

## Questions and Answers

**Q Can my employer fire me if I am unable to work, and receiving workers' compensation benefits?**

A No. The law does not permit you to be fired in retaliation for filing, or attempting to file, a workers' compensation claim. However, the workers' compensation law does not require your employer to hold your position while you are injured.

**Q Are workers' compensation benefits taxable?**

A No.

**Q Can I choose my own doctor?**

A No. CorVel or Risk Management can choose the doctor to treat you. If you are unhappy with the doctor or want to request a second opinion, you must ask CorVel to provide you another doctor.

**Q Will my family receive benefits if I am killed on the job?**

A Your eligible dependents will be paid a specific amount every two weeks. Your salary at the time of the accident determines the amount of these payments. Effective with dates of accident on or after Oct. 1, 2003, these payments will not exceed \$150,000 and may include up to \$7,500 for actual funeral expenses.

**Q What if I cannot return to my job?**

A If your doctor indicates that you cannot return to your former position, your employer may have a different position that suits your abilities. Keep in touch with your employer and doctor. If you cannot return to work for your employer, you should contact the Dept. of Education, Division of Vocational Rehabilitation at (850) 245-3470, for free reemployment services.

**Q What if Risk Management denies my claim?**

A Call the Division's Employee Assistance Office at 1-800-342-1741 for help. If they cannot help resolve the problem, you have the right to file a Petition for Benefits and have your case heard before a judge of compensation claims.

Florida Department of Financial Services  
Division of Risk Management  
Bureau of State Employees' Workers' Compensation Claims  
Post Office Box 8020  
Tallahassee, FL 32314-8020



# Workers' Compensation

[Employees of State of Florida Government Agencies]

## Facts for Florida's Injured Employees



### Your employer's workers' compensation insurance carrier is:

Florida Department of Financial Services  
Division of Risk Management  
Bureau of State Employees' Workers' Compensation Claims  
PO Box 8020, Tallahassee, FL 32314-8020  
(850) 413-3123, Suncom 293-3123  
Toll Free: 1-800-262-4402

### Your employer's managed care organization is:

CorVel Corporation  
8131 Baymeadows Circle West #203  
Jacksonville, FL 32256

**To report a claim and arrange medical care for a work related injury,  
Call 1-866-786-3351**

## Quick Facts about Workers' Compensation

- √ Your employer should send you to a doctor approved by Risk Management and the managed care organization.
- √ Risk management will pay the doctor bills and the costs for prescriptions and medical supplies related to your injuries.
- √ If you miss more than seven days of work due to a compensable accident, you will be paid two-thirds of your average weekly wage up to the state maximum rate.
- √ You can expect your first check within three weeks after you report your injury, and have been off work. Thereafter, you should receive a check every two weeks until the doctor releases you to return to work.
- √ If you are unable to return to your same job, your employing agency or the Division of Vocational Rehabilitation in the Department of Education may be able to help you find other work.

---

## Employee Assistance Office

The Employee Assistance Office will help you in resolving your problems and answering any questions. The Division's Employee Assistance Office can be reached at 1-800-342-1741. You may also browse the Web site at [www.fldft.com](http://www.fldft.com) for more information.

## Risk Management Claim Assignments

Workers' compensation claims are assigned to Risk Management staff based on the geographic location of the accident and by the injured employee's last name. To determine which staff member handles your claim, you may browse the Web site at [www.fldfs.com/Risk/WCC/index.htm](http://www.fldfs.com/Risk/WCC/index.htm), or call 1-800-262-4402.

## How to get medical care and benefits

If you have a work related injury or illness, you should immediately report the incident to your supervisor. The incident will be reported to CorVel at 1-866-786-3351. CorVel will assist you in selecting an appropriate medical provider and will arrange the appointment. CorVel provides this service 24 hours per day, 7 days per week.

## Benefits available under workers' compensation

### Medical Benefits:

Workers' Compensation insurance pays for all reasonable and necessary medical care related to your on-the-job injury or illness, including visits to approved health care providers, surgery, hospital care, dental care, prescription drugs, braces and crutches, and other medical supplies when ordered by your approved physician.

### Medical Mileage Reimbursement:

Employees are reimbursed at the rate of \$.44.5 per mile for reasonable travel costs associated with going to and from the doctor, hospital or other places of treatment. Reimbursement requests are filed with Risk Management.

### Payment for Lost Wages:

If you are out of work more than seven days due to a compensable claim, you should receive your first check for lost wages (indemnity) within three weeks of reporting your injury. Indemnity checks are processed and mailed by Risk Management.

In most cases you will receive two-thirds of your regular pay, not to exceed the state maximum rate. After the initial indemnity check, you should receive a check every two weeks for the period that your authorized doctor says you cannot work.

To help Risk Management calculate the benefits that are due, your employer is required to send a report of your wages (Thirteen Week Wage Statement) to Risk Management. If you have a second job, your average weekly wage may include both incomes. You must report the second job wages to Risk Management before it can be included in your indemnity benefits.

### Reemployment Services:

If as a result of your work injury or illness, you cannot earn wages similar to those you earned before your injury, you may qualify to receive reemployment services. The goal of these services is to help you return to work as soon as you can. The types of services you may receive will vary, but may include: help in writing resumes, vocational testing and counseling to help identify employment options, help in

finding a job, and/or training and education if needed for you to be able to return to work.

### Statute of Limitations:

There are many factors that affect the statute of limitations and each situation needs to be looked at closely. You have 30 days in which to report your injury to your employer once you are injured at work or are aware of a workers' compensation injury. Generally you have two years from the date of accident to file a claim regardless of the two-year statute of limitations for filing a claim. In most cases, there is also a one-year statute of limitations from the date of last payment of lost wages or the date of your last approved medical care or treatment. If there is no activity for one year on your claim, you may not be eligible for further benefits.

### Failure to follow safety rules or using safety appliances provided by your employer:

Your compensation may be lowered by 25 percent if your injury occurred while you were not following safety rules or using safety appliances provided by your employer.

# NOTICE

**Indemnity Benefits are paid for disability exceeding 40 hours off the job. If you have not returned to work & missed 40 hours of work call RISK MANAGEMENT at 1-800-262-4402 and ask to speak with a Workers' Compensation Specialist.**