

Kelly Gersch
Director of Human Resources

De Soto School District #73



Ensuring learning, growth, and success for all.

Memorandum

August 8, 2018

RE: Worker's Compensation

Dear Staff,

Please take a few minutes and review the information on the following page as provided by the District's insurance representative. Some of the key points that you should be aware of include:

1. You are required to report an injury to your employer/supervisor immediately.
2. The supervisor should immediately contact Central Office (Kelly Gersch).
3. The providers for our District are: Mercy Occupational Medicine for non-emergency injuries during working hours. Mercy Hospital Jefferson ER for emergencies (during or after working hours). **Do not use private physicians if you are filing a Worker's Compensation Claim.**
4. You are required to keep your supervisor & Central Office informed of all activity involving your treatment; such as, turning in paperwork which provides the District with pertinent information.
5. Once the authorized doctor provides you with an official "Unable to Work" notice, and the injury is diagnosed as work related; benefits do not begin until you are off work the fourth scheduled working day.
6. Temporary disability is paid at 2/3 of your weekly wage.
7. When you receive Worker's Compensation, you do not receive your regular district check.
8. Failure to follow these procedures may result in the employee being responsible for all medical co-pay, etc.
9. Per District policy 4872 post accident drug/alcohol testing will be utilized after any accident:
 - involving the loss of life;
 - resulting from a violation of Board Policy or Regulations, or municipal, state, or federal law;
 - which results in an injury to a person who receives medical treatment;
 - resulting in disabling damage to any motor vehicle or piece of District equipment;
 - resulting from a violation of a safety regulation or safety directive.

WHEN YOU HAVE BEEN INJURED ON THE JOB, WHAT CAN YOU EXPECT?

Your school district is a member of a self-insurance pool, Missouri United School Insurance Council, that provides Workers' Compensation coverage within the state of Missouri. The claims are administered by Gallagher Bassett Services on behalf of your school district. Workers' Compensation is basically no fault insurance for injuries that are sustained while you are within the course and scope of your employment, subject to applicable Missouri law. Benefits for injuries that are found to be compensable include payment for medical treatment, payments for lost wages, and if applicable, payments for permanent handicaps. These benefits will be explained in more detail below.

MEDICAL TREATMENT

You are required to report an injury to your employer/supervisor immediately. Your employer will then complete and file the necessary reports with the claims administrator. Your employer will arrange for your initial medical treatment and has the right to choose the treating physician. The employer is not responsible for payment of any unauthorized medical treatment. Should you receive any bills for your medical treatment at home, please forward these to your school district administrative office or Gallagher Bassett Services immediately.

PAYMENT FOR LOST WAGES

Some injuries may keep you from working temporarily, and you will receive "temporary disability" payments until the authorized treating physician indicates you are able to return to work. Temporary disability is paid at 2/3 of your average weekly wage. Benefits do not begin until you are off work the fourth scheduled working day.

ADDITIONAL BENEFITS

If there is a permanent handicap involved with your injury – such as the loss of a finger or an eye – the treating physician will advise that you have sustained a permanent partial (referring to a portion of the body) disability relative to your injury and provide the claims administrator with his/her opinion of the amount of disability sustained. Your claim would then be set by the Division of Workers' Compensation and a lump sum settlement made based upon the information provided by the treating physician.

WHAT IF THERE IS A PROBLEM?

If there is a problem with payment of medical bills, lost time benefits, etc., contact your employer or the claims administrator, Gallagher Bassett. Many questions can be cleared up with a phone call. If the problem still cannot be resolved, you can file a "Claim" with the Division of Workers' Compensation. You may contact the Division at (573)751-4231 or write them at Missouri Division of Workers' Compensation, P.O. Box 58, Jefferson City, Missouri 65102. You may file a claim yourself or consult an attorney about filing the claim. Attorneys do receive a percentage (usually 25%) of any settlement made on your behalf.

We wish you a speedy recovery. If you should have any questions relative to your medical treatment or benefits, please contact your employer immediately, or contact the representative handling your claim at the appropriate office:

Gallagher Bassett Services, Inc.
1630 Des Peres Rd., Suite 140
St. Louis, MO 63131
(314) 965-7810