



WKU

Workers' Compensation



What is workers' compensation?

Workers' Compensation is an insurance benefit provided by WKU at no charge to all employees. It provides payment of medical expenses and lost wages for employees who suffer a work-related injury or illness. Any employee who suffers a compensable occupational injury or illness is entitled to immediate and continuing medical treatment at the expense of the University.



What happens if I have a work-related injury or illness?

Employees experiencing an injury or illness should report the incident to their immediate supervisor so that it can be investigated to determine the cause and what measures need to be taken to correct the issue responsible for causing the injury. If medical treatment is needed, the Department of Human Resources should be immediately notified so that all applicable Workers' Compensation claim forms can be submitted to ensure payment of the claim. All injuries must be reported to your immediate supervisor even if medical treatment is not needed.

Please see reverse side for additional information.



Medical treatment

Workers' compensation insurance will pay for all reasonable and necessary medical expenses related to an occupational injury or illness as prescribed.

Employees have the option of selecting a treating physician of their choice. If an injury or illness occurs during regular university business hours, a recommended treatment facility is the WKU Health Services Clinic. Health Services is located on the corner of Normal Drive and Regents Avenue (between Mass Media & Technology Hall and Bemis Lawrence Residence Hall). The treating facility should be made aware that the injury or illness will be filed under Workers' Compensation insurance. The Department of Human Resources should be notified of the injury as soon as possible at 745-8841 so that a Workers' Compensation claim can be filed.

If the injury occurs at times other than regular business hours, you should seek treatment at the closest medical facility available at the time. If the injury or illness is life-threatening, you should seek treatment at the nearest emergency room, call 9-1-1 or campus police at 745-2548. The treating facility should be made aware that the injury or illness will be filed under the Universities Workers' Compensation insurance. The Department of Human Resources should be notified of the injury as soon as possible at 745-8841 so that a Workers' Compensation claim can be filed.



Workers' compensation payments

An employee who sustains a compensable injury or illness and who is temporarily excused from work by the treating physician is eligible for lost wage benefits, which are calculated at 66 2/3 percent of the employee's average weekly wage. The State of Kentucky has a seven day waiting period before payment of lost wage benefits can begin. During this waiting period, employees may use their earned sick or vacation time to remain in a paid status. Entitlement to compensation benefits begins on the eighth (8th) day of disability. If the absence goes beyond fifteen (15) days, the initial seven (7) days not covered will be paid retroactively.

Benefits are paid directly to you from our Workers' Compensation third party administrator. Employees may authorize the use of all, some, or none of their accrued leave to cover the remaining portion of regular wages (33.3%) not covered by the insurance carrier.



Early return to work

Western Kentucky University will make every reasonable effort to accommodate employees who have sustained a job related injury or illness, and who are temporarily prevented physically from performing their regular duties as directed by their physician. At the discretion of the employing unit, employees may be returned to work early and given light duty assignments, but such assignments will be limited only to the duration of the employee's temporary period of disability. Placement in a modified duty position is not a permanent reassignment. The modified duty assignment will continue until the employee reaches Maximum Medical Improvement (MMI) or is released to return to his/ her regular position by a physician. During this time, employees will continue to receive their normal rate of pay.



What are employee responsibilities?

It is the responsibility of any employee involved in an occupational injury or illness—no matter how insignificant—to report the injury or illness to the responsible supervisor as soon as possible. If medical treatment or evaluation for a work-related injury is required, notify the Workers' Compensation Program Manager in the Department of Human Resources as soon as possible.



What are supervisor responsibilities?

Supervisors are responsible for timely reporting of all injuries and illnesses by contacting the Workers' Compensation Program Manager in the Department of Human Resources when medical treatment is required. Failure to report a work-related injury or illness may result in a denial of a claim and/ or appropriate actions for the responsible supervisor. Each supervisor shall complete an Accident Investigation Form for all injuries or illnesses occurring in his/her area and submit to the Workers' Compensation Program Manager in the Department of Human Resources.



If you need assistance

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