City of Lakeland

Workers’ Compensation

Handbook





Safety Pays

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Workers’ Compensation

What is Workers’ Compensation?

The Florida Workers’ Compensation Program pays medical and disability benefits when an injury or illness arises “out of and in the course of” employment. Workers’ Compensation is regulated by the state of Florida, and the benefits are set by law.

Your Workers’ Compensation Program

Under the Florida Workers’ Compensation law, the City of Lakeland is operating a Workers’ Compensation program to provide medical care for injured workers.

The City of Lakeland, through its Workers’ Compensation Administrator, CorVel, will work with you and your authorized doctor to provide treatment that is medically necessary and appropriate for your injury and that will help you return to work as soon as medically possible.

Responsibilities of the City of Lakeland

The City is responsible to provide you with initial access to medical care at your request by providing you with a first-aid treatment facility or physician to assess your injury and provide a professional evaluation and treatment if needed. This medical professional will also refer you to whatever medical specialty they feel you may need.

The City’s Risk Management Office in conjunction with your department will coordinate your return to work. Your authorized treating physician will provide any physical restrictions or concerns with your return to the work place if needed for your recovery. Your supervisor will be provided with those physician restrictions.

If you have any concerns, or questions regarding your case, the CorVel adjustor, Tye, who is physically located in Tampa, will work with you to resolve your concerns or answer your questions. In addition, you will be provided with correspondence helping you answer some questions about Workers’ Compensation including access to medical care.

If prescription medications are required, The City of Lakeland will issue a Temporary Prescription Card. CorVel will include the official prescription card with their initial packet.

Your Rights and Benefits

General

* The Workers’ Compensation insurance coverage is provided by your employer, the City of Lakeland, at absolutely no cost to you.
* This coverage will pay for all reasonable and medically necessary care if you get injured at work, or develop an occupational disease arising out of and in the course of your employment.
* You are covered from your very first day of work on the job.
* If you are injured on the job, you may be required to take a drug and/or alcohol test. If you test positive for alcohol or illegal drugs at the time of your injury, you may not be entitled to Workers’ Compensation benefits under this program according to Florida law.
* You have the right to copies of any medical reports you request. Your physician, when requested should also provide you copies of your medical records.
* Your employer by or through the Workers’ Compensation carrier has the right under law to choose the doctor who will treat you.
* Workers’ Compensation coverage will also pay lost wages in accordance to the City of Lakeland Workers’ Compensation policy and Florida Law which is located in the City of Lakeland Personnel Policy and Procedure Manual.

Medical Care

* Care that is reasonable and medically necessary will be provided at no cost to you. Medical care includes approved surgical, hospital, and dental prescriptions, medical supplies, and medical transportation if required. You must use ONLY authorized providers for medical care. Care provided outside of the City’s onsite employee clinic must be authorized by the CorVel Claims Adjuster. You will be referred by the City’s Risk Management/Occupational Health Division to the City’s onsite clinic for evaluation of your injury and determination of appropriate medical care. A serious or life threatening injury is discussed later in this handbook.
* If you seek unauthorized medical care, your medical bills will not be paid under Worker’s Compensation. The exception is in case of a life or limb threatening emergency.
* The City’s Workers’ Compensation plan will pay providers directly for authorized services. If you receive provider bills, you must send them to the CorVel Claims Adjuster, (the address is listed below). DO NOT PAY OR DESTROY THESE BILLS. Your copy helps the provider identify your specific account to correct the billing error.

City of Lakeland/Office of Risk Management

Attn: CorVel Claims Adjuster

520 N. Lake Parker Avenue

Lakeland, FL 33801

Your Responsibilities

Injury on the job – EMERGENCY

* In the event of a serious or life threatening injury or illness, 911 must be called immediately so that emergency medical services (EMS) can transport the employee to the appropriate healthcare facility. If you are unsure as to the seriousness of the injury or illness, call 911.
* Contact employee’s supervisor immediately and inform of the situation.
* Supervisor should then contact the Safety Coordinator on call at 860-9008.
* If after business hours (8-5, M-F) contact the CorVel 24/7 Nurse Line at 800-825-2775.
* On the next business day, if possible the employee and/or his/her supervisor needs to contact the Claims Team (Marlene / Haley / Jessica) at 863-834-6794 to coordinate the completion of required forms and if needed, coordination of future medical care.

Injury on the job – NON-EMERGENCY

* The employee is to immediately notify his/her supervisor.
* The supervisor shall notify the Safety Coordinator assigned to his/her department or afterhours the On-Call Safety Officer at 863-860-9008.
* During regular business hours:
Employee should immediately go to Risk Management Claims, 520 N. Lake Parker Ave.  If possible a “City of Lakeland Employees Report of Injury/Illness/Property Damage Form” should be completed and presented at the time of first visit.
* Claims intake will provide an authorization form and send injured worker to the Healthstat Clinic to be medically triaged by one of the two ARNPs at the Clinic.
* All prescribed outside medical care will be coordinated by the CorVel Adjuster, Tye, who is located off-site.  The employee will be contacted within 24-48 hours of receipt of notification by the City’s Risk Claims Team in response. All prescribed follow-up care will be coordinated through the Risk Claims Team.
* If injury occurs after business hours:
On the next business day, visit the Risk Claims Team at 520 N. Lake Parker Ave. The same process as referenced above will be implemented.

Your Responsibilities cont…

Important Contact Information

City of Lakeland Risk Claims Team:

Office of Risk Management, 520 N. Lake Parker Ave.

P 863-834-6794, F 863-834-6746, Hours 8am-5pm Monday-Friday Jessica Ortiz, Claims Coordinator; Marlene Scarlett, RMA; Haley Snider, RMA

CorVel:

24/7 Work Injury Nurse Line 800-825-2775

WC Indemnity & Medical Only Adjuster

Tye Gatling, Tye\_Gatling@corvel.com

813-367-8948

**Healthstat Clinic**:

 490 N. Lake Parker Ave., Lakeland FL 33801

863-834-6710

If you’re outside the state of Florida, away from the worksite, or outside the immediate area

Normally, you must go to a facility or physician authorized by the CorVel Claims Adjuster. However, if you are outside the State of Florida or away from your worksite, call the CorVel Claims Adjuster, Tye, at (813) 637-8948, before seeking treatment. The CorVel Claims Adjuster will refer you to a nearby authorized provider or provide you with alternative procedures.

If you need surgery or hospitalization

The CorVel Claims Adjuster must authorize all surgery or hospital admissions PRIOR to the surgery or admission except in emergency situations.

The physician or hospital must call the CorVel Claims Adjuster, Tye at (813) 637-8948 for authorization.

If the CorVel Claims Adjuster determines that the procedure or admission is not medically necessary, the CorVel Claims Adjuster will call the physician for further discussion or for the development of an alternative plan of care.

The CorVel Claims Adjuster may request a second opinion.

Your Responsibilities cont…

While receiving treatment

The CorVel Claims Adjuster will choose the specialist best suited for the type of injury identified by your medical provider and then schedule the appointment for you.

Upon written request from the employee, the CorVel Claims Adjuster must authorize a one-time change of physician within five days after receiving the request. When a new physician becomes authorized, the original physician becomes de-authorized.

The employee and the employer are each entitled to only one independent medical examination (IME) per accident and not one per medical specialty. The party requesting and selecting the IME is responsible for all costs related to the examination. If the employee prevails in a medical dispute as determined by a judge of compensation claims, or if benefits are paid or treatment is provided based on the independent medical examination, the City of Lakeland must pay for the examination.

You are responsible for keeping all your scheduled appointments. \*Please note that your rights to medical care or payment for lost wages will end two years after the date of injury or one year from last date of medical treatment or payment of lost wages.

Drug Testing

If you are injured on the job and test positive for illegal drugs or alcohol, you may be denied your Workers’ Compensation benefits. If you refuse or fail to take a drug test, your Workers’ Compensation benefits will be denied. Please be aware that the City’s Drug-Free Workplace Program sets specific penalties for infraction of its policy which are not a part of this document.

Safety Requirements

You must wear and use any safety equipment required by your employer. If you do not use required safety equipment or if you fail to observe safety rules and are injured, your Workers’ Compensation benefits may be reduced.

Return to Work

You are expected to return to work in your normal job or a temporary modified job as approved by your authorized treating physician. If you refuse to return to work (to a position that is within your ability to perform as indicated by the authorized treating physician), you may not be eligible for Workers’ Compensation wage benefits.

Workers’ Compensation Fraud

Filing a false Workers’ Compensation claim is a crime and is punishable under Florida Workers’ Compensation law, Chapter 440, as a third-degree felony, subject to restitution fines and imprisonment.

False Workers’ Compensation claims are investigated by the Florida Department of Insurance and the Bureau of Workers’ Compensation Fraud and are reported to the authorities immediately. Prosecution for these crimes is through the State Attorney’s office.

You can help stop these crimes by reporting any suspected abuse directly to the City’s Claims Team at (863) 834-6794, the CorVel Claims Adjuster, Tye, at (813) 637-8948, or the City’s Director of Risk Management and Purchasing by calling (863) 834-6799.

Complaints and Concerns

The goal of our program is to provide quality medical care to injured employees and to return them back to work if possible. We recognize that on occasion you may have questions, concerns or complaints regarding the medical services being provided. The following procedures were designed to ensure that any questions or complaints are handled in a timely manner. It is our desire to answer questions and resolve any issues, whenever possible.

Workers’ Compensation Coordinator Review

* Any questions or concerns regarding your care under this program for a work related injury should be directed to the CorVel Claims Adjuster. The CorVel Claims Adjuster is available to answer questions Monday through Friday, 8:00 am to 5:00 pm. You can reach the CorVel Claims Adjuster at (813) 637-8948. The CorVel Claims Adjuster will seek resolution to the concern. This could require speaking with your physician’s office and waiting on a response. All medically related issues will be reviewed by the CorVel Claims Adjuster and physicians involved in your care and treatment.
* If the CorVel Claims Adjuster is unable to resolve your concerns, you may call the Office of the Division of Workers’ Compensation at (800) 342-1741.

Reemployment Services

If, as a result of your work injury or illness, you cannot earn wages similar to those you earned before your injury, you may qualify to receive re-employment services. The goal of these services is to help you return to work as soon as you can. The types of services you may receive will vary depending upon the date you were injured or became ill. They

may include:

* Help in writing resumes
* Vocational testing and counseling to help identify employment options
* Help in finding a job
* Training and education if needed for you to be able to return to work

For more information about re-employment services, please contact the State of Florida Office of Rehabilitation and Medical Services located in Tampa at (813) 930-7546.