

Worker's Compensation

All St. John's University Staff employees are covered by Worker's Compensation. Administrators and Faculty employees should contact the Employee Benefits Office if injured as a result of their job.

Overview

This benefit is provided by the University on a non-contributory basis. It provides weekly cash benefits and/or medical care for employees who are injured or become ill as a direct result of their job.

Employees who are totally or partially disabled and unable to work for more than seven (7) days receive cash benefits. Cash benefits are not paid for the first seven (7) days of the disability, unless the duration of disability exceeds 14 days. Once 14 days have passed, you may receive cash benefits from the first workday off the job. A claim is paid if the University or insurance carrier agrees that the injury or illness is work-related. Necessary medical care is provided no matter how long the duration of the disability may be. The amount received is based on your average weekly wage for the previous year, but cannot exceed \$400.00 per week. The following formula is used to calculate benefits:

$1/3 \times \text{average weekly wage} \times \% \text{ of disability} = \text{weekly benefit}$

If you are injured or ill and eligible for worker's compensation, you will receive necessary medical care directly related to the original injury or illness until you recover from your disability. In an emergency, treatment may be obtained from any emergency facility. You cannot receive both Worker's Compensation and short-term disability benefits simultaneously. If Worker's Compensation denies your claim, then you can file for short-term disability with the University's insurance carrier.

You may choose to use accrued sick time during the time you are unable to work and receive your full rate of pay. If you choose not to use accrued sick time, you will receive worker's compensation benefits calculated at the rate above. The University will replace the portion of the employee's sick time for which reimbursement is received from the insurance carrier.

Death Benefits: If an employee dies from his or her injury, the surviving spouse and/or minor children or if there is not a surviving spouse and/or children, other dependents as defined by law, are entitled to weekly cash benefits.

Social Security Benefits: An employee who is *seriously and permanently disabled* may be entitled to the payment of monthly Social Security benefits. The Social Security Administration can provide more information about these Federal Disability Insurance Benefits.

How To Access Workers' Compensation

For Staff employees who become injured or ill on the job, notify your supervisor immediately and report to the Health Services office. When a nurse is not on duty, your injury or illness should be reported to the Department of Public Safety. Either the nurse or a Public Safety officer will complete a form C-2 and forward it to the Employee Benefits Office for processing and follow-up.