

Dear Town Employee:

The health and safety of Town Employees are our most important concern. We hope that you never sustain a work related injury while working with the Town; however, in the event that you do, this pamphlet is meant to answer questions that you may have concerning Workers' Compensation benefits.

If after reading this pamphlet you still have questions, please contact the Human Resources Department at 772-1577.

Sincerely,

Human Resources Department



The Town of  
Greenfield, Massachusetts

***Workers  
Compensation  
Benefits***

Town of Greenfield  
Human Resources Department  
14 Court Square Street  
Greenfield, MA 01301  
413-772-1577

## Where to Start

If you are injured at work or experience an occupational illness, you must notify your supervisor within 24 hours so an incident report can be initiated. This is the only way the Town's insurance carrier is made aware of an injury/illness.

## Weekly Benefits

If you have been injured at work and are incapacitated for five calendar days, you are eligible for weekly benefits beginning on the sixth calendar day of incapacity.

You can use accrued sick, personal or vacation time to receive payment for any work days during the five calendar days of disability. Thereafter, your weekly Workers' Compensation rate will be sixty percent (60%) of your gross weekly pay, based on the 52 weeks prior to your injury.

If you are disabled for 21 days or more, the first five calendar days become compensable. In other words, 60% of that will be restored. If you didn't use sick, personal or vacation time the 60% will be paid to you.

## Medical Benefits

You are entitled to reasonable and necessary medical treatment for work-related injuries.

When you first begin treatment with a doctor make sure that you tell them your treatment is for a work-related injury. Do not use your health insurance benefits for any costs for treatment related to a work injury.

Please ask to sign a release of medical information form at your doctor's office (your department head may have you sign a release

before you seek treatment). This release allows the treatment provider to share medical information with the Town for treatment related only to your work injury. This will help expedite the processing of all medical bills for payment.

## Return to Work Procedures

If you have been cleared to return to work by your treating doctor, be sure that you obtain a written release for return to work and contact appropriate department staff as soon as possible (your treating doctor may need to see a copy of your job description, contact your department or HR for a copy.)

## Important General Information

While you are receiving weekly benefits, it is your responsibility to provide your department head with disability slips from your treating doctor. If the Town is not in possession of a doctor's medical certification confirming your disability, weekly benefits may be stopped. Also, the Town may run FMLA leave concurrent with your Workers' Compensation absence if your injury falls within FMLA guidelines.

Workers' Compensation checks are first approved by the Town's Insurance Administrator and are then mailed by the Town.

Please be aware that the Town is authorized to schedule employees who are receiving benefits for Independent Medical Examinations (IME). If you receive a notice in the mail, please attend this examination and bring your medical records and X-rays with you. If you fail to attend an IME, your weekly benefits may be suspended until you do attend a scheduled IME. Also be aware that the Town is authorized to work with your treating doctor in identifying possible temporary alternative work that you are able to safely and reasonably perform. If such temporary alternative work

is offered to you and you refuse such work, your weekly benefits may be reduced.

If you require medication as result of your injury, go to a pharmacy of your choice to obtain the required medication and provide the pharmacy receipt (that indicates the medication and the amount paid) to HR. HR will forward the receipt to the Town's insurer for your reimbursement.

If your injury results in a permanent loss of specific bodily functions, or in scarring to your face, neck or hands you may qualify for a one-time payment under Section 36 of Workers' compensation law.

While receiving Workers' Compensation benefits, you may request through your department head to be paid accrued sick, personal or vacation time to complement the 60% Workers' Compensation rate. When combined, the two cannot exceed your normal, base or average weekly pay.

When you are receiving Workers' Compensation benefits you are off payroll (unless augmented as described above) and all payroll deductions are stopped including health or dental insurance payments, union dues, life insurance payments, credit union deduction, etc. Please make arrangements with the Treasurer's Office (772-1567) to insure that payment obligations are met concerning health insurance and life insurance. Please make arrangements directly with your union and the credit union concerning union dues or credit union deductions.

