### **Workers' Compensation FAQs**

Employees who incur an illness or injury while at work are eligible to receive Worker's Compensation benefits through the City's Work comp provider; Texas Municipal League (TML). Worker's compensation provides medical care and pay (temporary income benefits -TIBS) that is paid at 70% of weekly earnings and is regulated by the Texas Department of Insurance.

#### Q. Who is TML?

**A.** TML is the workers compensation administrator for the City of Frisco. When an employee sustains a work-related injury or illness TML is responsible for handling the medical expenses and the TIBS benefits. In the event you sustain any work-related injury, you *must* notify your supervisor immediately, a failure to provide timely notice could result in the loss of the City provided Supplemental Wage Benefit (SWB).

#### Q. Who do I need to speak to regarding my workers compensation claim status?

**A.** An adjuster with TML will be assigned to your claim, they can be reached at 972-613-1754.

#### Q. Can I treat with my personal doctor for my work injury?

**A.** Yes, provided your personal physician <u>accepts workers compensation AND is a provider in the</u>
<u>Alliance Network</u>. You can reach out to your health care provider or TML to confirm if your provider is in network.

#### Q. The doctor released me to modified duty with restrictions, what do I do?

**A.** Provide HR with a copy of the work status report that supports the restrictions. HR will confirm with your supervisor if your restrictions can be accommodated. HR will notify you to confirm if your restrictions can be accommodated.

### Q. My doctor said I could go back to work with restrictions, but HR informed me that my restrictions cannot be accommodated. What do I do?

**A.** You shall remain off work until light duty is made available or until you are released to full duty. TML will reach out to you to discuss your temporary income benefits and if still available you will still receive supplemental wage benefit from the City.

### Q. If my doctor places me on restrictions, and the City can accommodate, but I refuse the accommodation because I am in too much pain or some other reason?

**A.** If the City can accommodate your restrictions and you elect not to return to work, both your SWB and TML benefits could be terminated. All workers compensation claims are based on medical information, therefore, it is imperative that you reach out to your TML adjuster and your workers compensation physician for an updated work status report to support your inability to return to work.

#### Q. I was released to full duty status, do I need to complete WorkSTEPS?

**A.** It depends, if your position requires a WorkSTEPs program to be completed AND your time away is related to a musculoskeletal condition, then you must complete and pass the Worksteps program, prior to returning to work. If your position does not require WorkSTEPs, then you may return to work. If you're not sure, please contact HR to confirm.

### Q. I injured myself while at work and I did not seek medical treatment do I have to report it to my supervisor?

A. Yes, if you sustain any work-related injury, you must report to your supervisor as soon as possible.

#### Q. I received a bill for a work-related injury or illness. What should I do?

**A.** If you receive a bill for a compensable injury or illness, email a copy of the bill to TML-IRP at <a href="wcmesquite@tmlirp.org">wcmesquite@tmlirp.org</a> and include your workers' compensation claim number and/or the date of injury or illness. You may also send the bill <a href="workComp@FriscoTexas.gov">WorkComp@FriscoTexas.gov</a> and HR will forward to TML.

#### Q. Can I continue to earn overtime while working modified or limited duty?

**A.** Yes. If overtime is available and does not violate prescribed work restrictions, an employee can continue to earn overtime.

#### Q. What are temporary income benefit (TIBs) payments and how are they calculated?

**A.** Temporary income benefits are paid by TML to an injured employee if he or she is required to be off work or can only work a portion of his or her regularly scheduled hours, per doctor's orders. TML will issue TIBs payments covering 70% of lost earnings.

# Q. Will I receive any additional benefits/pay from the City while I'm unable to work due to work related injury?

**A.** While an employee is receiving TIBs from TML, the City will supplement an employee's pay using Supplemental Wage Benefits (SWB). The SWB program is designed so that the amount received from TML (TIBs) and the City's SWB benefit will equal to your pre-injury or illness weekly gross earnings. Your SWB payment is provided through the regular payroll process and schedule at the City.

**Example:** John Smith earned \$600.00 per week before he was injured on the job. His doctor has not released him to return to work, and he has been off work for seven days. He will not be able to return to work for at least two weeks. Workers' compensation pays an injured employee 70% of lost earnings. Therefore, TML would begin sending TIB payments to John of \$420.00 (tax free) each week, until the employee returns to work. The City will then issue a SWB payment in the amount of your full base wages and then deduct ALL TIBS income you receive. Example: The City pays you \$600 but you receive \$420 from TML, so your gross pay from the City is \$180.00 (The City will withhold your regular deductions).

#### Q. How long am I eligible to receive Supplement Wage Benefits from the City?

A. Supplement Wage Benefits (SWB) are provided to all employees for up to 480 hours for full-time employees and 720 hours for shift Firefighters.

#### Q. What happens when I exhaust my Supplemental Wage Benefits if I am still missing time from work?

**A.** After your SWB benefits have exhausted, you will keep any temporary income benefit (TIB) payments received from TML and you can use sick leave to *supplement* your income.

#### Q: Am I required to work a modified duty assignment to be eligible for SWB?

**A.** Yes, if the City has modified duty available and you elect not to return to work, you will not be eligible to receive SWB benefits.

#### Q. When do I get paid while I'm on workers compensation leave?

A. Your SWB payment will be City issued to your direct deposit <u>bi-weekly</u> and the TIBs payment will be a <u>weekly</u> mailed check from TML.

#### Q. Do I use sick leave while recovering from a work-related injury or illness?

**A.** No, the City provides you with SWB, so until you have all exhausted all your SWB you cannot use sick. Your supervisor will use a specific workers' comp code in Kronos or Telestaff to record your time. If you are still missing time after SWB exhausts, you can use sick leave to **supplement** your income.

#### Q. Will I still accrue sick and vacation leave while off work for a work-related injury?

**A.** Yes. If you continue to receive a paycheck from the City, you will accrue sick and vacation leave according to City policy.

#### Q. Can I take a vacation while recovering from a work-related injury or illness?

**A.** Yes. Vacation leave may be used in accordance with City policy. However, it is the employee's responsibility to not violate any directives from the treating doctor while on leave (e.g. lifting restrictions).

## Q. I am on light duty and need to take time off work for an unrelated illness or to care for one of my dependents. Can I use sick leave?

**A.** You can use sick leave in accordance with City policy.