# What To Do If You Are Injured at Work

The Washoe County School District has self-insured its Workers' Compensation Program, which means it pays the actual claims, not premiums. All claims are handled by CCMSI, the claims adjusting firm hired by the District to help administer its self-insured program. Your rights remain the same under Nevada Law. If you are injured at work or become ill due to exposure arising out of your employment, *NOTIFY YOUR SUPERVISOR IMMEDIATELY*. You and your supervisor will need to complete the required forms within seven (7) days. Failure to do so could result in loss of coverage. You have ninety (90) days from the date of injury to seek medical treatment (NRS 316C.020). Except in the case of "medical emergency", you MUST seek medical and health care services from a provider contracted with the District. If you reside in Reno/ Sparks/Carson City Area, you will need to go to Concentra. If you live or work in the Incline Village, Gerlach or Natchez area, you may obtain your initial medical care from a provider in your area. Any follow-up care must be obtained through one of the listed providers. "Medical Emergency" means any treatment of any injury which if not immediately rendered would significantly increase the risk of death or permanent physical impairment.

### **Forms to Complete**

C-3 Employer's Report of Industrial Injury or Occupational Disease

The C-3 form is to be completed by the EMPLOYER (not injured worker) when an injury is reported. The completed form must be submitted to the Human Resources Department within seven (7) days from the date of injury.

C-1 Notice of Injury or Occupational Disease

The C-1 form should be given to the employee once they report an occupational injury or disease. This form is to be completed by the EMPLOYEE and returned to their supervisor for signature. The completed form, signed and dated, must be submitted to the Human Resources Department within seven (7) days from the date of injury.

C-4 Claim for Compensation

The C-4 form must be completed at the medical facility when receiving services.

## What Doctors Can I Use?

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Concei	ntra Medical Center – Reno	Concentra Medical Center - Sparks	Concentra – Carson City 775-887-5030
775-32	2-5757	775-356-8181	8:00 AM - 5:00 PM (Monday - Friday)
8:00 AI	M - 5:00 PM (Monday - Friday)	8:00 AM - 5:00 PM (Monday - Friday)	3488 Goni Road, Blvd E Carson City, Nevada
6410 S	. Virginia Street, Reno Nevada	255 Glendale Ave Ste 12 Sparks, Nevada	

## Frequently Asked Questions

How much time does the insurer have to accept the claim? CCMSI has 30 days after your claim for compensation (C-4) form is received from the doctor to make a claim determination.

When should an accident be reported? Serious aliments can develop from a minor injury. Report all accidents no matter how insignificant they may seem and complete the required paperwork immediately. You have 90 days to seek medical treatment.

When is compensation paid? If your approved workers' compensation doctor has certified that you are unable to work for a period of five or more cumulative days in a 20-day period, you may be entitled to temporary total disability compensation.

**Doctor Visits**: If your claim is accepted, your medical visits will be paid under your workers' compensation claim. Compensation is not made for missed time due to doctor's appointments or physical therapy unless your doctor took you completely off work, or you traveled more than 50 miles one way to an appointment.

Light Duty: The District will attempt to provide light duty work for employees injured on the job. But if your doctor should take you off work, you are entitled to receive your full salary from a combination of accumulated sick leave payments from the District and disability compensation payments from CCMSI. You are NOT, however, entitled to more compensation than you would normally receive on your regular bi-weekly or monthly check. Because you will be receiving a full salary from the District in the form of sick leave or sick leave bank payments, and receiving disability compensation at the same time, you will be required to endorse your compensation check over to the District. This will require a visit to the Human Resources office. You will need to contact Human Resources to find out when you will be receiving your first check. The Workers' Compensation check will be used to restore a portion of the used sick leave to your account or the sick leave bank, whichever is applicable. If you do not have ample sick leave, the disability compensation payment from CCMSI is the total compensation you will receive. Workers' Compensation is not subject to Federal Taxes.

### Don't Forget:

REPORT: Your injury to your supervisor immediately.

COMPLETE: The required paperwork and return it to your supervisor. The supervisor must then submit all completed paperwork to Human Resources within seven (7) days from the date of injury.

SEEK: Medical care at one of the listed medical providers if you feel you need medical attention. Please remember that you have ninety (90) days to seek medical care if the injury /illness has been reported and the required paperwork completed.

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