



Workers' Compensation Policy & Procedures

Philadelphia Redevelopment Authority

Effective February 6, 2015

Purpose

The Philadelphia Redevelopment Authority (PRA) currently provides workers' compensation insurance. All employees are covered by workers' compensation insurance, which compensates an employee for lost time, medical expenses and loss of life or dismemberment from an illness or injury arising out of or in the course of work.

This policy was established to provide protection for employees in the event of loss of time from work and/or medical expenses due to work-related accidents, injuries or illnesses.

Eligibility

The definition of employee as defined in the Pennsylvania Workers' Compensation Act includes "all natural persons who perform services for another for a valuable consideration, exclusive of persons whose employment is casual in character and not in the regular course of the business of the employer." All employees who receive salary or wages from PRA are eligible to receive workers' compensation benefits. Generally, workers' compensation does not apply to an employee who is incarcerated after a criminal conviction, injuries or illnesses that are willful acts or self-inflicted, sustained during voluntary participation in employer-sponsored recreational activities, sustained on the way to and from work, or caused by the employee's intoxication/use of illegal drugs or the employee's known violation of the law.

Policy

An employee who suffers a work-related injury requiring medical attention or which results in loss of time from work will receive benefits in accordance with the Pennsylvania Workers Compensation Act. Workers' compensation law requires PRA to report all work-related illnesses and injuries to our insurance carrier. It is very important for any employee who suffers a work-related injury or illness to report it to his/her Director or the Human Resources Director immediately, even if the employee believes it is not a serious injury.

Procedures

- A. Whether medical treatment is needed or not, all injuries sustained at work must be immediately reported to the employee's Director.
- B. The employee's Director must complete an Injury Report and submit it to the Human Resources Department.
- C. The employee must sign the PA Panel Rights & Responsibilities form, which gives details of all of the employee's rights and duties.

- D. If the work-related injury or illness requires medical treatment, the employee must first seek treatment with a PRA designated health care provider, referred to hereafter as a "Panel Physician" (posted outside of the Human Resources Department and at the Maintenance Shop).
- E. The employee is required to seek treatment with a Panel Physician for 90 days from the first visit.
- F. The employee will receive a Medical Card to show to their Panel Physician and a First Fill Temporary Pharmacy Card which may be used to fill prescriptions prescribed during his/her course of treatment for the work-related injury.
- G. If the Panel Physician recommends invasive surgery, the employee is permitted to receive a second opinion by a physician of his/her choice. If the second opinion differs from the Panel Physician's opinion, the employee can choose either course of treatment. But, the treatment must be provided by one of the Panel Physicians for 90 days from the date of the second opinion visit.
- H. The employee may receive treatment from a health care provider who is not a Panel Physician if the employee is referred to one by a Panel Physician.
- I. If during the 90 day period, the employee chooses to treat with a provider who is not a Panel Physician; the treatment will be at the employee's expense for the initial 90 day period.
- J. In the case of an emergency, the employee may seek treatment from any provider.
- K. After the initial 90 day period, the employee may choose to treat with a medical provider other than a Panel Physician. But, the employee must notify the Human Resources Department of his/her choice within five days of the first visit or risk non-payment of those medical bills until proper notice is given.
- L. Any lost time as a result of a work-related injury or accident that also qualifies as a medical leave of absence will be charged against an eligible employee's Family and Medical Leave.