

What Are Your Responsibilities?

- Employees must report the accident immediately to their supervisor during the work shift which the injury occurred. All medical and lost time claims should be reported within 24 hours. These reports should be faxed immediately to Mariah Bellington at fax: 862-1222
- Failure to file the First Report or delay in filing the report will hamper the investigation of the claim. More specifically, if the insurance company fails to timely respond to the employee's claim for weekly benefits because of the employee's failure to complete a timely report, there may be a penalty of up to \$2500; which the department would have to pay.
- Sometimes the employee's date of injury will be difficult to identify. For example, repetitive motion injuries can result from accumulations of micro-traumas to the affected body part over a long period time. Generally speaking, the case of gradual injuries, the date the employee makes a link between work activities and these symptoms he or she is experiencing is the date from which the employee has 90 days in which to make out a report of injury.
- Supervisors must get involved from the moment an injury is reported. Document how and why the injury occurred by talking with the injured person and all who witnessed the accident. Immediately institute appropriate safety precautions.

What Are Your Responsibilities?

- Employees must obtain a work status note at every doctor appointment. Provide these work status notes to your supervisor immediately following each doctor appointment for any restrictions, modifications, or light-duty work programs.

If You Need Assistance:

Workers' Compensation benefits and laws are established by the NH Department of Labor. Most claims are handed routinely and satisfactorily. However, because each situation is unique, we hope you always feel free to ask questions.

University of New Hampshire

Mariah Bellington
Workers' Compensation Coordinator
Office of Human Resources
Phone (603) 862-0506
Fax (603) 862-1222
email:mariah.bellington@unh.edu

Brian Cournoyer
Occupational Health & Safety Coordinator
Environmental Health and Safety Office
Phone (603) 862-4761
Fax (603)862-0047
email:brian.cournoyer@unh.edu

MEMIC Indemnity Company

Karen Porter
Claims Specialist
1750 Elm Street Manchester, NH 03105
Phone (603) 314-0614
email:kporter@memic.com

University of New Hampshire



Workers' Compensation

What Is Workers Compensation?

Workers' Compensation is an insurance program provided by the University of New Hampshire, which provides for payment of medical expenses and lost wages for employees who suffer work-related injuries or illness. The University contracts with Maine Employee Mutual Indemnity Company (MEMIC) to administer the claims.

What Happens After I Report An Injury?

You will be asked to complete a Report of Injury/Occupational Illness Report. Your supervisor will be required to fill out the second page of the report and submit the claim to Mariah Bellington at Human Resources for processing, and Brian Cournoyer from Environmental Health and Safety. Once the report is submitted to the carrier, the claim adjuster will gather the facts, review the medical information, and if needed will contact you to discuss the claim in more detail. The questions asked are routine and necessary in the handling of your claim.

Where Do I Get Medical Treatment?

You may select a medical provider of your choice; however, the insurance carrier has a network of medical providers who are especially attuned to the needs of workers who have been injured in the workplace. These providers have been selected based on quality, location and specialty. If you need help finding an appropriate medical provider please call MEMIC at (866) 636-4292.

Other Employee Benefits

An employee who is disabled due to an on-the-job injury will be evaluated for benefits eligibility under the Family and Medical Leave Act (FMLA). If they qualify, they will automatically be placed on FMLA leave which will run concurrently with their Workers Compensation. FMLA provides for approved absence available to eligible faculty/staff members for up to twelve weeks per year.

Medical Treatment

MEMIC will pay for all reasonable and necessary medical treatment related to your occupational injury as prescribed.

Mileage documentation to and from medical or therapist visits, and prescription receipts will be reimbursed by MEMIC. You may submit your mileage and prescription receipts to either Mariah Bellington at Human Resources or to Maine Employee Mutual Indemnity Company (MEMIC) directly.

Your doctor's office should submit all bills for services directly to Maine Employee Mutual Indemnity Company (MEMIC). If you are receiving a medical bill at home, it is a good indication your doctor is not submitting them to the correct insurance company. If this happens submit these bills directly to Mariah Bellington at Human Resources to insure payment is processed by MEMIC.

Workers' Compensation Payments

The State of New Hampshire has a three day waiting period before payment of disability benefits begin. During this time the State requires employees to use their earned time, sick time, or vacation time. If you are out of work for more than fourteen days of disability, the three day waiting period is waived and compensation is paid retroactively to the first day of disability.

The amount of disability income that an injured worker receives depends on the amount he or she earned on a weekly basis prior to the date of injury. From that information you will be eligible to receive 60% of your gross average wages from MEMIC. This amount will be paid directly to you from MEMIC every week. The employee may authorize the use of all, some, or none of their accrued leave (sick, vacation, earned time) to cover the remaining portion (40%) not covered by the insurance carrier. This amount is received in your UNH bi-weekly check.

Your Return to Work

The University of New Hampshire firmly supports an early return-to-work program as part of the healing process. Until you are able to resume your regular job duties, we will attempt to modify your duties or assign you temporary duties, if possible, within written medical restrictions. The University's Workers' Compensation Temporary Alternative Work Program will assist in this effort.

Upon request, the department supervisor is required to submit to Mariah Bellington at Human Resources, a copy of employee's job description, essential functions of the job, and biomechanical job analysis. These are sent to the treating physician for review to determine what job tasks the employee can perform. The supervisor is responsible for ensuring that any injured employee does not return to work unless they have a doctor's release to do so.

The key to a successful temporary alternative duty program is communication between the parties. If the employee, physician and insurance carrier is aware that there is light-duty work available, there can be a smooth transition from total disability to a successful return to work.

Job Modification Plan Approval

This program assists University departments with the cost of modifying a work area in order to return an injured employee to work. Requests for a Job Modification Plan must be filled out in advance, and submitted to NH Department of Labor by Brian Cournoyer from Environmental Health and Safety. Information concerning the Job Modification Reimbursement Program may be accessed via the internet at Environmental Health and Safety web site:

<http://www.unh.edu/ehs/workers-comp.htm>