What happens if I need to be out of work because of my injury?
- Occupational Health Services must authorize and/or concur with the need for time out of the workplace due to a work-related injury or illness.
- If initial treatment is provided in an Emergency Room, employees must contact the Occupational Health Services by the next business day. Emergency Rooms are not authorized to grant time out of work. Do not schedule any follow up care until you have been evaluated by Occupational Health Services.
- Occupational Health Services will notify your department if you will be out of the workplace due to a work-related injury or illness.
- Time absent from the workplace because of a workers’ compensation injury or illness is also counted as time taken under the Family and Medical Leave Act (FMLA) for eligible employees.

Will I be paid for time out of work due to my injury?
- Under New Jersey Workers’ Compensation law, employees receive workers’ compensation wages when time lost from work exceeds 7 calendar days. These first seven days are called the waiting period.
- When time lost from work is less than 7 days, employees must use vacation, sick, bundled time or leave without pay.
- The base benefit for benefits-eligible employees, as established by the State of New Jersey, is 70% of an employee’s gross weekly wages in effect at the time of the injury, subject to a maximum set by the State. Union employees should refer to their collective bargaining agreement. Casual and/or hourly employees may not be eligible for the same workers’ compensation benefits.
- See Human Resources policy 3.1.11 “Workers’ Compensation Leave and Benefits” for a full description of the workers’ compensation lost time salary benefit.

What do I do if I receive a bill for medical treatment, prescriptions, or have out-of-pocket expenses?
- Any medical bills for authorized treatment that you receive for your work-related injury will be processed for payment by PMA.
- Authorized out-of-pocket expenses can be processed only with the submission of medical receipts.
- Email any medical bills you received or receipts you have as soon as possible to PMA. If you are unable to do so, bring them to Occupational Health Services.
  - Bills will be paid directly to the provider by PMA.
  - Authorized out-of-pocket expenses will be reimbursed to you.
- Please call 888-476-2669 with questions regarding medical bills and expenses.

How do I get prescriptions for medication and who pays for them?
- Occupational Health Services may provide some of your medication during your visits or you will be provided with a prescription.
- A medical provider may give you a prescription to fill. If you have the Princeton University prescription plan benefit, you may use your prescription plan. If you do not have the plan benefit, you will need to pay out of pocket.
  - Send any receipts you have to PMA. If you are unable to do so, bring them to Occupational Health Services. PMA will process these receipts for reimbursement to you.

What if my claim is denied and I disagree?
- You may appeal any provision of the New Jersey Workers’ Compensation law by filing a claim petition with the New Jersey Division of Workers’ Compensation in Trenton, NJ.

IMPORTANT CONTACT INFORMATION
Occupational Health Services (609)258-5035
Risk Management Dept (609)258-1192
Human Resources (609)258-3300
PMA (888)476-2669

Division of Workers’ Compensation
NJ Department of Labor and Workforce Development
P.O. Box 381
Trenton, New Jersey 08625-0381 Phone: (609) 292-2515
Fax (609) 984-2515
E- mail: dwc@dol.state.nj.us

FOR EMPLOYEES WORKING IN NEW JERSEY
WHAT IS NEW JERSEY WORKERS’ COMPENSATION?

Workers’ Compensation provides medical care and reimbursement for lost wages to workers who experience a work-related injury, illness, disability, or death on the job. The Risk Management Department administers the University’s self-insured workers’ compensation program in accordance with New Jersey Regulations. All on-campus care is provided by the Occupational Health Services. Claims administration is coordinated by PMA. Union employees should refer to their collective bargaining agreement. Casual and/or hourly employees may not be eligible for the same workers’ compensation benefits.

FREQUENTLY ASKED QUESTIONS

What do I do if I am injured at work?
- Tell your supervisor as soon as possible, but no later than the end of your shift.
- Report to the Occupational Health Services, McCosh Health Center between the hours of 8:00 a.m. and 4:00 p.m. Monday through Friday.
- When immediate care is needed after business hours or on the weekend, go to the closest Emergency Room and then contact Occupational Health Services the next business day.
- If you need an interpreter, please ask and one will be provided for you.

Who is eligible to receive workers’ compensation benefits?
- Any employee who requires medical treatment and/or is unable to work because of an injury or illness that arises out of and in the course of employment at the University is eligible to receive workers’ compensation benefits. The University’s outside workers’ compensation claims administrator, PMA, assists the University in determining eligibility, and may contact you and ask about how your illness or injury occurred.

What is included in my workers’ compensation benefits?
- All authorized & necessary medical, surgical and hospital costs are included. This includes physician office visits, outpatient therapy, medical tests and/or prescription medications. Once the treating physician determines that you have reached maximum medical improvement, workers’ compensation benefits stop.

Who authorizes medical treatment?
- Except in the case of an emergency, employees must receive approval or authorization for all medical treatment from PMA, the University’s Workers’ Compensation Claims Administrator. Failure to obtain this authorization may result in denial of payment for medical services.
- PMA will make referrals for all outside physicians, medical consultants and/or health care providers.
- Employees must see the medical providers at Occupational Health Services on a regular basis and specifically after each visit with outside physicians (such as an orthopedist).

How is my medical provider selected?
- In conjunction with PMA, the University has developed a panel of outstanding physicians so that you will have access to high quality medical services and treatment. Under New Jersey Regulations, PMA will direct all medical care.
- PMA will arrange treatment with a panel physician based on the injury/illness.
- Under certain circumstances, PMA may also arrange for an Independent Medical Examination or a Functional Capacity Examination (an examination of physical capacity and ability to perform the essential functions of your particular job).

KEY EMPLOYEE RESPONSIBILITIES:

- Report injuries as soon as they occur to your supervisor and Occupational Health Services.
- Follow the instructions of the doctors and nurses treating you for the injury.
- Attend all scheduled appointments, and if you are not able to make an appointment, please notify PMA and they will reschedule.
- Return to work when you are cleared to do so by your healthcare provider.
- If you have questions…ask.

PLEASE NOTE: The details in this brochure relate to employees working in New Jersey. If you are working in a state other than New Jersey, please contact your Human Resources Representative.

PLEASE NOTE: Casual and/or hourly employees may not be eligible for the same workers’ compensation benefits.