

What is the Workers' Compensation Law?

All states have workers' compensation laws. The Missouri Workers' Compensation Law is contained in Chapter 287 of the Revised Statutes of Missouri. The workers' compensation statute is the law that controls the rights and obligations of employees and employers when employees are injured at work. <http://www.moga.mo.gov/statutes/c287.htm>

How does Workers' Compensation work in Ritenour School District?

Ritenour School District is a member of a self-insurance pool, Missouri United School Insurance Council that provides Workers' Compensation coverage within the state of Missouri. The claims are administered by Gallagher Bassett Services on behalf of the school district. Workers' Compensation is basically no fault insurance for injuries that are sustained while you are within the course and scope of your employment, subject to applicable Missouri law.

Gallagher Bassett Services shall determine whether the injury is compensable under the Law. If the injury is deemed compensable, the employee will receive, subject to all provisions of the Law:

- 1) Medical treatment (if approved by the district in advance).
- 2) If the employee is off work more than three work days, the employee will receive 2/3 of their average weekly wage, up to a state maximum, while temporarily and totally disabled.
- 3) If the injury is severe and it causes permanent disability, the Division of Workers' Compensation may award a lump-sum benefit for the disability.

I was injured at work. What should I do?

Step 1: You are required to report an injury to your employer/supervisor immediately. Your employer will then file the necessary reports with Ritenour's Workers' Compensation Manager in Human Resources. Your employer will arrange for your initial medical treatment and has the right to choose the treating physician. The employer is not responsible for payment of any unauthorized medical treatment. Should you receive any bills for your medical treatment at home, please forward these to your school district administrative office.

Step 2: The employee must complete the form Ritenour School District Employee/Supervisor Injury Report and submit the form to the supervisor for signature. **If medical treatment is required, the employee must obtain the authorization form for medical treatment. The employee must take the authorization form to the authorized medical provider, BarnesCare . See locations below.**

Step 3: Immediately following your visit to BarnesCare, they will fax the WC Manager a copy of your *Work Status Summary*. The report should indicate that the employee was evaluated and a determination was made to either return to work for **Regular Duty**, for **Limited Duty with Restrictions**, or **Unable to Work**. If restrictions are required, Ritenour determines if they can accommodate those or not.

Any medical charges incurred anywhere other than BarnesCare will not be covered under Workers' Compensation and should be submitted to your group medical insurance carrier. The only exception to this rule shall be the rare occasion when injury requires emergency treatment as deemed necessary in the best judgment of the supervisor at the site of the injury.

Where do I get medical treatment for my injury?

Under Missouri law, the employer (and not the insurance company) has the right to select the treating doctor in workers' compensation cases. In the case of an emergency, apply appropriate first aid, call 911 and alert the supervisor. Otherwise if you need to see a doctor for treatment as the result of an injury on the job, you must complete the WC Ritenour School District Employee/Supervisor Injury Report and submit the report to the supervisor for signature. Your supervisor faxes a copy to Human Resources and

the original is taken with you to the nearest authorized provider facility. Ritenour School District uses the following authorized providers and locations:

BarnesCare Westport

11501 Page Service Drive (enter from Ball Drive)
St. Louis, MO 63146
(314) 993-3014, Fax: (314) 993-7031
Mon.-Fri., 7:30 a.m. – 6:00 p.m.
Rehab: (314) 993-3279, Fax: (314) 993-8005
Mon.-Fri., 8:00 a.m. – 4:30 p.m.

BarnesCare St. Peters

1901 Trade Center Drive
St. Peters, MO 63376
(636) 978-1008, Fax: (636) 978-1926
Mon.-Fri., 8:00 a.m. – 4:30 p.m.
Rehab: (636) 978-1008, Fax: (636) 978-2156
Mon.-Fri., 8:00 a.m. – 4:30 p.m.

BarnesCare Midtown

5000 Manchester
St. Louis, MO 63110
(314) 747-5800, Fax: (314) 747-5866
Mon.-Fri., 7:30 a.m. – 6:00 p.m.
Rehab: (314) 747-5835, Fax: (314) 747-5867
Mon.-Fri., 8:00 a.m. – 4:30 p.m.

Will I be paid when I am off work?

Some injuries may keep you from working temporarily and you will receive “temporary disability” payments until the authorized treating physician indicates you are able to return to work. Temporary disability is paid at 2/3 of your average weekly wage. Benefits do not begin until you are off work the fourth scheduled working day.

If you are out more than 15 consecutive days you will be retroactively paid for the first three days. The amount of these benefits is two-thirds of your gross average weekly wage, subject to certain maximums which change each year.

Will my benefits continue while I’m off work due to a compensable injury?

If an employee is not able to work due to a compensable injury and as long as the injured person remains an employee of the district, all regular benefits may continue. However, since the employee will be receiving wage benefit checks directly from the insurer and not through the district’s regular payroll system, the employee’s portion of the cost for those benefits cannot automatically be deducted from the employee’s payroll check. Therefore, the employee is responsible for making separate payment arrangements by contacting Bonnie Lessnau, Ritenour Payroll Specialist, (314) 493-6011.

Will a contribution be made to the Public School and Education Employee Retirement Systems of Missouri (PSRS/PEERS) while I am unpaid?

Due to the fact that the District is not paying you when the state compensates you, no contribution is made to the retirement system. If you elect to make the voluntary contribution to the System, Ritenour is required by law to match the contribution and remit the employee’s and the matching contributions to the retirement system. However, these voluntary contributions have to be made within two school years

following the leave. If you need information, please contact Bonnie Lessnau, Ritenour Payroll Specialist, (314) 493-6011.

What if I have further questions?

If you have further questions, feel free to call Ritenour's Workers' Compensation Manager in Human Resources, (314) 493-6059 or Gallagher Bassett Services, administrator of our Workers' Compensation coverage:

Rebecca Reeves
Senior Claims Representative
Gallagher Bassett Services, Inc.
1630 Des Peres Road, Suite 140
St. Louis, MO 63131-1849
Main Phone: 314.965.7810
Direct Phone: 314.800.0237
Main Fax: 866.947.2227
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