

WORKERS' COMPENSATION

The Florida Workers' Compensation Act is a system for providing necessary medical care and compensating workers who experience work-related illnesses or injuries, and are unable to work as a result of their employment. Employees are covered by Workers' Compensation from their first day on the job; there is no waiting period for eligibility for Workers' Compensation. Under Florida law, the term "injury" means personal injury or death by accident arising out of and in the course of employment, and any diseases or infections that naturally result from the injury.

Workers' Compensation benefits include partial payment of lost wages if a work-related injury or illness causes the employee's absence for more than seven calendar days. In addition, Worker's Compensation, through the University's insurance carrier, pays all medical costs for medically necessary services pertaining to work-related injuries or illnesses when utilizing approved medical providers. The University will supplement wage payment by expending accrued sick and/or vacation leave, as necessary, once verification of the claim is received from the carrier, and the statutory "waiting period" has been met.

When a work-related injury or illness results in lost time for more than 21 days, the Workers' Compensation wage benefits are retroactive to the original date of injury. In cases where the Workers' Compensation insurance carrier provides payment of wages, it is at the rate of two-thirds of the employee's average gross weekly wage at the time of injury or illness up to a statutorily established cap. The University will continue to pay the employee's portion of medical premiums, and the employee will be required to reimburse the University on a monthly basis.

When a work-related injury or illness occurs, the employee must immediately notify their supervisor and the Office of Financial Affairs. FL Tech is required by law to report work-related injury or illness, whether major or minor, to the state within seven days of such occurrence. Arrangements for immediate medical care will be authorized and arranged by the Insurance Specialist in the Financial Affairs Office. At that time the employee must complete a First Report of Injury or Illness form.

Employees electing to utilize medical providers not authorized in advance by Florida Tech and/or its Workers' Compensation insurance carrier will be responsible for any costs related to such services rendered.

Contact emergency medical services (911) and the Office of Financial Affairs to provide medical attention for emergency situations. Medical care will be provided through the Managed Care Network for Workers' Compensation, Florida Tech's insurance company and all will be coordinated by the Financial Affairs Office.