

**NOTICE OF PHYSICIAN PRE-DESIGNATION**

To: \_\_\_\_\_ If I have a work related injury or illness, I choose to be treated by :

(name of employee)

Physician Name:

Phone:

Physicians Address:

I understand that this doctor must have treated me in the past and must maintain my medical records.

Employee Signature:

Date:

Physician Signature  
:Accepts pre-designation

Date:

**Can I Lose My Job Because of A Workers' Compensation Injury?**

The law prohibits your employer from discharging or discriminating against you because of your workers' compensation injury. If you believe you have been discriminated against because of your injury, you should discuss your rights with an Information and Assistance Officer or with an attorney.

**It is illegal for your employer to punish or fire you for having a job injury or illness, for filing a claim, or testifying in another person's workers' compensation case (Labor Code 132a). If proven, you may receive lost wages, job reinstatement, increased benefits, and costs and expenses up to limits set by the state**

**When Should I Ask For Help?**

If you have questions about your claim, seek help immediately from either the Workers' Compensation Manager for your campus or from the claims adjuster who is processing your claim. If you are dissatisfied with the information provided, you may contact an Information and Assistance Officer (see next panel) or an attorney.

**Please note:** The purpose of this pamphlet is to provide a general orientation to Workers' Compensation and Industrial Disability Leave. This pamphlet is not intended to be a substitute for Workers' Compensation counseling by the campus Workers' Compensation Manager following a work-related injury or illness.

Please call your campus Workers' Compensation Manager for additional information regarding workers' compensation or Industrial Disability Leave benefits., **Julie Irwin, Workers' Compensation Manager can be reached at (559)278-2125.**

**Information and Assistance Officers**

Anaheim (714) 738-4038  
Bakersfield (661) 395-2514  
Eureka (707) 441-5723

Fresno (559) 445-5355  
Goleta (805) 968-4158  
Grover Beach (805) 481-3296  
Long Beach (562) 590-5240  
Los Angeles (213) 576-7389  
Oakland (510) 622-2861  
Oxnard (805) 485-3528  
Pomona (909) 623-8568  
Redding (520) 622-2861  
Riverside (909) 782-4347  
Sacramento (619) 767-2082  
Salinas (831) 443-3058  
San Bernardino (909) 383-4522  
San Diego (619) 767-2082  
San Francisco (415) 703-5020  
San Jose (408) 277-2453  
Santa Ana (714) 558-4597  
Santa Monica (310) 452-1188  
Stockton (209) 948-7980  
Van Nuys (818) 901-5374

**Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers' benefits or payments is guilty of a felony.**

**CSU claims are administered by:**

**Sedgwick CMS  
P.O. Box 14629  
Lexington, KY 40512-4629  
(916)851-8022  
(866)766-1115**

The California State University,  
Bakersfield



CALIFORNIA STATE UNIVERSITY  
**BAKERSFIELD**

**Questions and Answers  
Workers' Compensation  
And  
Industrial Disability Leave**

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**What Is Workers' Compensation?**

Workers' Compensation is an employer-paid benefit program that provides compensation and medical benefits if you are injured or become ill due to a work related circumstance. In addition, if you are unable to work, your employer provides continued salary or compensation to help replace lost wages until you are able to return to work.

**What Does This Benefit Cover?**

Any injury or illness is covered if it is caused by your job. This includes serious injuries as well as first aid injuries. Under Workers' Compensation law, you will receive help if you are injured, no matter who was at fault. Some injuries (e.g., most off-duty recreational activities) may not be covered through the workers' compensation program. Eligibility for benefits will be determined by CSU's third party claims administrator, Sedgwick CMS.

**When Am I Covered?**

Coverage begins the first minute you are on the job and continues anytime you are working. Within one working day after an employee files a claim form, the employer shall authorize the provision of all treatment, consistent with the applicable treating guidelines until the date that liability for the claim is accepted or rejected. Until the date the claim is accepted or rejected, liability for medical treatment shall be limited to \$10,000.

## What are My Benefits?

The program will pay all approved medical and hospital bills associated with your work-related injury or illness.

If you are disabled and cannot work, you may be eligible for either Industrial Disability Leave (IDL) or Temporary Disability (TD). A three day waiting period will apply in most cases for either benefit.

In more serious injury or illness cases, employees may be entitled to permanent disability benefits. A supplemental job displacement voucher may be provided when employees are unable to return to their job on a permanent basis. Finally, benefits are paid to qualifying dependents in work-related death cases.

## Medical Benefits

In general, approved medical care consists of healthcare that cures or relieves you of symptoms related to your work-related injury. There are no deductibles in the workers' compensation program. Medical care includes such services as physician or hospital treatment, physical therapy, x-rays and prescribed medicines.

## Industrial Disability Leave (IDL)

If you are a member of PERS or STRS, you may be eligible to select IDL disability benefits in lieu of TD benefits. For the first 22 work days of disability, IDL pays an amount equal to your net pay (full pay minus an amount equal to OASDI and withholding taxes based on your exemptions). If disability continues, IDL pays two-thirds of your gross pay for the balance of 52 weeks. While you are receiving IDL, your normal retirement contributions and voluntary deductions continue. If you are disabled beyond the expiration of IDL benefits, you may be eligible to receive TD benefits.

You must provide written notification within 15 days to choose supplementation. Your choice will be retroactive to your first day of disability benefit eligibility. All IDL benefits are included in your monthly paycheck.

## Who is Eligible for Industrial Disability Leave with Supplementation?

If you are a member of PERS or STRS and a member of certain bargaining units, you may be eligible to supplement IDL with accrued sick leave credits. Your credits must be sufficient to provide with IDL an amount equal to your regular daily salary or wage.

## Temporary Disability

If a work-related injury or illness prevents you from working, you are eligible for temporary disability (TD) income after three days off work (including weekends). You are also eligible to receive TD for the first three days if you are hospitalized during that period, a victim of a violent crime, or if you must stay off work for more than 14 days.

The amount of temporary disability is generally 2/3 of your wages, with a minimum and maximum set by state law. TD benefits are issued every two weeks and will end when the treating doctor releases you for work, or says your condition has stabilized or has reached the maximum allowed number of weeks according to the Labor Code for the date of your injury.

## Permanent Disability

If your doctor states your injury or illness will always leave you somewhat limited in your ability to work, you may receive permanent disability payments. The amount will depend upon the doctor's report and factors such as your age, occupation, type of injury and the date of injury. The minimum and maximum amount is set by state law and will vary by date of injury.

## Supplemental Job Displacement Voucher

If you do not return to work within 60 days after your temporary disability ends, and your employer does not offer modified or alternative work, you may qualify for a non transferable voucher payable to a school for retraining and/or skill enhancement. If you qualify, the claims administrator will pay the costs up to the maximum set by state law based on your percentage of permanent disability. This benefit became effective for injuries occurring on or after 1/1/04.

## Dependency Benefits

In the event the work related injury or illness causes your death, payments may be made to your relatives or household members who are financially dependent upon you. The amount of dependency benefits is set by state law and depends upon the number of dependents. Benefit rates are the same as TD and payments are made every two weeks. Workers' Compensation also provides a burial allowance.

## If I am Injured, What Must I Do?

Immediately report the job-related injury or illness to your supervisor. He or she will complete a Supervisor Report of Injury form and provide you a copy to take to the employer's designated occupational physician. The employee should notify the WC Manager, Tracey Garza, about the injury so a claim form can be provided to you. You must describe on the form how, when and where your injury occurred. Return the completed form to the WC Manager who will give you a signed copy and send the remainder to Sedgwick CMS. Someone from Sedgwick will get in touch with you to explain the benefits you will be receiving.

Your supervisor or Workers' Compensation Manager will arrange for authorized medical treatment and complete the necessary reports. You may be asked to complete an accident report form. You must furnish your supervisor or WC Manager with a doctor's written work status report prior to resuming your duties. Insure your right to benefits by immediately reporting every work-related injury or illness. **Any delay in reporting may delay or bar your workers' compensation benefits.**

Further, you may not be able to receive benefits if you don't file a claim within one year of the date of injury, the date you knew the injury was work-related or the date when benefits were last provided. To be sure you retain your benefit rights, report every injury immediately and request a claim form for any injury other than in a first aid circumstance.

**For Emergencies: Call 9-1-1**

## What Choices Do I Have For Medical Treatment?

Unless you have pre-designated a personal physician, treatment must be provided by:

### First Aid: CSUB Campus Health or

### Central Valley Occupational Medical

Emergency Medical Treatment or after hours treatment will be provided by:

### Mercy Medical Center Hospital

Your primary treating physician (PTP) has overall responsibility for treating your injury or illness. The PTP directs your medical care and determines your ability to work. The PTP is responsible for coordinating care between other medical providers. If you want to change your PTP, you should contact your WC Manager or Sedgwick CMS.

You may pre-designate a personal physician to treat you in the event of a work-related injury. Your personal physician must be your regular physician, who has limited his/her practice of medicine to general practice or who is a board-certified or board eligible internist, pediatrician, obstetrician-gynecologist or family practitioner and **has previously directed your medical treatment and retains your medical records.** The physician designation must be in writing to your employer, and your physician must agree to treat you for any work related injuries/illnesses prior to your injury or illness. If you provide the name and address of a chiropractor or acupuncturist in writing prior to the injury or illness, special rules apply. You may need to see an employer-selected physician first. If you have not given your employer the name of your personal physician before the injury, you may change to your own doctor 30 days after the injury is reported. **If you wish to pre-designate a treating physician, complete the attached form and return it to Julie Irwin, 5150 N. Maple JA41 Fresno CA 93740.**