* ***When you are injured on the job, what is the process   
  for a work-related injury?***

A report of Occupational Illness or Injury must be completed before the end of your shift. Please see your Supervisor to report your injury immediately. All employees must also follow-up internally with Employee Health. If Employee Health is not available, you should go to the Emergency Department for treatment. If the Emergency Department refers you to an external medical provider, you must immediately schedule the next available appointment. You should notify Employee Health and SISCO of all appointments to ensure proper authorization is provided.

* ***What happens after I report my claim?***

Once your claim is reported we send notice to our claims administrator, SISCO. If you are losing time from work you will receive a call from your claims adjuster within 24 hours.

* ***Who should I call if I need help locating a physician,   
  physical therapist or need a prescription filled?***

Please contact SISCO at 410-339-5222. They are very willing to answer any questions and provide suggestions for medical providers.

* ***What if I must be out of work after a work-related injury?***

If you are required to miss more than three consecutive days, you must provide a physician note to Employee Health and SISCO. You must also call Human Resources immediately to have a representative explain the Workers’ Compensation Program.

* ***Will I still accrue vacation and sick leave while losing time   
  for work for a work-related injury?***

Part-time employees will not accrue vacation and sick leave. Full-time employees will not accrue vacation and sick leave; rather, they are placed   
on “hold”.

* ***How will missing time from work affect my social security?***

While receiving Workers’ Compensation benefits, no FICA taxes will be paid on your behalf. Therefore, no contributions to Social Security will be made.

* ***What happens to my paycheck if I am out of work due   
  to a work-related injury?***

If you have a compensable claim, you will receive compensation through SISCO, our claim administrator. The speed of this process is somewhat dependent on how quickly information is received from you.

* ***How am I paid for the first three days I am out of work due to a compensable work-related injury?***

If you are out of work for less than 14 days due to a compensable   
work-related injury or illness, the first three days will be charged to available leave hours, such as sick time, vacation, and personal leave.

If the leave is in excess of 14 days, all compensation will be paid by SISCO.

* ***Are Workers’ Compensation payments taxed?***

No. Workers’ Compensation benefits are paid at 2/3 of your salary.

* ***Are payroll deductions withheld while receiving Workers’ Compensation benefits?***

No. Employees are responsible for contacting Human Resources and ensuring that all voluntary payroll deductions are made according to established guidelines.

* ***What about my medical and pharmacy bills?***

If you have a compensable injury or illness, authorized medical and pharmacy bills will be paid by SISCO. It is your responsibility to notify your providers that you have a Workers Compensation claim and provide your claim number and SISCO’s information to the provider. You should not use your health insurance plan or pay for medical treatment related to your claim with your personal money.

* ***What if I have restrictions and cannot return to my regular duties?***

If your physician places you on restrictions, but allows you to return to work, you may be placed in the Transitional Duty Program. This position may or may not be in your normal department and/or position.

* ***When may I return to work?***

Employees may return to duty when their physician releases them to transitional or full duty. The original physician’s note must be provided to Human Resources prior to returning to work.

* ***What if I still have medical appointments after I return to work?***

Appointments should be scheduled during non-working hours. If this cannot be accomplished, appointments should be made at the beginning or end of the work shift. Please obtain approval from your Supervisor if this situation arises. Workers Compensation lost time benefits do not cover the time you lose from work for medical appointments.

**Claims Administration**

**Workers’ Compensation**

**Liability**

**Cost Containment**

**Risk Consulting**

**Absence Management**

For 40 years, SISCO has been providing comprehensive claim management,   
risk consulting, and advisory services for organizations that use self-insurance to address their complex risk management needs.

**Frequently Asked Questions**

***Workers’   
Compensation***

***Program***

We are very sorry to hear   
that you have had an injury at work.

We are committed to helping you   
during your recovery.

Please review this information   
and let us know if you have   
any questions.

***We wish you a speedy recovery.***



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***Who is SISCO?***

SISCO is an independent claim adjusting firm that has been retained by our company to handle claims for injured employees.

***Contact Information:***

Mailing Address:

PO Box 42737

Baltimore, MD 21284

Main: 410-339-5222

Fax: 410-410-583-5455

Email: Sisco.claims@rcmd.com

Web: www.siscoadvantage.com