medical bills should be directed to Inservco, (800) 356-438. You may also contact the Pennsylvania Bureau of Workers' Compensation, (800) 482-383.

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