

SKIDMORE

C O L L E G E

WORKERS' COMPENSATION On the Job Injuries FAQs

Q.: What should I do if I am injured performing my job duties?

A.: The first thing you should do is get medical attention if needed. Go to Health Services in Jonsson Tower for first aid. If immediate medical treatment is required, seek treatment at Urgent Care/Wilton Medical Arts or Saratoga Hospital Emergency Room. If you require transportation contact Campus Safety at x5566.

Per bargaining unit contract, any **follow-up medical treatment for Local 200 United members must be sought or managed through:**

Corporate Health Services (Malta Medical)
2388 Route 9 • Mechanicville (Corner of Route 9 & Knabner Rd • South of Exit 12 off the Northway)
Phone: 886-5412
Monday - Friday: 8:00 am to 5:00 pm

We strongly encourage all employees to utilize Corporate Health Services for work related injury treatment.

The second thing an employee should do is notify your supervisor and complete an accident reporting form. This will ensure that the claim is filed with our insurance carrier and the Workers Compensation Board if appropriate. Your supervisor will fax the completed form to Human Resources for processing.

Q.: If I get injured at work, what are my benefits as a Skidmore employee?

A.: If you lose time from work, you may be eligible for Workers' Compensation pay beginning on the eighth calendar day after your accident. In addition, you may be eligible for supplemental pay based on years of regular employment under the terms of your collective bargaining agreement. The College also pays your medical bills related to Workers' Compensation.

Q.: If Workers' Compensation pay does not begin until the eighth calendar day, what happens during the first week I am out of work?

A.: If you are a regular full- or part-time employee, the College will pay your normal regular wages during the first five lost workdays.

Q.: What is the difference between Workers' Compensation pay and supplemental pay?

A.: Under NYS Workers' Compensation, employees who are injured at work may be eligible for two-thirds pay. Employees may be eligible for supplemental pay (paid by Skidmore) for all or part of the difference between your 12-month average wages and your Workers' Compensation benefit.

Q.: Is the Workers' Compensation pay two-thirds of my current weekly pay?

A.: No. Under New York State guidelines, the two-thirds pay is calculated using the average of your twelve months total salary prior to the date of your accident.

Q.: What if I return to work but later my physician certifies that I need additional time off for medical reasons?

A.: You may not have to satisfy the waiting period again depending on the length of time between absences.

Q.: Do I have to pay taxes on my pay while out on Workers' Compensation?

A.: You are subject to the normal State, Federal and F.I.C.A. taxes on the supplemental portion of your pay. You are not subject to taxes on the Workers' Compensation portion of your pay.

Q.: Will I continue to receive my normal weekly paycheck from the College?

A.: If your absence is due to a new injury, you will receive your first weekly paycheck directly from the College. While the College is under no obligation under NYS law to pay employees during the first week of lost time, it has elected to do so. This pay will be subject to taxes since it is considered pay during the waiting period. However, if you cannot return to work on the eighth calendar lost day, your supplemental pay will continue directly from the College on normal pay dates and the Workers' Compensation portion comes from our third party administrator directly to you.

Q.: Who is the third party administrator and how do I contact them?

A.: The College's third party administrator is PMA Companies, Inc. at 1-800-329-6185. You will receive a phone call and letter from PMA letting you know the name of your case manager.

Q.: Will I receive my check from PMA on my normal payday?

A.: No. PMA issues checks every two weeks and mails them directly to your home address. The week and day may not coincide with the College's pay dates. It is important that you notify Human Resources of any address and telephone changes immediately to ensure receipt of any payment due you.

Q.: Is it automatic that these checks will begin the second week I am out of work?

A.: No. First, PMA has to be notified by the College that we are establishing a Workers' Compensation claim on your behalf. Secondly, they need to verify your medical condition and receive reports from your physician certifying the necessity for your absence from work. They will also call you at home to ask you questions about your accident and may send you additional forms to complete.

Q.: How can I make sure PMA receives all the reports they need so I can get my Workers' Compensation pay on time?

A.: The College completes the necessary forms online for PMA within three work days after Human Resources receives an accident report from your department. It is extremely important that you and your supervisor complete an accident form with all the information filled in prior to leaving work when possible. If this is not possible, and you are able to, you need to call your supervisor the following day to complete the form together over the phone. Human Resources will mail you a letter advising you of the steps you need to take and what information your physician needs to know. You should ask your physician to file his/her medical reports with PMA as soon as possible.

Q.: That's all well and good, but what if I believe I've done all of the above things, and still do not receive a check from PMA by the third week?

A.: You can call PMA directly at 1-800-329-6185 to ensure they have received all the medical reports required. If you believe you need assistance after contacting PMA, you can call Human Resources at 580-5803 or 580-5808.

Q.: Why does the College care about getting an employee back to work or back on modified duty? They don't pay

the Workers' Compensation pay. It comes from the State.

A.: To effectively operate the College, we depend on the entire workforce hired to do their job. Everyone has an integral part in the day-to-day operations. As for the State paying the Workers' Compensation pay, unfortunately that is a misconception. Workers' Compensation pay to our employees is actually paid by Skidmore College. New York State mandates certain programs (i.e. Workers' Compensation, disability, unemployment), but they are not paying the wages or medical bills.

Skidmore hires third party administrators (or insurance carriers) to process claims and make payments to employees under the New York State guidelines, but the College in fact reimburses PMA Management Corp., First Unum (for disability) and New York State (for unemployment claims) for all money paid to our employees.

Q.: If that's the case, why doesn't the College just pay employees directly and not work with a third party administrator or insurance carrier?

A.: Due to the intricacy of New York State laws governing these programs and the hours and number of people it would take to process all claims, the College believes it is more cost effective to have third party administrators and/or insurance carriers administer these claims.

If you have additional questions, please feel free to contact Human Resources at 580-5803 or 580-5808.