



COLORADO MESA
UNIVERSITY

Workers' Compensation

Basics of Workers Compensation

- Benefits are intended to cover medical costs for the injured worker resulting from a work related injury, as well as lost wages in the event the injured worker is unable to return to work during the recovery period
- Costs *may* include:
 - Medical care from the injury or illness
 - Replacement income if unable to return to work (usually 2/3 of the worker's average wage)
 - Costs for retraining
 - Compensation for any permanent injuries
 - Benefits to survivors who are killed on the job

Coverage

- Who is covered by CMU's Workers' Compensation Insurance?
 - Employees
 - Student Employees
 - Nursing Students during Clinical
- Who is NOT covered?
 - Students (NOT employed through student payroll)
 - Community Members that are NOT employees
 - Independent Contractors
 - Volunteers

What to do

Medical Emergency


1. Call 911, or go straight to the ***Emergency Room***.
 - i. **For Work Comp injuries, DO NOT go to:**
 - i. **Urgent Care**
 - ii. **Doc's on Call**
 - iii. **Student Wellness Center**
 - iv. **Personal Doctor**
2. Notify your Supervisor *and* Human Resources as soon as medically possible.
 - i. If there was a witness, they will need to report the injury immediately
3. The injured worker will be required to complete a written Statement of Worker's Compensation Claim Form (Report can be found on the HR webpage)

Non-Emergency

1. Notify your supervisor *and* HR immediately.
 - i. If the injury requires medical treatment, Human Resources will schedule an appointment with the **designated provider** selected by the injured worker.
 - i. Employees cannot go to their personal doctor
2. The injured worker will be required to complete a written Statement of Worker's Compensation Claim Form (Report can be found on the HR webpage)

CMU Human Resources Page

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Workers' Compensation

What is Workers' Compensation?

- A state-mandated insurance program that provides benefits to employees who suffer job-related injuries and/or illnesses.
- Workers' compensation benefits are intended to provide injured workers with an efficient and quick way to pay bills and medical costs during the recovery period including but not limited to:
 - Medical care from the injury or illness
 - Replacement income (usually 2/3 of the worker's average wage)
 - Costs of retraining
 - Compensation for any permanent injuries
- Note that workers' compensation payments don't account for any pain and suffering that the injured employee might experience

Basic Information +

3. Reporting an Injury +

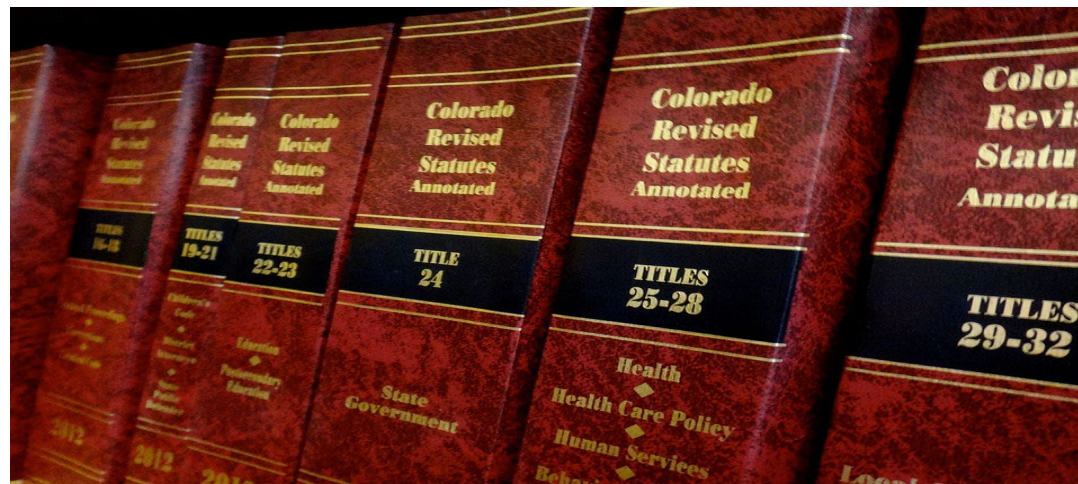
Designated Providers +

Office Ergonomics +

If you have any questions in relation to workers' compensation, please feel free to contact Luke Jackson in Human Resources at 970.248.1820 or ljackson@coloradomesa.edu.

Reporting Requirements

- If you are injured on the job, written notice of your injury must be given to your employer within four working days after the accident, pursuant to section 8-43-102 (1) and (1.5), Colorado Revised Statutes.
- It is always a good idea to report all workplace incidents (or near misses) even if you don't suspect an injury, just in case an injury is discovered after the deadline expires.



Remember: Most Common Injuries

- Most injuries are preventable and are a result of rushing, not paying attention to surroundings, etc.
- Slips, trips, falls, and strains are the most frequent and expensive types of claims



Our #1 Priority is Health & Safety

For follow up questions about workers' compensation at CMU, please feel free to follow up with Tara Schultz at:

- tschultz@coloradomesa.edu
- or 970.248.1140



Thank You!