



SUBJECT:	Workers' Compensation
POLICY NO:	II:10
APPLICABLE TO:	All Employees
PAGE NO:	1 of 3
EFFECTIVE DATE:	July 1, 1989
REVISION DATE:	August 1, 2018 (due to name change)

I. POLICY:

The Hennepin Healthcare Research Institute (HHRI) recognizes its obligation to provide a safe working place; likewise, HHRI feels each employee must accept his/her responsibility to help in the prevention of work-related injuries and illnesses. However, should a work-related injury or illness occur, certain legal requirements and reporting deadlines must be observed and it is the intent of this policy to outline them.

Workers' Compensation law is designed to provide a satisfactory means of handling occupationally related injuries, illnesses and disabilities. As required by law, HHRI pays the premiums for Workers Compensation Insurance. Our carrier for Workers' Compensation is The Hartford. This insurance pays for medical expenses which are the result of an injury or illness incurred at the regular place of work or when on HHRI business away from the regular place of work. It also provides for partial reimbursement of salary lost as a result of a work-incurred injury or disability.

A First Report of Injury (FROI) must be submitted to our Workers' Compensation Carrier within 10 calendar days after the occurrence and received by the Minnesota Department of Labor Workers' Compensation Division within 14 calendar days. A serious injury resulting in the loss of a limb or eyesight, or death must be reported immediately. Injuries occurring to an HHRI employee are reported to the Minnesota Department of Labor through our Workers Compensation Insurance carrier.

II. PROCEDURE:

- A. An employee who is seriously injured should be taken to the nearest appropriate emergency department.
- B. Employees with non-emergency injuries or exposures should complete Page 1 of the "Injury/Incident Report". The "Injury/Incident Report" is available from Human Resources or online on the HR Portal. This form is to be completed for **all job-related injuries, illnesses, or exposures - regardless of extent - within 24 hours.**
- C. The employee's **supervisor must complete the back side (Page 2) of the "Injury/Incident Report" within 48 hours of the incident.**
- D. The completed form must be submitted to the Human Resources Department within 72 hours of the incident to ensure timely reporting. Typically this should happen prior to receiving non-emergency medical treatment.
- E. Infectious exposures or incidents should also be reported even if there is no current injury or illness. The report will document the exposure and appropriate follow-up will be scheduled.
- F. Human Resource submits information for the FROI to The Hartford within 10 calendar days of the incident for processing.



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- G. Employees may choose their medical provider for treatment of a work-related injury, and are allowed one change of provider within the first 60 days from an incident. The treating physician will provide referrals for specialty care if needed.
- H. All statements and/or bills for work-related injuries are sent to The Hartford. The bill may be sent directly to The Hartford by the provider, or the injured employee can send it to Human Resources who will forward it to The Hartford. **The employee should not submit bills to his/her group health insurance for a work-related injury.**
- I. If additional medical appointments are required, the employee should meet with the supervisor/manager to discuss the schedule of appointments and how to document them on the online timesheet via the HR/Payroll/Time Reporting system.
- J. If lost time (other than for medical appointments) occurs, a note from the treating physician defining the ability to work needs to be sent to Human Resources. A return to work date should also be stated with work restrictions, if any, identified.
- K. Workers Compensation Insurance provides a partial salary to employees for time lost because of a work-incurred injury. The compensation received is not currently taxed, though it is considered taxable for purpose of year-end tax filing.
- L. There is a three-day waiting period prior to receiving Workers Compensation. If the employee is out more than ten calendar days, Workers Compensation benefits will be paid for the three-day waiting period. If an employee were to return prior to or on the tenth day, they would not be entitled to compensation for the first three days.
- M. For absences less than ten calendar days, the employee may supplement their workers compensation payments for the first 3 days with vacation/sick up to their FTE. After the first 3 days of absence the employee may not supplement their workers compensation payments with vacation/sick.
- N. Workers Compensation Insurance payments will be reduced by any pay received by an employee working part-time.

III. BENEFITS DURING LEAVE

- A. Health, dental, life, and disability insurance will be provided at the employee cost for three months of Workers Compensation leave. After three months, insurance continuation is available by payment of the full premium by the employee.
- B. Sick and vacation accrual will cease during any month when hours paid are less than 50% FTE.



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IV. RETURN TO WORK

- A. It is HHRI's policy to return the injured worker to work as soon as possible, accommodating any medical restrictions. The program is designed to return the injured worker to the usual daily routine as quickly as possible, while protecting from re-injury.
1. A temporary position may be offered which would allow the employee to return to work before recovering well enough to return to the regular position.
 2. If the regular position has been filled before the employee becomes able to return to work, a new position may be offered which would meet the physical restrictions of the employee.
 3. If the employee returns to work part time or to a position paying less than his/her regular position, Workers Compensation may provide an additional wage loss benefit.
- B. If the employee is covered by the Family and Medical Leave Act, the employee will be returned to the same or similar position if he/she returns before exceeding the 12 week annual allotment of Family and Medical Leave during that calendar year. (See Policy IV:20.)
- C. If the employee is not covered by the Family and Medical Leave Act, the employee will be returned to the same or similar position if he/she returns within 6 weeks of leave. After that period of time, MMRF reserves the right to fill the employee's position. (See Policy IV:12, Section III B.)