

A WORD FROM MSEA'S LEGAL TEAM

Workers' Compensation Basics



As an educator, you're covered by Workers' Compensation insurance from your first day of employment. This insurance covers you for any injuries that occur while on the job or driving from one work location to another.

If you think an injury that should be covered under Workers' Compensation has occurred, you should:

- Immediately report the injury to your supervisor and contact your local UniServ director for assistance.

- File a claim with the Workers' Compensation Commission within 60 days after an injury. (Under certain circumstances a claim may be filed up

to two years after an injury.) You

or your attorney usually file the claim. *Note: Just because you have prepared an incident report does not mean that a formal claim has been filed with Workers' Comp.*

- Enlist the help of your local association to assist with the claim process, including recommending an experienced Worker's Compensation attorney. Until the claim is approved by Workers' Comp with an Order from the Commission, no payments for medical treatment, lost time, or any other matter will be provided.

While the law protects your ability to see your own doctor—and it is highly recommended that you do—in order to qualify for some contractual benefits, you may need to see the doctor or facility recommended by your local board of education.

Your UniServ director can ensure that you receive all benefits provided for under the collective bargaining agreement, which may include sick leave, assault leave, and/or injury on the job leave. Protect yourself and call your UniServ director as soon as possible following an injury.