

Guidance for Work-Related Injury or Illnesses on or after July 1, 2020

If you have suffered a work-related injury/illness, please follow the guidelines provided below. Our goal is to care of your work-related injury/illness and to expedite your recovery to return you back to work as soon as possible. Your work-related injury/illness is considered confidential. Only those on the “need to know” will have access to information related to your work-related injury/illness.

Applicable RCUH Policies:

1. [RCUH Policy 3.580 RCUH Workers' Compensation Policy](#)
2. [RCUH Policy 3.930 RCUH Safety & Accident Prevention Policy](#)

I. Report Any Work-Related Injury/Illness to Your Principal Investigator/Designee:

Any work-related injury/illness must be reported to your Principal Investigator/Designee **immediately** after its occurrence (regardless of severity). The RCUH [Supervisor's Report of Industrial Injury Form](#) must be completed by your Principal Investigator/Designee, reviewed/signed by you (injured employee), and submitted to RCUH Human Resources (HR).

You should seek immediate medical attention depending on the seriousness of your injury/illness. You must obtain a physician's note for any lost time from work or if your injury/illness affects your ability to return to work, or your ability to perform your essential job duties. You must submit your physician's note to your Principal Investigator/ Designee and the RCUH HR Employee Benefits Section (rcuh_benefits@rcuh.com).

1. **Information you need to provide to your treating physician:** Inform the physician that you are an employee of the RESEARCH CORPORATION OF THE UNIVERSITY OF HAWAI'I (RCUH) seeking medical care for a work-related injury/illness (i.e., industrial accident). If you have any questions, have the doctor's office contact the RCUH HR Employee Benefits Section at (808) 956-2326 or (808) 956-6979. It is important you identify RCUH as your employer to avoid delays with bills or reports.
2. **Where does the doctor's office send the bills and reports?** The physician should call HEMIC (our third-party workers' compensation adjuster) directly if they have any questions relating to their claims processing. All billings and medical reports relating to your work injury should be sent to:

HEMIC

P.O. Box 3376, Honolulu, HI 96801

Phone: (808) 524-3642 (HEMIC Main Line), Fax: (808) 522-5855

3. **Lost Time from Work:** All “lost time” from work (includes sick day to recover) due to your work-related injury/illness must be certified by a physician from the date of disability.
4. **Scheduling Doctor appointments or other treatment appointments:** You and your doctor should try to schedule all appointments (including therapy) during your “off hours.” Contact your Claims Adjuster if you and your physician cannot schedule the appointments, treatment, or therapy outside of your work schedule.
5. **Light or Modified Duty or Work Schedule:** Your Principal Investigator will determine and inform RCUH HR if they can accommodate any modified work duties, work schedule, or provide other reasonable accommodations (based on your job's essential job functions). These accommodations are generally considered temporary and subject to operations considerations and other factors.

6. **Report any Changes in Your Condition:** Communication is key! You must inform your Principal Investigator/Designee and your Claims Adjuster if your Physician requires you to modify your job duties, work schedule, etc. Any changes in your work schedule due to disabilities, treatments, etc. must be coordinated with your Principal Investigator and your Claims Adjuster.
7. **Return to Work (With or Without Restrictions):** You must submit a written clearance to return to work from your treating physician to your Principal Investigator. A return to work "without restrictions" means you are able to perform your usual and customary job duties. A return to work "with restrictions" means you are able to return to work, but require a job accommodation to perform your job's essential job functions. As needed, the RCUH HR may require you to complete our Job/Physical Analysis (JPA) process to determine your job accommodation needs. If a JPA is needed, you will be contacted by the RCUH HR Employee Benefits Section.

II. **Workers' Compensation Benefits:**

If your Workers' Compensation claim is accepted, you will be entitled to no-cost medical coverage of all accident-related medical expenses and/or partial wage replacement for lost work time due to disability from your work-related injury/illness.

1. **Medical Benefits:** These medical benefits include treatments for your injury, hospital charges, prescription medication, x-rays, physical therapy, and reasonable transportation expense incidental to your treatment (keep track of your expenses and mileage).
2. **Temporary Total Disability (TTD) Benefit:** The [Hawai'i Workers' Compensation Law](#) provides an injured worker a partial wage replacement for loss work time due to injury/illness. This partial wage replacement benefit is known as Temporary Total Disability (TTD). Based on your eligibility, TTD begins after the 3-calendar day waiting period (TTD benefit will begin on the fourth calendar day of your disability). During the 3-calendar day waiting period, you are allowed to use available sick leave (or vacation leave if no sick leave). If you do not have or are not eligible for sick or vacation leave, you will be placed on a leave without pay status. TTD is calculated at 66 2/3% of your Average weekly Wage (AWW), up to the applicable maximum benefit rate established annually by the Department of Labor & Industrial Relations (DLIR). HEMIC is responsible for sending your TTD checks directly to you (unpaid by RCUH).

III. **RCUH Employee Benefits & Continuation of Health Insurance Coverage:**

1. **Continuation of Certain Non-Contributory Employee Benefits:** For employees at 75%-100% FTE, your Non-Contributory employee benefits (i.e., Group Life Insurance, Group Long-Term Care Insurance, and Group Long-Term Disability Insurance) continues.
2. **Temporary Suspension of Certain Employee Benefits:**
 - i. **TIAA Group Retirement Annuity (GRA) 401(a)/Supplemental Retirement Annuity (SRA) 403(b) Contributions (if applicable):** The employer-paid GRA contributions and/or voluntary employee SRA contributions are based on your payroll earnings. If you are completely out on Workers' Compensation Leave (LWC), the RCUH will temporarily suspend your GRA/SRA contributions until you resume work.
 - ii. **Sick Leave and Vacation Leave Accruals:** If you are unable to work, your sick leave and vacation leave accruals will be temporarily suspended. These accruals are based on your work hours in a pay period. During your LWC/receiving TTD benefits, you are not allowed to use any vacation or sick leave hours.
 - iii. **Flexible Spending Account (FSA) Healthcare Expense Account:** Your payroll contributions will be temporarily suspended until you resume work. You may continue to use your FSA



for covered non-workers' compensation eligible medical expenses up to your predesignated maximum. The outstanding balance of contributions will be back-collected when you resume work.

- iv. **Supplemental Long-Term Care Insurance (if applicable):** Continuation of your contributory benefits may also be suspended due to your lack of payroll earnings. Please contact us if this affects you.
3. **Continuation of Health Insurance:** If you are enrolled in medical/dental with RCUH, the employee portion of premiums are deducted from your paycheck in the second half of the month for the following month's coverage (example: med/den premiums are deducted in the 7/16-7/31 pay period for August coverage). If you are completely out on Workers' Compensation Leave (LWC), we will be unable to collect premiums due to your lack of payroll earnings. Therefore, you will need to provide RCUH HR with a check (or money order) for your employee portion (40%) of premiums. Checks must be received (in hand, not postmarked) by the 20th of the calendar month for the following month's coverage to avoid a lapse in coverage (i.e., cancellation of coverage).

Workers' Compensation Health Insurance Deadline Schedule:

Medical/Dental Coverage for the Month of:	Deadline to Submit Check to RCUH HR
January	December 20 th
February	January 20 th
March	February 20 th
April	March 20 th
May	April 20 th
June	May 20 th
July	June 20 th
August	July 20 th
September	August 20 th
October	September 20 th
November	October 20 th
December	November 20 th

Make check payable to the "Research Corporation of the University of Hawaii."

Mail the check to: Attention: RCUH Human Resources

1601 East West Road, Burns Hall 4th Floor Makai Wing, Honolulu, HI 96848.

If your medical/dental insurance is cancelled due to non-payment, you will have an opportunity to re-enroll within 30 days upon your return to work by submitting the RCUH Group Health Enrollment Form to us. If you fail to re-enroll, you will be offered COBRA to continue your medical and/or dental coverage, but you will be responsible for 102% of the premium.

- IV. **What Happens if My Claim is Denied?** A determination will be made as soon as possible. You will be notified by your HEMIC Claims Adjuster if your claim has been accepted or denied. Your claim may be "denied pending investigation" while HEMIC reviews your claim. Any lost time during the denial period should be charged to your available sick leave (or vacation if no sick leave, or leave without pay if not eligible for sick or vacation). HEMIC may request to review all relevant medical information from your physician and/or send you to an independent medical review. If your claim is denied, you may file a form WC-5 (<https://labor.hawaii.gov/dcd/files/2012/11/WC-5.pdf>), which is an appeal process administered by the Hawai'i DLIR.

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