

# Workers' Compensation: Questions & Answers



## 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 an 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 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 either Concentra or Nevada Occupational Health Clinic. 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.

**WASHOE COUNTY SCHOOL DISTRICT**

# 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 Risk Management Department within seven (7) days from the date of injury.

## C-1 Notice of Injury or Occupational Disease



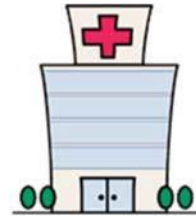
The C-1 form should be given to the employee once they report an occupational injury or disease. This form is to be completed by the **EMPLOYEE** and returned to their supervisor for their signature. The completed form, **signed and dated**, must be submitted to the Risk Management Department within 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?



## CONCENTRA MEDICAL CENTER - RENO

6410 S. Virginia Street  
Reno, Nevada 89511  
775-322-5757  
8:00 AM - 5:00 PM (Monday –Friday)



## CONCENTRA MEDICAL CENTER - SPARKS

255 Glendale Ave Ste 12  
Sparks, Nevada 89431  
775-356-8181  
8:00 AM - 5:00 PM (Monday –Friday)



## NEVADA OCCUPATIONAL HEALTH CLINIC - CARSON CITY

3488 Goni Road #141  
Carson City, Nevada 89706  
775-887-5030  
7:30 AM - 5:00 PM (Monday – Friday)

# Frequently Asked Questions

## HOW MUCH TIME DOES THE INSURER HAVE TO ACCEPT OR DENY A 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/INJURY BE REPORTED?

Serious ailments 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 of work or you traveled more than 50 miles one way to an appointment.

# Light Duty

The District does provide light duty for **ALL** 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 Risk Management Office.

You will need to contact Risk Management 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 paper- work and return it to your super- visor. The Supervisor must then submit all completed paperwork to Risk Management 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 as long as the injury/illness has been reported and the required paperwork completed.

# Contact Us

RISK MANAGEMENT

[RiskManagement@washoeschools.net](mailto:RiskManagement@washoeschools.net)

775-348-0343

CCMSI

775-324-3301

## WASHOE COUNTY SCHOOL DISTRICT

P.O. Box 30425

Reno, Nevada 89520

