Key Responsibilities

• **Report Your Injury**
  If you have been injured on the job, immediately notify your supervisor. Your supervisor will report the injury online by completing a First Report of Injury.

• **Seek Treatment**
  Seek medical attention immediately. If this is an emergency, call 911 or go directly to the nearest hospital. For non-emergency injuries, most employees go to the Employee Health department, within the Yale Health Center (55 Lock St.) for their initial treatment. If you choose to go to Employee Health, either you or your supervisor should call ahead at: 203-432-7978, to alert them of your impending arrival, if possible. If you choose not to go to Employee Health, you must see a medical care provider in the Workers’ Compensation Managed Care Network if the needed provider is within a specialty covered by the Network. (A list of medical care providers in the network can be found at [https://your.yale.edu/work-yale/managers/workplace-health-and-safety/workers-compensation](https://your.yale.edu/work-yale/managers/workplace-health-and-safety/workers-compensation), or at the Yale Office of Workers’ Compensation or Employee Health.) If your medical care provider is not part of the network, you may be ineligible for payment for your medical bills and for time lost from work.

• **Get a Doctor’s Note**
  You are responsible for obtaining a work status note from your doctor and providing it to your supervisor and to FutureComp immediately after every medical appointment. This note will contain details regarding your ability to return to work.

• **Call Your Supervisor after Every Medical Visit**
  You are expected to keep your supervisor informed about your work status and a potential return-to-work date.

• **Call Parking**
  If you park in a Yale lot and will be away from work for an extended period, please contact the Yale Parking Office at 203-432-9790 to suspend deductions during your time away from work.

• **Disclose Your Other Jobs to FutureComp**
  If you hold another job, you must advise the FutureComp adjuster assigned to your case. They need to know if you can continue to work your other jobs, as you may be eligible for payment of any lost wages from your other jobs due to your injury at Yale.

• **Your Timecard**
  Your timecard will look different, if you are on an approved, continuous absence for workers’ compensation. It will contain tracking codes (i.e. LV-WC) that track your absence. These codes may affect the column and row totals that appear on your timecard, but they will not impact pay.

Your Benefits, if you are approved for workers’ compensation

• **Treatment**
  Your authorized medical bills and prescriptions, as provided or prescribed by your medical care provider, will be paid in full. There are no co-payments for authorized workers’ compensation related medical treatment and prescriptions.

• **Reimbursement for Treatment-Related Travel**
You are entitled to reimbursement for mileage to and from medical care provider appointments. You will need to provide your FutureComp adjuster in writing with the dates and miles traveled to be reimbursed.

- **Payment for Lost Work Time**
  If you continue working, and you go to your medical appointments during your normal working hours, you will be paid for travel time and time spent at the appointment as if it were time spent at work. You may be entitled to permanency benefits if you do not fully recover from your injury. These benefits will be based on a permanency rating as determined by your medical care provider. It is your responsibility to keep your supervisor notified of as soon as known of every workers’ compensation treatment-related appointment (doctor’s, physical therapy, a medical evaluation, etc) that occurs during your scheduled hours.

- **Option to File a Claim with the State of Connecticut**
  You can choose to file an official notice of claim directly with the State of Connecticut within one year of the date of injury. To do so, complete and submit a form 30C directly to the State of Connecticut Workers’ Compensation Commission (CWCC) Third District Office, 700 State Street, New Haven, CT 06511-6500 (tel. 203-789-7512). Instructions and the form can be found on the State of Connecticut Workers’ Compensation website at [www.wcc.state.ct.us](http://www.wcc.state.ct.us), or at the CWCC Third District Office.

**Contacts**

- FutureComp
  - Tel: 855-874-0123 x 31077
  - Fax 855-874-1288 or 610-537-1912
- Yale Workers’ Compensation
  - Tel: 203-432-9830 (or 9831)
  - Fax 203-432-9461
- Yale Employee Services Center
  - Tel: 203-432-5552
- Local 34 and Local 35
  - Tel: 203-624-5161
- State of CT, 3rd District Office (New Haven)
  - Tel: 203-780-7512

**Frequently Asked Questions**

- **What happens after my initial doctor or Yale Health visit?**
  Your authorized medical care provider will assess the extent of your injury and determine: if additional medical treatment is needed; if you can go back to work with or without restrictions; and when you will be able to return to work (if not right away).

  Your assigned FutureComp adjuster will investigate your claim. A claims adjuster will speak with you, your supervisor, and contact your medical provider to gather additional details and determine whether your claim will be covered by workers’ compensation. Usually this determination is made 3-10 working days after submission of a properly completed First Report of Injury and any needed medical information. It may take longer than 10 working days if FutureComp may need to review prior medical treatment records involving your injured body part before determining if your workers’ compensation claim will be accepted. You are required to fill out a medical records authorization form as soon as provided by the FutureComp adjuster. FutureComp needs to receive all medical information related to your claim. Please fill out this form and return it as soon as possible to your FutureComp adjuster. Your claim may not be accepted or there may be a delay in receiving certain benefits until requested records are received and reviewed.

- **What if my medical care provider says I cannot perform all the duties of my job?**
  Your supervisor and Human Resources will partner together in seeking temporary alternative work within your physical restrictions and qualifications. Sometimes this alternative work is not available right away or may not be available for the total number of hours you regularly work each week. If that is the case, and your claim is accepted,
you will continue to receive workers’ compensation payments from FutureComp for the hours you miss from work due to being temporarily disabled or partially disabled, assuming you perform the necessary job searches.

- **How much money will I receive from Workers’ Compensation? What if that isn’t enough to cover my expenses?**
  If your claim is accepted, per the Connecticut Workers’ Compensation Act, benefits are equal to approximately 75% of your after-tax average weekly wages if you are temporarily totally disabled from all work, the average weekly wage is calculated as the average amount you were paid for the 52 weeks immediately preceding the date of your accident, including any overtime or bonus payment received during that time. The exact percentage will vary based on your tax filing status. Yale University policy allows qualifying employees to supplement their workers’ compensation pay in certain situations. Please refer to your First Injury Report confirmation letter, which outlines the parameters of the supplement, which is dependent upon your job category.

- **How will I receive my workers’ compensation check?**
  Your workers’ compensation check will be issued by FutureComp and mailed to your home. Supplemental sick or vacation pay, if any, will be in your regular Yale paycheck. If your paycheck is normally directly deposited, your supplemental pay will be directly deposited. If not, your supplemental pay will be sent to your home. Please make sure your current address is on file with Human Resources.

- **When will my workers’ compensation benefits begin?**
  You will be paid for the day of your injury as if you were at work the entire day. After that, there is a 3-day waiting period before workers’ compensation benefits begin, based on State of Connecticut rules. During this waiting period, you may use your sick or vacation time to be paid. If your injury is severe enough that you miss 7 or more days from work, the 3-day waiting period will not apply, and workers’ compensation benefits will begin the day after you were injured.

- **How will my injury at Yale affect my life outside of Yale?**
  If you are given work restrictions by your medical provider for your Yale job, you must also follow those restrictions in activities outside of your job at Yale, and at any other job or volunteer position you may hold. Doing anything outside of Yale which you claim to be incapable of doing at Yale (e.g., claim that you are incapable of performing even light-duty work at Yale due to your inquiry, but work in a manual labor position for another employer on weekends may be considered workers’ compensation fraud and could subject you to termination of your workers’ compensation benefits and employment, and possibly criminal prosecution. If you work another job(s) and the duties of your other job(s) are within your work restrictions, you can continue to work that job(s). However, if you are able to work additional hours at another job because you are not working at Yale, your workers’ compensation benefits from Yale will be reduced by the increase in earnings at your other job(s).

- **My claim was denied. What does that mean?**
  It means there is information indicating your injury did not result from a work-related accident, or there is insufficient medical support to find that your injury was related to work. This may include information showing: you had a prior medical condition that resulted in your present disability, injury, your injury occurred outside of work, or your injury have occurred outside the scope of your employment (e.g., you were hurt while fighting with another employee)

  FutureComp will notify you if your claim is denied or not accepted within the usual time period. FutureComp may also accept your claim, but deny your disability. This means that FutureComp accepts that you had an accident at work and will cover all related medical treatment, but they will not pay for any time lost from work because you were not disabled from performing your regular work due to the accident. This could also be because:
  - There is no documentation from your medical care provider stating you need to miss time from work,
  - Your medical care provider says you are capable of returning to your regular job and schedule.
  - Work is available within the restrictions you have been given by your medical care provider.
If you continue to be out of work after your claim is denied, you must apply for a leave of absence with the Absence Management office, Leaves Administration team. Contact the Employee Service Center at 432-5552, or email: employee.services@yale.edu to obtain the necessary paperwork.

- **What if I disagree with the denial?**
  If you disagree with the denial, please contact your FutureComp adjuster. If you may have additional information which may help FutureComp determine if your injury is work-related, make certain you provide it as soon as possible. If you cannot reach an agreement, you can appeal the denial by requesting an informal hearing before a CWCC at the Third District Office. To do that, you should go to the CWCC office or write a letter to the Commissioner.

- **What do I need to know about Long-Term Disability (LTD)?**
  You are eligible for Long-Term Disability after being out of work for six months. After an absence of between 4 to 5 months continuously, you will receive paperwork in the mail that outlines how to apply for this benefit.