

## Medical Benefits

In general, approved medical care consists of healthcare that cures or relieves you of symptoms related to your work-related injury. There are no deductibles in the workers' compensation program. Medical care includes such services as physician or hospital treatment, physical therapy, x-rays and prescribed medicines.

## Temporary Disability

If a work-related injury or illness prevents you from working, you are eligible for temporary disability (TD) income after three days off work (including weekends). You are also eligible to receive TD for the first three days if you are hospitalized during that period, a victim of a violent crime, or if you must stay off work for more than 14 days.

The amount of temporary disability is generally 2/3 of your wages, with a minimum and maximum set by state law. TD benefits are issued every two weeks and will end when the treating doctor releases you for work or says your condition has stabilized.

## Permanent Disability

If your doctor states your injury or illness will always leave you somewhat limited in your ability to work, you may receive permanent disability payments. The amount will depend upon the doctor's report and factors such as your age, occupation, type of injury and the date of injury. The minimum and maximum amount is set by state law and will vary by date of injury. In general, the total amount is set at a weekly rate spread over a fixed number of weeks. If you have a permanent disability, Octagon will send you a letter explaining how the benefit was calculated. Benefits are paid every two weeks.

## Vocational Rehabilitation

If you cannot return to your usual occupation due to the injury or illness, you may be entitled to training for a new occupation. Qualification for this benefit is determined according to your medical and vocational feasibility. Once that determination is made, you will be advised by Octagon of the extent of benefits, which are based to some extent on your date of injury.

## Dependency Benefits

In the event the work related injury or illness causes your death, payments may be made to your relatives or household members who are financially dependent upon you. The amount of dependency benefits is set by state law and depends upon the number of dependents. Benefit rates are the same as TD and payments are made every two weeks. Workers' Compensation also provides a burial allowance.

## If I am Injured, What Must I Do?

Immediately report the job-related injury or illness to your supervisor. He or she will give you a claim form on which you must describe your injury and how, when and where it occurred. Return the completed form to your supervisor or claims coordinator who will give you a completed and signed copy and send the remainder to Octagon. Someone from Octagon will get in touch with you to explain the benefits you will be receiving.

Your supervisor will also arrange for authorized medical treatment and complete the necessary reports. You may be asked to complete an accident report form. You must furnish your supervisor or Claims Coordinator with a doctor's written work status report prior to resuming your duties. Inure your right to benefits by immediately reporting every work-related injury or illness. **Any delay in reporting may delay or bar your workers' compensation benefits.**

Further, you may not be able to receive benefits if you don't file a claim within one year of the date of injury, the date you knew the injury was work-related or the date when benefits were last provided. To be sure you retain your benefit rights, report every injury immediately and request a claim form for any injury other than in a first aid circumstance.

It is illegal for your employer to punish or fire you for having a job injury or illness, for filing a claim, or testifying in another person's workers' compensation case (Labor Code 132a). If proven, you may receive lost wages, job reinstatement, increased benefits, and costs and expenses up to limits set by the state.

## For Emergencies: Call 9-1-1

### What Choices Do I Have For Medical Treatment?

Unless you have pre-designated a personal physician, treatment must be provided by:

#### Memorial Occupational Medical Services (MOMS)

Emergency Medical Treatment or after hours treatment will be provided by:

#### Memorial Occupational Medical Services (MOMS)

Your primary treating physician (PTP) has overall responsibility for treating your injury or illness. The PTP directs your medical care and determines your ability to work. The PTP is responsible for coordinating care between other medical providers. In more serious cases, the PTP will assess permanent disability, vocational rehabilitation entitlement and need for future medical services. If you want to change your PTP, you should contact your claims coordinator or Octagon.

You may pre-designate a personal physician to treat you in the event of a work-related injury. Your personal physician must be designated by you in writing prior to your injury or illness, must have previously treated you and must have your medical records. If you provide the name and address of a chiropractor or acupuncturist in writing prior to the injury or illness, special rules apply. You may need to see an employer-selected physician first. If you have not given your employer the name of your personal physician before the injury, you may change to your own doctor 30 days after the injury is reported. (Special rules apply if you are a member of a Health Care Organization. Check with Octagon or the claims coordinator)

If you wish to pre-designate a treating physician, complete the following form and return it to your claims coordinator.

### NOTICE OF EMPLOYEES CHOICE OF PHYSICIAN

I am willing to treat \_\_\_\_\_ in case he/she sustains an occupational illness or injury. I will abide by the current applicable Workers' Compensation schedule and furnish the required reports and forms within the required time lines.

Physician Name:

Phone:

Physicians Address:

Physicians Signature:

Date:

Employee's Signature:

I understand that this doctor must have treated me in the past and must maintain my medical records.

To: \_\_\_\_\_ If I have a work related injury or illness, I choose to be treated by :  
(name of employer)

Physician Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Physicians Address: \_\_\_\_\_

I understand that this doctor must have treated me in the past and must maintain my medical records.

Employee Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

**Can I Lose My Job Because of A Workers' Compensation Injury?**

The law prohibits your employer from discharging or discriminating against you because of your workers' compensation injury. If you believe you have been discriminated against because of your injury, you should discuss your rights with an Information and Assistance Officer or with an attorney.

**When Should I Ask For Help?**

If you have questions about your claim, seek help immediately from either your employer's Claims Coordinator or from the claims adjuster who is processing your claim. If you are dissatisfied with the information provided, you may contact an Information and Assistance Officer (see next panel) or an attorney.

**Please note:** The purpose of this pamphlet is to provide a general orientation to Workers' Compensation. This pamphlet is not intended to be a substitute for Workers' Compensation counseling by the Claims Coordinator following a work-related injury or illness.

Please call your Claims Coordinator for additional information regarding workers' compensation.

**Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers' benefits or payments is guilty of a felony.**

**AO-COMP claims are administered by:**

**Octagon Risk Services**

11290 Point East Drive – Suite 135  
Rancho Cordova, CA 95742  
(916) 638-1115 ext. 32

**Workers' Compensation Information**

CSULB Foundation  
6300 State University Dr.,  
Suite 332  
Long Beach, CA 90815

Diana Banuelos,  
Benefits Coordinator  
562-985-7635 phone  
562-985-1726 fax  
[dbanuel2@csulb.edu](mailto:dbanuel2@csulb.edu)



**Questions and Answers  
Workers' Compensation  
AO-COMP claims are administered by:**

**Octagon Risk Services**

11290 Point East Drive – Suite 135  
Rancho Cordova, CA 95742  
(916) 638-1115 ext. 32

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*This pamphlet provides an overview of your Workers' Compensation benefits for job-related injuries or illnesses. The Claims Coordinator can provide you a more comprehensive explanation of your rights.*

**What Is Workers' Compensation?**

Workers' Compensation is an employer-paid benefit program that provides compensation and medical benefits if you are injured or become ill due to a work related circumstance. In addition, if you are unable to work, your employer provides continued salary or compensation to help replace lost wages until you are able to return to work.

**What Does This Benefit Cover?**

Any injury or illness is covered if it is caused by your job. This includes serious injuries as well as first aid injuries. Under Workers' Compensation law, you will receive help if you are injured, no matter who was at fault. Some injuries (e.g., most off-duty recreational activities) may not be covered through the workers' compensation program. Eligibility for benefits will be determined by your employer's third party claims administrator, Octagon Risk Services, Inc.

**When Am I Covered?**

Coverage begins the first minute you are on the job and continues anytime you are working.

**What are My Benefits?**

The program will pay all approved medical and hospital bills associated with your work-related injury or illness.

If you are disabled and cannot work, you may be eligible for Temporary Disability (TD). A three day waiting period will apply in most cases for either benefit.

In more serious injury or illness cases, employees may be entitled to permanent disability benefits. Further, vocational rehabilitation benefits may be provided when employees are unable to return to their job on a permanent basis. Finally, benefits are paid to qualifying dependents in work-related death cases.