

## Workers' Compensation Insurance

Wilkes University provides a comprehensive workers' compensation insurance program at no cost to employees. This program covers any injury or illness sustained in the course of employment that requires medical, surgical, or hospital treatment. Subject to applicable legal requirements, workers' compensation insurance provides benefits after a short waiting period or, if the employee is hospitalized, immediately.

Employees who sustain work-related injuries or illnesses should immediately inform their supervisor of the incident and file a report with the Public Safety Office. In the event that the employee is unable to do so, the supervisor should notify the Public Safety Office immediately. No matter how minor an on-the-job injury may appear, it is important that it be reported immediately. This will enable an eligible employee to qualify for coverage as quickly as possible.

If you are injured while at work and medical treatment is necessary, you are required to visit one of the physicians or health care providers on the list designated by Wilkes University for a period of 90 days from your initial visit with the physician or health care provider. During the 90 day period, you may change from one designated physician or health care provider on the list to another physician or health care provider on the list, and the treatment will be eligible for payment. A list of designated physicians and health care providers may be obtained from the supervisor, Public Safety Office or Human Resources Development Office.

You have the right to obtain emergency medical treatment from a non-designated physician or health care provider. However, the subsequent non-emergency treatment must be provided by a designated physician or health care provider for the remainder of the 90 day period.

You may seek treatment or consultation from a non-designated physician or health care provider during the first 90 day period after a work related injury or illness; however, you will be responsible for the charges for this treatment during the 90 days of treatment from your initial visit.

Neither Wilkes University nor the insurance carrier will be liable for the payment of workers' compensation benefits for injuries that occur during an employee's voluntary participation in any off-duty recreational, social, or athletic activity sponsored by Wilkes University.

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