

Who is OHSU's Workers' Compensation Carrier?

Saif Corporation, 400 High Street, SE, Salem, OR 97312 – 1.800.285.8525

Who would be the OHSU contacts for employees with questions related to injury reporting and/or workers' compensation claims and processes?

Judie Honda (hondaj@ohsu.edu)
Workers' Compensation Risk Analyst
503.494.2451

Laura Martin (martlaur@ohsu.edu)
Manager, Workers' Compensation
503.494.3622

What are my obligations as an ONA or AFSCME employee if I sustain an on-the-job injury?

It is very important for ONA employees to review Article 15.3 and for AFSCME employees to review Article 14.3 of their respective contracts as it relates to employee obligations about how/when to report a work injury, what is required if the employee is authorized by a medical provider to miss time from work or is released to modified duty while recovering from a work injury along with additional important information. Closely reviewing this article of the relevant contract will ensure the employee is taking all required steps to obtain any and all available benefits.

What do I do about time missed from work to attend appointments relating to my injury?

An injured worker needs to use accrued leave (vacation can be used only upon using all sick time available) to be paid for time missed from work to attend appointments relating to the injury unless the appointment is over four hours in duration or Saif legally requires the employee to attend. Oregon law provides that lost wages associated with attendance at regular medical appointments related to the work injury are not covered by the insurance carrier.

If I cannot work, will I receive lost wage benefits?

You may be unable to work due to your job-related injury or illness. In order for you to receive lost wage benefits for time off work, your health care provider must send written authorization to Saif. Please also ask your health care provider to fax or electronically send the written authorization to the Risk Management Department (fax: 503.494.1941 or email: hondaj@ohsu.edu).

Generally, you will not be eligible for lost wage benefits during the first three calendar days from the date you first miss time from work due to the injury. You may be paid for lost wage benefits for the first three calendar days if you are authorized to be off work for 14 consecutive days or hospitalized overnight as an inpatient (not under observation only).

If your claim is denied within the first 14 days, you will not be paid any lost wage benefits.

Do I need to file for FMLA while out relating to a work injury? Are my benefits affected?

The Risk Management Department shares information with the OHSU Benefits Department and The Standard (1.800.378.2390) concerning employees who are not working related to an on-the-job injury.

I have been released back to work, but cannot perform all of my job duties per my health care provider. Does OHSU have transitional duty for injured workers?

Yes. The Risk Management Department arranges transitional duty for employees injured at work while their claim remains in deferred (pending decision by Saif) or active status. We ask that you contact the Risk Management Department as soon as possible after you learn you will need transitional duty arranged. Please send the note detailing your restrictions to the Risk Management Department (either by fax 503.494.1941 or electronically to hondaj@ohsu.edu) and give a copy to your supervisor. A representative from the Risk Management Department will contact your supervisor to arrange transitional duty for you. The Risk Management Department does not place transitional duty employees in a direct patient care role for the safety of the injured employee and the patient.

How is my claim processed by Saif?

PROCESS

Saif will begin evaluating a claim as soon as it is received. Saif will notify you and the Risk Management Department in writing when a decision has been made. This can take up to 60 days. A claims adjuster may contact you by telephone or in writing to ask questions or discuss your claim. The claims adjuster can be a great resource to answer questions you may have. Remember to have your claim number with you when you complete any forms, see a medical provider, or call Saif.

If you have a question or need help with your claim, please call Saif toll free at 800.285.8525.

DEFERRED

While your claim is being evaluated (before it is accepted or denied) it is placed in "deferred status."

During this time:

- Information, such as medical reports and statements, is gathered.
- You may be asked to see an independent medical examiner for another medical opinion.
- Saif will work with your attending physician or authorized nurse practitioner to help you return to your regular job, or a temporary transitional job approved by your provider, as soon as possible.
- Your claim may be enrolled into a Managed Care Organization.

While your claim is deferred, you will receive lost wage benefits if a qualified medical provider states that you cannot work. Please see FAQ "If I cannot work..." above for more information.

Medical expenses

Medical providers should not bill you for medical treatment while the claim is in a deferred status. Upon acceptance, Saif will pay your providers for medically reasonable and necessary care related to your accepted conditions.

You should also know that during the time the claim is being evaluated (deferred), Saif only pays for limited types of prescription medication that are included on the First Fill prescription drug list.

First Fill link for types of medications and pharmacies that participate in the First Fill are as follows:

http://saif.com/worker/2815_2947.aspx (First Fill prescription drug list)

https://mp.medimpact.com/pharmacylocator/SignIn.do?role=hq&hq_code=ODS17 (Pharmacy locator)

If Saif sends you for an examination during this "deferred" period, they will reimburse the expenses incurred to attend the appointment(s), including reasonable lost wages.

Helpful contacts

For more help with your claim, don't hesitate to contact:

- Saif Corporation at 800.285.8525.
- Department of Consumer and Business Services Injured Workers' Hotline at 800.452.0288.
- State Ombudsman for Injured Workers, 800.927.1271.

<http://www.oregon.gov/DCBS/OIW/Pages/index.aspx>

Saif Corporation allows access to documents and information related to their claim through MyClaim. The URL to access the "Worker" section of Saif's website to create a MyClaim access account is as follows: <http://saif.com/worker/2812.aspx>

UPON ACCEPTANCE

You will receive a letter that documents your accepted medical condition(s) and states whether your claim is disabling or non-disabling. Your claim then will be transferred to another Saif team member.

Disabling: if you miss time from work beyond the three day wait (see "If I cannot work..." FAQ above for more information)

Non-Disabling: if you receive medical treatment only and have not missed work beyond the three day waiting period.

Your responsibilities

It is your responsibility to do all you can to recover and to follow your medical provider's advice. Cooperate fully with those who are helping you to return to work. Keep your medical appointments, follow your medical provider's treatment plan, and avoid any activities that could hinder your recovery. Physical limitations in place by your medical provider are to be followed at home as well as during work activities.

Please keep the Risk Management Department and your supervisor informed about your condition and pass on any notes related to information about your ability to work that you receive from your medical provider after each medical visit. URL for Release to Return to Work form, which should be printed and taken to each appointment with the provider primarily responsible for treating your work injury:

http://wcd.oregon.gov/policy/bulletins/docconv_9569/3245.pdf

When you are released for work, contact the Risk Management Department and your supervisor immediately.

The claims adjuster assigned to your claim is available to assist you. Keep the claims adjuster up to date on your recovery progress and current work status notes you receive.

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We understand that an on-the-job injury impacts not just the work portion of a person’s life, but impacts all aspects of daily activities and emotional wellness. Provider restrictions in place need to be observed 24 hours per day/7 days per week, which can keep an injured worker from activities that bring them joy and/or relieve stress. An injured employee may be placed in a transitional duty assignment working in an area and with people they are not familiar with, performing tasks that may not be aligned with their career goals, which can create a sense of unease. We encourage injured employees to take time to focus on their emotional health. While an injured employee may feel their recovery journey is completely out of their control, how an employee approaches the journey and whether or not the employee has resources to cope with ups and downs can have a positive impact on how the journey ultimately ends. We’ve listed some links and information below that you may find helpful when looking for ways to strengthen the mind/body connection to help cope with the ups and downs of a work injury journey.

Some of the tips that may be helpful in strengthening the mind/body connection are:

- Eat a healthy and balance diet
- Get regular gentle exercise after conferring with your attending physician and physical therapist for safe ways to exercise during recovery from your particular injury
- Get plenty of sleep, take naps when needed
- Focus on healthy friendships and relationships
- Have a sense of humor, laughter is the best medicine
- Practice relaxation techniques (see links below for additional information)
- Seek professional counseling when needed (see link below for additional information)

Employee Assistance Program

<https://o2.ohsu.edu/human-resources/benefits/employee-resources/counseling.cfm>

Wellness locations

<http://www.ohsu.edu/xd/education/student-services/joseph-trainer-health-wellness-center/services/wellness/wellness-locations.cfm>

DENIED

If your claim is denied by Saif, you will receive a call from your adjuster explaining why the denial was issued. A letter explaining the decision will follow. All benefits will stop, and you will have 60 days to file a written appeal with the Workers' Compensation Board. The denial letter will have more information about how to appeal a denial.

If you are currently reporting to a temporary transitional duty position and you learn the claim is being denied, please contact the OHSU Workers’ Compensation team representative of the Risk Management Department at 503.494.3622.

Helpful OHSU Contacts

- OHSU Benefits Department – 503.494.8060

- Affirmative Action/Equal Opportunity – 503.494.5148

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Medical expenses

If a claim is denied, your private health insurer will be responsible for payment of all medical bills at the written rates of your private health insurance plan. Please contact your medical provider’s billing office to supply your private health insurance information. You may be billed personally if the provider office does not have private health insurance billing information, so it is important that you call them to make sure they have this information. Saif will send a copy of the denial to all providers that have sent treatment billings to them for payment.

If you appeal the denial, you do not have to pay for medical services while the appeal is in process and/or if the denial is overturned.

Fraud

A worker who knowingly files a workers' compensation claim for an injury that was not a result of the person's work, or who attempts to collect benefits for one job while failing to report earnings at another, may be committing fraud and could be prosecuted.

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CLOSED

Your disabling claim is ready to be closed when your accepted condition(s) have become medically stationary or have reached maximum medical improvement. When this happens, you will receive a letter stating that your claim qualifies for closure.

If your claim closes and you continue to have restrictions that are considered unrelated to the work injury claim that prevent you from returning to full duty work, please contact the OHSU Workers’ Compensation team representative of the Risk Management Department at 503.494.3622.

Helpful OHSU Contacts

- OHSU Benefits Department – 503.494.8060
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Additional Resources

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