

Worker's Compensation

All Injuries to employees while on duty, no matter how trivial, must be reported at once to the principal or supervisor and an online accident report completed within 24 hours of the injury/illness.

When an employee is injured at work, the primary consideration is prompt appropriate medical care. Circumstances may dictate an ambulance, a trip to the emergency room, assistance to a physician's office or medical care at a later time. The nature of the injury dictates the response.

For non-emergency Worker's Compensation claims, the District expects an employee first obtain medical assistance through Genesis Occupational Health at 4017 Devils Glen Rd Ste. 101, Bettendorf, IA. Office hours are as follows: Monday through Friday: 8:00 am to 5:00 pm. For non-emergency injury's that occur after their business hours, employees will be seen at Genesis Convenient Care, 2140 53rd Ave Bettendorf, IA. Worker's Compensation insurance will cover the costs for initial and necessary additional medical-related referral process.

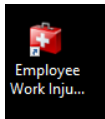
For emergency care employees should receive prompt medical attention from available medical personnel. The injury report can be completed the next day or as soon as possible after the injury and care. This medical care will also be covered by our Worker's Compensation insurance carrier. The employee will then follow-up with Genesis Occupational Health.

Employees treated for a work-related injury are covered under the District's Worker's Compensation insurance plan, not the District's health insurance carrier. When an employee visits a medical facility for work-related injuries, the medical business office should be informed that the visit is for a work-related injury, not a claim to be processed through our health insurance carrier. Failure to do so may result in the health insurance carrier refusing to pay, leaving the employee responsible for medical costs incurred because a work-related injury.

PROCEDURE ACCIDENT AND INJURY REPORTS (EMPLOYEE)

All injuries to employees while on duty, no matter how minor, must be reported at once. The online injury report **must be filled out completely within 24 hours of occurrence. Failure to follow procedures on a work-related claim could result in the medical claim becoming the responsibility of the employee rather than our Worker's Compensation carrier.** The form will be automatically submitted to the Safety & Compliance coordinator upon completion. A claim will then be opened with the district's insurance company - EMC Insurance Company. Depending on the severity of the injury an Accident Investigation will be scheduled with the employee and others.

The online injury report can be found two ways, on your desktop and under the staff intranet:



1. Look on your desktop for this icon and click on to complete. If it is not there you may need to restart your computer if it has not been done for in a while.

2. Use the Google Chrome browser, go to bookmarks (arrow indicating below), and select the “BCSD Staff Intranet” option and it will take you to the page shown below. Or visit:

<https://online.bettendorf.k12.ia.us/staff/>



3. From there, scroll down and on the right-hand side go to “Additional Resources”. Click on the “Work Injury Report” icon. Or visit:

https://docs.google.com/forms/d/12vAmwcfEb8wJ0xZ94xrjnv3MT6OeH0gvjxlEa3zqEw/viewform?edit_requested=true



WHO PAYS THE BENEFITS? The employer or its insurance carrier has the responsibility for payment of all benefits under the Iowa Workers' Compensation Act.

HOW IS INSURANCE PROVIDED? Sections 85.3 and 87.1 of the Iowa Code require all employers, subject to the Act, to insure their liability for workers' compensation unless they are relieved from this requirement by the Insurance Department of Iowa. Employers who are relieved from insurance become self-insured and must provide all benefits required, as per section 87.11 of the Iowa Workers' Compensation Act.

WHO PAYS WORKERS' COMPENSATION INSURANCE PREMIUMS? The employer is required to pay all insurance premiums for workers' compensation. It is unlawful for the employer to make any deduction from the employee's earnings for the purpose of paying such insurance premiums. Section 85.54 states that it is a simple misdemeanor for any employer to withhold wages for the purpose of paying any such premium.

HOW IS WORKERS' COMPENSATION RATES COMPUTED? Certain requirements must be met in order to be eligible for weekly benefits. The weekly rate of compensation depends on the employee's average weekly earnings, the number of exemptions, and the maximum allowable rate. Weekly compensation benefits are based on a seven (7) calendar week. The employee is entitled to 80% of the average weekly spendable earnings (subject to the maximum allowable rate). Spendable earnings are the employee's gross earnings less the deductions for federal and state income tax and social security as if the employee claimed the maximum number of exemptions to which the employee is entitled.

WHO CHOOSES THE TREATING PHYSICIAN? Section 85.27 states the employer has a duty to provide medical care to be furnished to the employee. If the employee has reason to be dissatisfied with the care offered the employee should discuss the problem with the employer or the insurance carrier. If the problem cannot be resolved, the employee, through appropriate contested case proceedings, may ask the Industrial Commissioner to order other medical care. Under section 85.39 of the Iowa Act, if the employer-retained physician has given a rating of permanent disability and the employee does not agree with the rating, the employee does have a right to an examination, for purposes of disability rating, by a doctor of his/her choice at the employer's expense. Forms for exercising this right are available from the Iowa Industrial Commissioner.