

What if my claim is denied?

If the claim for Workers Compensation is denied, the injured employee should then submit a claim under their private health insurance if he / she has incurred medical expenses.

You also have the right to request a hearing before a Worker's Compensation Judge by filing a petition to appeal the denial decision

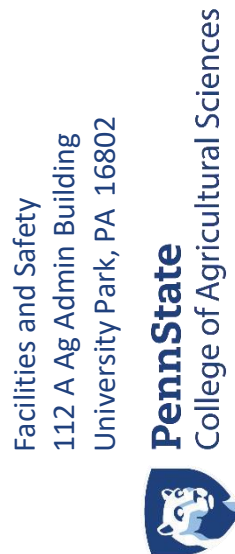
Important Contact Information

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IMPORTANT - PLEASE READ



What is Workers Compensation?

Workers Compensation provides some replacement wages and medical benefits to employees who cannot work, or who need medical care, because of a work-related injury or illness. Penn State University Workers Compensation coverage is provided through Sedgwick.

Who should report an injury?

All employees who are full time, part-time, wage-payroll, or student employee should report injuries.

What type of injury should be reported?

All workplace injuries should be reported, no matter how minor. What you think is minor now could be much worse later. The timely filing of a first report injury is the best way to assure your injury will be covered by workers compensation.

Your benefits could be delayed or denied if you do not report the injury immediately.

You've Been Injured, what happens next?

First, Determine Seriousness of Injury

Your safe health and well-being are priority. As such, you should follow these guidelines for determining seriousness of a workplace injury.

Serious work-related injuries should be treated at the nearest emergency room. Some of these types of injuries include (but not limited to): life threatening emergencies, open fractures, serious head injuries (those with loss of consciousness), severe or uncontrolled bleeding, falls from height, etc. Follow up care must be from a Health Care Provider Panel participant

Less serious work-related injuries, such as minor lacerations and burns, sprains, strains, skin injuries, respiratory injuries, and non-surgical orthopedic care of occupational injuries should be treated by a Health Care Provider Panel participant.

If you are on University Park Campus, we do offer panel treatment at Penn State Occupational Medicine, as well as other locations on the panel listing. Occupational Medicine is located at:

Centre Medical Science Building
1850 East Park Avenue, Suite 310
State College, PA 16803
814-863-8492

If you are not at University Park, you should find your closest Occupational Medicine Panel Provider. This information can be obtained through Penn State's Human Resources or contacting the College Safety Specialist. There are panel provider lists available for all campuses and extension offices. The site can be found here:

<https://hr.psu.edu/workers-compensation>

Am I able to go to my own doctor, chiropractor, or specialist first?

No. Unless you are referred, for the injury to be covered by workers compensation, **you must** use a Panel Provider for the first ninety (90) days of the injury or illness treatment. If you elect to see non-panel provider physician without proper referral, that will be your financial responsibility.

Should I contact an ambulance?

There are no true guidelines for when to contact an ambulance. However, your best personal judgement should be used. If you would call 9-1-1 for the injured person while at home, then you should follow the same guidelines while at work. All the serious injuries listed above would be examples of when to contact 9-1-1; otherwise the injured worker can be taken by private vehicle.

Is there any type of report that must be filed?

Yes, the College of Agricultural Science Safety Specialist will be the person who will complete the First Report of Injury or FROI.

This report is the first step in the process of filing a worker's compensation claim. After the report is completed the injured employee is then responsible for completion of the required forms that are sent to Penn State Absence Management at absence@psu.edu.

What if I am injured after normal business hours or on a weekend?

You should proceed to the nearest Emergency Department or an Urgent Medical Care Center type of facility. On the next business day, you may be still referred to a Health Care Provider Panel participant.

When should the First Report of Injury be completed?

The First Report of Injury or FROI should be completed **as soon as possible**. Penn State University Policy SY04 dictates that the report should be submitted within forty-eight (48) hours after the accident. If your injury is serious, you should seek treatment and care first. However, if the injury is not serious, you should contact the College Safety Specialist to complete the report immediately. There are only a few pieces of information needed to complete the report accurately. If the injury happens after normal business hours or on a weekend, the FROI can be completed on the next business day.