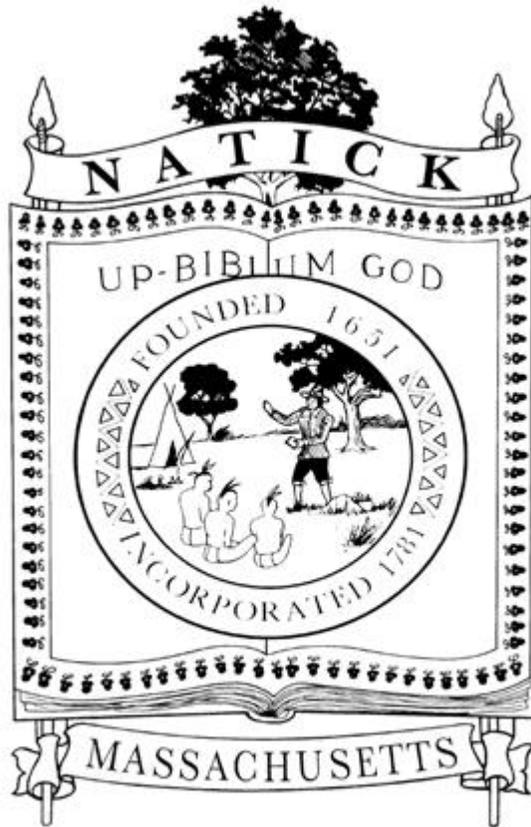


TOWN OF NATICK



WORKERS' COMPENSATION POLICIES AND PROCEDURES MANUAL

TABLE OF CONTENTS

Introduction	2
Seeking Medical Attention and Important Contact Information	3
Workers' Compensation Claims Procedure	4
The ABC'S of Workers' Compensation	5
Workers' Compensation Process	6-7
MEGA's MEDICAL ONLY NOTICE OF INJURY FORM	8
Supplemental Compensation Form	9

INTRODUCTION

The purpose of this manual is to provide the Town of Natick's Municipal and School Departments with a step-by-step process for reporting workplace injuries. Ideally, employees would always use the proper judgment, stay safe, and remain injury free. However, accidents do occur. This manual represents the Workers' Compensation policies and procedures that supervisors are required to follow in order to ensure that we are in compliance with the law and the Town's policy. The Workers' Compensation Act as outlined in the Massachusetts General Law Ch. 152 imposes a fine for non-compliance, such as late reporting or failure to prepare the proper forms. We appreciate your assistance in maintaining the proper process and complying with the procedures as outlined in this manual.

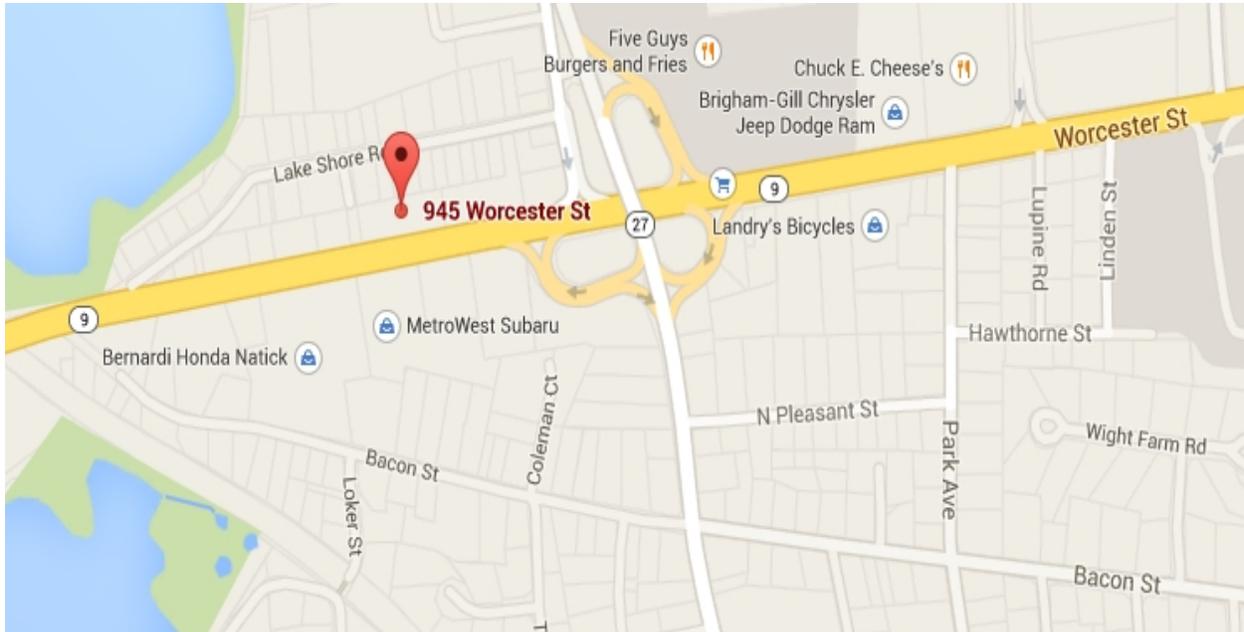
INJURY REPORTS MUST BE SUBMITTED TO THE TOWN'S HUMAN RESOURCES DEPARTMENT WITHIN 24 HOURS!

SEEKING MEDICAL ATTENTION

The Town of Natick has a partnership with Doctors Express Urgent Care. We encourage all employees who are injured at work (other than life threatening injury) to seek medical attention at this designated facility.

Directions to Doctors Express Urgent Care

945 Worcester Street (Route 9), Natick, MA 01760



IMPORTANT CONTACT INFORMATION

Angela Cataldo Human Resources Coordinator Town of Natick	Phone: (508) 647-6469 Fax: (508) 647-6401 13 East Central Street Natick, MA 01760	Contact Human Resources Send all Paperwork
Doctors Express Urgent Care	Phone: (508) 650-6208 Fax: (508) 650-6252 945 Worcester Street Natick, MA 01760	Recommended Health Provider
Mary Saunders Occupation Health Nurse Town of Natick	Phone: (508) 647-6400 x 6402 Fax: (508) 647-6401 13 East Central Street Natick, MA 01760	

WORKERS' COMPENSATION CLAIMS PROCEDURE

When an employee is injured on the job:

When an employee is injured on the job (excluding Police Officers and Firefighters), please follow the process outlined below. **Complete all information clearly and accurately.**

1. Employee complete a MEGA's MEDICAL ONLY NOTICE OF INJURY FORM (see Sample pg. 8).
 - a. NOTE: MEGA's MEDICAL ONLY NOTICE OF INJURY FORM has a Medical Authorization Waiver. This must be completed to authorize payment of incurred bills.
 - b. MEGA's MEDICAL ONLY NOTICE OF INJURY FORM is also available on the Town's website under Human Resources Department under Personnel Forms. It is listed as 'Injury Report Form (Workers' Comp)'
<http://www.natickma.gov/286/Personnel-Forms>
 - c. Supervisors must review and sign before sending to the Town's Human Resources Department.
2. Completed claims should be faxed to Kristina Anderson in the Town's Human Resources Department at 508-647-6401.

If more than 5 calendar days of disability is incurred:

If an employee cannot return to work immediately due to a work related injury or illness, he or she can elect to take sick or vacation leave during the first five calendar days of absence. An absence longer than **five calendar** days is covered under workers' compensation insurance. This means after the fifth day the employee will begin to receive approximately 60% of their average gross wages. Employees can elect to supplement their workers' compensation by filling out the supplemental compensation form (see Sample pg. 9). This allows the employee to be charged .4 of either or sick/vacation day for each day they are on workers' compensation. If the absence exceeds 21 days, the employee is able to **buy** back their sick/vacation time used.

*Once all sick/vacation leave is exhausted, employees will receive **only** the Workers' Compensation check. The employees will then be responsible for their health and dental insurance contribution as a direct pay, as well as any other benefits they have.*

All time lost on Workers' Compensation is counted as leave time under FMLA.

The Occupational Health Nurse will contact the employee as soon as possible after a claim is received and assist them as needed. The insurer **may** assign a case manager, if so, they will contact the employee directly. During the time of healing, the employee must keep his/her supervisor, the occupational health nurse, and HR informed on his/her progress.

THE ABC'S OF WORKERS' COMPENSATION

Knowing the ABC's of Workers' Compensation will ensure that there is compliance with the law and that the needs of you our injured employee is met.

When an employee is injured

Employees must report any work related injury they sustain to their employer. This can include their immediate supervisor or another official. Once the employee has reported the injury, the supervisor **must** immediately report the injury to the Town's Human Resources Department.

What will the insurer do?

In the case of a compensable claim, MEGA (Natick's workers' compensation insurer) may contact the injured employee to ensure that he or she is receiving the medical attention he or she needs. The Occupational Health Nurse will work with the treating physician to assist with the employees return to work as soon as it is practical and medically appropriate. During this time, MEGA may also conduct a prompt and thorough investigation of the accident.

When does Workers' Compensation become effective?

In Massachusetts, injured employees are eligible to collect lost wages if they are out of work because of their injury for more than five calendar days. These five days do not have to be consecutive. The employer must report the situation to MEGA within seven calendar days (not including Sundays or holidays) of the fifth day of disability. (MEGA will report the claim to the Department of Industrial Accidents.) This is called the "First Report of Injury." Once MEGA is notified, it must issue payment or notice of denial to the injured employee within 14 days of receipt of the First Report of Injury. **If the injury report is filed late, the Town is subject to fines from the Department of Industrial Accidents.**

How much compensation will be paid?

If MEGA approves the claim, the injured employee will receive compensation for his or her lost wages for days he or she is disabled after the first five calendar days. Injured employees who exceed five days absence due to their injury are eligible to receive 60% of their average wage. Under M.G.L. Chapter 152, §.1, the average weekly wage (which includes overtime) is defined as "the earnings of the injured employee during the period of twelve calendar months immediately preceding the date of the injury, divided by fifty-two." The employee is also entitled to reasonable and necessary medical care, subject to MEGA's approval.

**WHEN A WORK RELATED INJURY OCCURS....
CALL HUMAN RESOURCES (508) 647-6469**

WORKERS' COMPENSATION PROCESS

Employee Responsibilities:

- Report injury immediately to your supervisor
- Promptly complete MEGA'S MEDICAL ONLY NOTICE OF INJURY FORM
- Work with the insurer by providing them with information required
- Provide medical documentation if the injured employee can't work
- Inform medical provider(s) this is a workers' compensation injury
- Do not use personal health care for payment of services provided in conjunction with any workers' compensation claim

Employer Responsibilities:

- Accident Reporting & Investigation
 - Provide First Aid (when necessary call 911)
 - Record Accurate Description of Accident and Preserve Evidence
 - Take pictures whenever possible
 - Encourage the injured employee to go to Doctors Express Urgent Care
 - Encourage injured employee to work with the Occupational Health Nurse
 - Send all documents to the Town's Human Resources Department via fax at 508-647-6401 within 24 hours

Human Resources Responsibilities:

- Enter MEGA'S MEDICAL ONLY NOTICE OF INJURY FORM into iCE
- Complete Wage Statement and send to insurer (only with lost time cases)
- Send injured employee a copy of their 101 form and the supplemental compensation form (only with lost time cases)
- If Compensable, notify Payroll, Benefits, & Retirement (if on retire services)
- Coordinate with Benefits for FMLA filing
- Investigate Accident
- Coordinate coming back to work or modified duty plan

Occupational Health Nurse Responsibilities (if Compensable):

- Communicate with Employee
- Discuss the case with MEGA and medical provider
- Explore Possibilities of Modified Duty

MEGA Member Services' Responsibilities (if Compensable):

- Initial Investigation
 - Contact Employer to Verify Accident and Disability

- Contact Employee to Confirm Details
- Verify Medical Evidence of Injury and Disability
- Discuss the Case with Medical Providers and Occupational Health Nurse

- Benefit Delivery System
 - Determine Compensability of Claim Based on Investigation
 - Authorize Indemnity of Medical Payments

- Intervention
 - Medical Management and Utilization Review on all cases
 - Independent Medical Exam (IME) when deemed necessary
 - Rehabilitation
 - Return to Work Plan with Occupational Health Nurse

- Return to Work
 - Coordinate Job Offer
 - Explore Possibilities of Modified Duty
 - Adjust Employee's Indemnity Benefits
 - Communicate with Employee