State of Michigan Disability Management Unit (DMU)

Workers' Compensation Summary (Assault)

REPORTING YOUR CLAIM	If you are injured or become ill because of your job, you may be entitled to workers' compensation (WC) benefits. You should immediately tell your supervisor and seek medical treatment at an approved occupational clinic. The DMU will file a WC claim on your behalf with Sedgwick, the State's WC Third Party Administrator, or provide you with the necessary information to file.
PROCESSING YOUR CLAIM	Sedgwick administers the SOM workers' compensation plan. They may contact you about your claim. The claims examiner will answer any questions you may have and may ask you for personal information to help determine any wage-loss benefits to which you may be entitled. Sedgwick may be contacted at 800-324-9901.
MEDICAL CARE	During the first 28 days of medical care, the SOM has the right to choose who provides your medical treatment. After 28 days, you have the right to choose any treating provider qualified to treat your injury or illness. Sedgwick will pay all reasonable and necessary medical care for your work-related injury or illness but has the right to question the appropriateness of treatment.
	If you seek medical treatment <u>before</u> a claim is filed, tell your doctor that you suspect your injury or illness is work-related. Your health-insurance carrier should not be billed for medical expenses that are covered by WC benefits for a work-related injury of illness.
WHEN BENEFITS ARE DUE	Under various assault statutes, if your injury was the result of an assault while performing employment duties, you may receive full wages from the State of Michigan (SOM) until workers' compensation (WC) benefits begin. If qualifying, your first check is sent to the SOM for payroll reconciliation. The SOM will mail your check to your home address. After the first check is reconciled, you will receive a weekly benefit payment from Sedgwick and, if applicable, supplemental biweekly payment from SOM. The combined total will equal your standard net wage at the time of injury.
WAGE LOSS BENEFITS	Your wage loss benefit payments are based on your average weekly wages, including overtime, from the average of your highest 39 weeks of pay of the 52 weeks immediately before to the date of injury or illness. The benefit is subject to a weekly maximum established by the Workers' Compensation Agency (WCA).
SUPPLEMENTAL WAGE BENEFITS	Civil Service authorizes disability wage supplements up to 100 weeks. Based on various assault statutes or certain collective bargaining agreements, you may qualify for a supplement that will pay 100% of your standard net wage at the time of injury. For further information, read Civil Service Rules 5-9, Civil Service Regulation 5.13, or your collective bargaining agreement.

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EMPLOYMENT AND BENEFIT STATUS	If you cannot return to work after 100 weeks, the supplement will end. Depending on your medical-leave rights under civil service rules and regulations, or collective bargaining agreement, you may be placed on a medical leave of absence or separated from employment. Sedgwick will continue to pay your wage loss benefits, and any reasonable and necessary medical expenses, if you continue to be disabled.
INDEPENDENT MEDICAL EXAMINATIONS	If Sedgwick has questions about the medical information or treatment of your work-related injury or illness, Sedgwick may schedule an independent medical examination (IME). You must participate with any reasonably scheduled IME or your WC benefits may be suspended.
RETURN TO WORK	Before returning to work, you must submit to the DMU a physician statement permitting return, with or without restrictions. Restriction statements must indicate the physical limitations and the duration. The DMU will work with you and your agency to evaluate if the essential job functions are compatible with work restrictions. Restrictions must be approved before returning to work.
CLAIM AND BENEFIT DECISIONS	Within 14 calendar days, after your claim is filed, Sedgwick will notify you of the decision to approve or deny your claim. If your claim is disputed, you may be asked to provide further medical or supportive information. Sedgwick follows the guidelines in the Workers' Compensation Act to make decisions on the compensability of a claim.
LONG TERM DISABILITY (LTD)	You will only be eligible to collect LTD benefits for this injury if Sedgwick denies or disputes the WC claim. If enrolled in LTD, contact Sedgwick at 800-324-9901 to apply for benefits.
PAYROLL DEDUCTIONS AND TIME ACCRUALS	Sedgwick Payroll deductions - Sedgwick may process existing Friend of the Court deductions, but will not take 401k loans, garnishments, levies, etc. SOM Payroll deductions — If there are not enough SOM wages to cover existing payroll deductions (Friend of the Court, 401k loans, garnishments, levies, etc.), it is your responsibility to make payment arrangements while on WC. For the first 50 weeks of a WC claim, your health insurance benefits will be continued, and you are responsible for your percentage of insurance premiums. If you do not have enough SOM wages to pay insurance premiums, upon returning to work, all past due premiums will be deducted from your first SOM check. You will continue to accrue sick leave, annual leave, and continuous service hours while you remain in full pay status.

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