

3.580 RCUH Workers' Compensation

I. Policy

It is the RCUH's policy to maintain compliance with [Chapter 386, H.R.S.](#) including establishing a fringe benefit rate and coordinating claims management. Chapter 386, H.R.S., outlines the benefits provided to injured employees, including temporary total disability benefits, temporary partial disability benefits, permanent partial/total disability benefits, medical, and other benefits as outlined in the law. This policy will also provide administrative guidelines relating to the RCUH Workers' Compensation Policy.

II. Responsibilities

A. RCUH Employee

1. Report all work-related injuries immediately to a Principal Investigator or designee.

B. Principal Investigator

1. Premiums for this benefit are provided from the project. See [RCUH Fringe Benefit Schedule](#) for cost.
2. Report all work-related injuries/illnesses to the RCUH Human Resources Office within twenty-four (24) hours of its occurrence by completing and submitting the [Supervisor's Report of Industrial Injury](#). In cases of a catastrophic event (i.e., death, inpatient hospitalization, amputation, loss of an eye, or property damage in excess of \$25,000), please call RCUH Human Resources **immediately**. (RCUH Human Resources Office is required to report to applicable agencies within eight (8) hours after the death of any employee, and within twenty-four (24) hours of hospitalization, amputation, loss of an eye, or property damage.)
3. Provide "[Guidance for Work-Related Injury or Illnesses](#)" to the injured employee.

III. Applications

This policy applies to all RCUH employees regardless of FTE or status. The policy includes registered volunteers but excludes independent contractors, vendors, and non-employees.

IV. Details of Policy

- A. **Workers' Compensation Benefits** – All claims for Workers' Compensation benefits will be processed consistent with provisions set forth in Chapter 386, H.R.S. All benefits relating to an employee's work-related injuries/illness will be consistent with Chapter 386, H.R.S. No additional benefits will be provided without proper authorization from the Director of Human Resources.

RCUH Human Resources Is Responsible for the Overall Workers' Compensation Administration – The RCUH Human Resources Department will coordinate the administration

of all Workers' Compensation claims through self-administration and/or third party adjusters/insurance carriers. The Director of Human Resources will be responsible to ensure proper administration of this policy.

1. Periodic Claims Review: All claims will be reviewed periodically (i.e., quarterly claims review) to ensure proper and appropriate claims management procedures are being utilized to reduce the liabilities and ensure benefits are being provided in a timely manner. These reviews will occur no less than on a quarterly basis.
 2. Workers' Compensation Reserve: Annually, all open claims will be reviewed to ensure an accurate accounting of all expenses that have been recorded on each claim. At the same time, each claim's reserves will be reviewed and adjusted as appropriate. This annual reserve evaluation will be the basis for the Workers' Compensation Fringe Benefit rate.
 3. Workers' Compensation Claims Records Is the Property of the RCUH: All records will be the property of the RCUH and under the management of the Director of Human Resources.
 4. Third-Party Adjusters (TPAs): The Director of Human Resources is authorized to work with third-party adjusters and/or insurance carriers to efficiently manage the RCUH Workers' Compensation Policy.
 5. Authorization to Settle Claims: The Director of Human Resources is authorized to settle any claims, consistent with sound business practices and administrative procedures pursuant to Chapter 386, H.R.S.
- B. Return to Work** – An employee may return to work at full duty only upon the treating physician's written authorization.
- C. Continuation of Employment** – Continuation of employment will depend on the employee's ability to perform his/her essential job functions and on the project's ability to provide reasonable accommodations.
- D. Termination of Employment** – Termination of employment will occur if the employee is unable to return to work for six (6) months or longer or is deemed unable to perform the essential job functions based on medical certification, and/or if the project is unable to provide reasonable accommodations as defined under the Americans with Disabilities Act (ADA).
1. A termination-of-employment notice will be issued to the employee from the RCUH Human Resources Department. See Policy 3.285 RCUH Termination of Employment for more information.
 2. The RCUH/Project will continue the employee's benefits (i.e., employer's cost-share of group and health insurances) for up to three (3) additional months following the determination that the employee will be unable to return to his/her job. The employee will be able to continue his/her group health insurance under COBRA and will be paid for unused, available vacation hours upon termination of employment, if applicable.

V. Procedures

A. Procedures for Reporting Work-Related Injuries/Illness

1. RCUH employees are required to report all work-related injuries **immediately** to the Principal Investigator/Designee.
2. The Principal Investigator/Designee will contact the RCUH Human Resources Department **immediately** for work-related accidents resulting in death, inpatient hospitalization of one (1) more employees, amputation, loss of an eye, or any property damage in excess of \$25,000.
3. The Principal Investigator/Designee will complete an RCUH Supervisor's Report of Industrial Injury and submit it to the RCUH Human Resources Department **within 24 hours** of its occurrence for review, investigation, and/or processing.
4. Refer to Policy 3.930 RCUH Safety and Accident Prevention Program for details on reporting work-related accident/illness.

B. Procedures on How Workers' Compensation Claims Are Processed – Refer to the "Guidance for Work-Related Injury or Illness" for more information on how WC claims will be processed and administered. Contact RCUH Human Resources if an employee states they have been injured prior to July 1, 2020.

VI. Contact

RCUH Benefits: (808) 956-2326
rcuh_benefits@rcuh.com

VII. Relevant Documents

[Guidance for Work-Related Injury or Illness on or after July 1, 2020](#)
[Supervisor's Report of Industrial Injury Form](#)
[Employee Claimant Consent Form D-26WC](#)
[Chapter 386, H.R.S.](#)
[Policy 3.285 RCUH Termination of Employment](#)
[Policy 3.930 RCUH Safety and Accident Prevention](#)
[Policy 3.510 RCUH Fringe Benefit Schedule](#)

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