Nicklaus Children's Health System

If you are injured as a result of a work-related accident, Nicklaus Children's Health System's (NCHS) workers' compensation coverage may entitle you to medical and partial wage replacement benefits.

Medical Benefits

As soon as you feel you may have been injured at work, report the injury to your supervisor. You will complete an RL employee event and may be evaluated by the Employee Health Nurse Practitioner, Emergency Room provider or a specialist/ physician if necessary.

NCHS's third party administrator, will:

- Determine the compensability of your injury
- Provide an authorized physician
- Pay for all authorized medically necessary care and treatment related to your injury

Authorized treatment and care may include:

- Doctor's visits
- Hospitalization
- Physical therapy
- Medical tests
- Prescription drugs
- Prostheses
- Travel expenses to and from your authorized doctor.

Maximum medical improvement (MMI) occurs when the physician treating you determines that your injury has healed to the extent that further improvement is not likely. Once you reach MMI, you are required to pay a $10 co-payment per visit to resume medical treatment.

Injured Worker Responsibilities

- Contact your supervisor/employer immediately to notify them of your on-the-job injury.
- Report any wages (from all employment) earned to the insurance carrier.
- Keep in communication with the claims adjuster.
- Complete and return forms to the insurance carrier when asked.
- Keep your appointments with your authorized doctor.
- Follow your doctor's treatment plan.
- Notify the insurance carrier and your physician of any change of address or telephone number.
- Call the authorized treating physician's office if you need to see the doctor before your next appointment date. The doctor's staff may be able to place your name on a cancellation list and you may be scheduled for an earlier appointment should one become available.
- If an appointment is not available and you need to see a doctor immediately, please contact your adjuster or the Employee Health Office.

Anti-Fraud Reward Program

Workers' compensation fraud occurs when any person knowingly and with intent to injure, defraud, or deceive any employer or employee, insurance carrier, or self-insured program files false or misleading information.

One week following the injury, the insurance carrier will ask for your personal signature verifying that you have reviewed and understand the mandatory Fraud Statements. Your benefits may be suspended should you refuse your signature.

Workers' compensation fraud is a third-degree felony that can result in fines, civil liability, and jail time.

Rewards of up to $25,000 may be paid to individuals who provide information that lead to the arrest and conviction of persons committing insurance fraud.

To report suspected workers' compensation fraud, call Florida Department of Financial Services' (DFS) Fraud Hotline at 1-800-378-0445.

Insurance Carrier's Responsibilities

- Timely provision of medical treatment
- Timely payment of wage replacement benefits
- Timely payment of medical bills
- Timely reporting of your claim information to the Department of Financial Services Division of Workers' Compensation

Wage Replacement Benefits

If you are unable to work or your earnings are lower because of a work-related injury or illness, you may be able to receive some wage replacement benefits. If you qualify, wage replacement benefits will start on the eighth (8^{th}) day that you are unable to work (partial or total disability). You will not receive wage replacement benefits for the first seven (7) days of work missed unless you are out of work for more than 21 days due to your work-related injury.

In most cases, the wage replacement benefits will equal two-thirds of your pre-injury regular weekly wage, but the benefit will not be higher than Florida's average weekly wage. If you qualify for wage replacement benefits, you can generally expect to receive your first benefit check within 21 days after the carrier becomes aware of the injury, and bi-weekly thereafter.

You may be eligible for different types of wage replacement benefits, depending on the progress of the claim and the severity of the injury.

- ***Temporary Total Benefits***: These benefits are provided as a result of an injury that temporarily prevents you from returning to work, and you have not reached MMI.

- ***Temporary Partial Benefits***: These benefits are provided when the doctor releases you to return to work, you have not reached MMI and earn less than 80% of your pre-injury wage. The benefit is equal to 80% of the difference between 80% of your pre-injury wage and your post-injury wage. The maximum length of time you can receive temporary benefits is 260 weeks or until the date of MMI is determined, whichever is earlier.

- ***Permanent Impairment Benefits:*** These benefits are provided when the injury causes any physical, psychological, or functional loss and the impairment exists after the date of MMI. A doctor will assign a permanent impairment rating, expressed as a percentage of disability to the body as a whole.

- ***Permanent Total Benefits***: These benefits are provided when the injury causes you to be permanently and totally disabled according to the conditions stated in the law.

- ***Death Benefits***: Subject to limitations defined by law and NCHS's worker's compensation policy, the maximum benefit is $150,000 for any death resulting from a workplace accident. The rate, amount, and the duration of compensation for all wage replacement benefits are detailed in the workers' compensation law.

If you have any questions about your benefits, call your claims adjuster or the Division of Workers' Compensation, Employee Assistance Office (EAO) at 1-800-342-1741.

Employee Assistance Office
The Division of Workers' Compensation, EAO helps prevent and resolve disputes between injured workers, employers, and carriers. If the insurance carrier does not provide benefits to which you believe you are entitled, you may call EAO's toll-free hotline at 1-800-342-1741. EAO specialists are knowledgeable about the workers' compensation system and may be able to answer your questions. EAO has offices throughout the state that you can call or visit. You can find EAO's statewide locations at www.MyFloridaCFO.com/Division/WC/Employee/eao_offices.htm .

Services provided by EAO include:

- Educating and providing information to you about your claim.
- Assisting you in resolving disagreements regarding your claim, at no cost to you.
- Assisting you with understanding the procedures for filing a Petition for Benefits with a Judge of Compensation Claims.

Information regarding your rights and responsibilities under the Workers' Compensation Law is available in an on-line "Injured Worker Workshop" presentation on the Division's Web site at https://myfloridacfo.com/division/wc/employee/education-and-information and answers to frequently asked questions can be accessed at https://myfloridacfo.com/division/wc/employer/frequently-asked-questions. You may also submit specific questions relating to your claim to us at https://myfloridacfo.com/ask-fldfs and receive answers directly by e-mail.

Statute of Limitations
Once you are injured at work or become aware of a workers' compensation injury, you have 30 days in which to report your injury to your employer. Generally, you have two years from the date of your injury to file a claim. Failure to report your injury within 30 days may be used as a defense against your claim regardless of the two-year statute of limitations for filing a claim. Your eligibility for benefits may also be eliminated one year from the date you last received a wage replacement check or an approved medical care/treatment.

Petition for Benefits
To begin the judicial procedure for obtaining benefits that are due and owing under the law and have not been provided by the employer or insurance carrier, a Petition for Benefits form must be filed with the Office of Judges of Compensation Claims. The form can be accessed at https://www.jcc.state.fl.us/JCC/forms/

Legal Representation
You are not required to have an attorney. If you do hire an attorney to represent you with your workers' compensation claim, the fees and costs may come out of your benefits, unless your employer or workers' compensation carrier is held responsible for paying your attorney fees. Although the Division does not provide legal advice, the Division will answer questions about your rights and responsibilities and may be able to resolve problems you may have with your workers' compensation claim. This help is free and available by contacting the Employee Assistance Office at 1-800-342-1741.

Return to Work
If you are unable to perform the skills required for your former job as a result of your work-related injury, you can contact the Department of Education, Division of Vocational Rehabilitation at 850-245-3470 for free re-employment services.

Employee Assistance Offices of Florida Workers Compensation Program Toll Free 1-800-342-1741

- Miami 305-536-0307
- Plantation 954-321-2907
- West Palm Beach 561-837-5293

Visit their website at https://www.myfloridacfo.com/division/wc/home where you will find extensive information such as publications, a number of databases, rules, and forms that will give you a better understanding of workers' compensation.

Pursuant to Florida Statue, on- the-job injuries must be managed by a health care provider within the employer's worker's compensation insurance network. Services rendered by an employee's personal physician will be denied by the employee's medical insurance carrier.

While Florida Statue governs all actions related to claims of our employees, NCH Employees are also encouraged to discuss Workers Compensation issues with:

Ashley Gaitan, Director Employee Health & Wellness Services at 786-624-2636

Beatriz Lievano-Caballero, Director Employee Benefits/Volunteer Resources at 786-624-2461

Sabry Reyeros, Worker's Compensation Coordinator & Benefits Generalist at 786-624-6839

Psychological stress unrelated to a physical injury is specifically excluded by statute from workers compensation consideration.

If you feel you are affected significantly by stress in the workplace, you are encouraged to use the free services of the Employee Assistance Program of **SupportLinc** at 1-888-881-5462.

Important Facts for Employees of Nicklaus Children's Health System About Benefits of the WORKERS' COMPENSATION PROGRAM in FLORIDA

This informational tool is based upon Florida Statute . 440.185 (4) F.S