

Employee's Guide

I. What to do if you have an accident:

- 1) Promptly report injury / illness to your immediate supervisor or designated person in accordance with your department's protocol **within twenty- four (24) hours**. Failure to make timely notification may result in a claim denial. To report a work related incident you must complete the ***Employee's Report of Injury (FORM #500)*** along with your supervisor.
- 2) Your Supervisor will report your claim directly to CorVel and provide you with a claim number.

II. What to do if you need to seek medical treatment:

- 1) If you go to a facility for emergency care (i.e. ER, Urgent Care) and you are told to follow-up with your "family physician", you **must** choose a physician from the ***Panel of Physicians*** provided in this packet. If your family physician is on the panel, you may see him/her.
- 2) Loudoun County (in accordance with state law) requires that any employee that is injured during the course of work (or Fire & Rescue volunteer performing a volunteer activity) choose a medical provider from the ***Primary Care Panel of Physicians***. Once you choose a physician from the panel, you cannot change physicians without prior approval from CorVel. Failure to use an approved physician may result in non-payment of all medical bills relating to your injury /illness.
- 3) You must present the enclosed CorVel billing contact information to the medical provider / facility to insure the correct billing. Failure to do so may result in you receiving medical bills directly. **IMPORTANT NOTE:** Do **not** present your health insurance plan ID card for services involving a work-related injury or illness. If you do receive a medical bill please send it to Risk@Loudoun.gov and your claim adjustor.
- 4) You will need to take a ***Medical Treatment and Physical Demands Analysis (PDA) (FORM #700)*** with you to each medical appointment for your treating physician to complete. You must provide a copy to CorVel and Risk@loudoun.gov **within twenty-four (24) hours** of your appointment. If you have been instructed to make a follow-up appointment with a specialist, you must choose from the ***Panel of Physicians – Specialty***.
 - a. Treatment referrals **must** be authorized by CorVel in advance of your actual appointment.
 - b. Referrals and/or follow-up visits must be scheduled **within two (2) business days**.
 - c. You must take the **first available appointment** offered to you.
 - d. If you have difficulty obtaining an appointment, contact CorVel immediately.
- 5) If you are prescribed medication, you may get the prescription filled at most major pharmacies (i.e. Rite-Aid, Walgreens, Walmart). They will verify the prescription is for a work-related injury and bill CorVel accordingly.
 - a. If you need to obtain the medication before you receive a prescription drug card from CorVel, you will need to pay for the prescription, then forward the original cash register receipt and the prescription receipt attached to the bag, to CorVel for reimbursement, P.O. Box 6966 Portland, OR 97228.

III. What to do if you are not released to return-to-work:

- 1) Any absence from work must be substantiated by a **Medical Treatment and Physical Demands Analysis (PDA) (FORM #700)** from a panel physician.
 - a. Any absence from work due to your workers' comp injury/illness must be immediately reported to Risk Management, FMLASource, and your supervisor in accordance with your department's protocol.
- 2) **Lost time due to a Workers' Compensation illness / injury, whether paid or unpaid, runs concurrent with leave under the Family and Medical Leave Act (FMLA).** Please refer to the attached information on **Reporting a Family and Medical Leave**. If you are not released to return to work and expected to be out **more than 3 days** (or shifts), you must contact FMLASource. FMLA protects your rights to be reinstated to the same or an equivalent job with the same pay, benefits, and terms and conditions of employment upon your return within twelve (12) workweeks in accordance with Federal Law and County policy.
- 3) **Injury leave** is a supplement to Workers' Compensation benefits and is available for up to a maximum of 26 calendar weeks within a 12-month period from (the later of) the date of initial injury or the date of the employee's first absence.
 - a. In order to be eligible to receive injury leave, your claim must be deemed compensable under workers' compensation.
 - b. If you are unable to return to work after injury leave has exhausted, you will continue to be eligible for a weekly benefit of 66 2/3% of your pre-injury average weekly wage through workers' compensation, mailed directly to you by the third-party administrator.
- 4) You may be eligible for an additional benefit under the County's disability plan once Injury Leave has exhausted. Contact The Standard at 800.426.4332 or Cylinthia Rice, Benefits Specialist, 703.771.5970 for more information or assistance. You will need to provide a copy of your award order from the Virginia Workers' Compensation Commission.
- 5) Income replacement from any/all sources may not exceed 100% of your pre-disability earnings.

IV. What to do before you can return to work:

- 1) Prior to returning to work, a **Medical Treatment and Physical Demands Analysis (PDA) form (FORM #700)** must be presented to your supervisor with a copy to Risk Management and CorVel stating you have been released to return to work, any limitations, and the effective date of that release.

V. Important Reminders

- 1) **Failure to comply with the County Workers' Compensation Policy (HR-44) may result in the suspension of Workers' Compensation benefits in addition to injury leave.** Failure to return to work when able to do so will result not only in suspension of injury leave, but also all workers' compensation benefits for this injury/illness.
- 2) Once you have been released by the Workers' Compensation treating physician, both Workers' Compensation benefits and injury leave cease.

**Should you have any questions, please contact your
assigned adjuster at CorVel or
Loudoun County Risk Management, 703-771-5676.**