



## Workers' Compensation Program

### What to do before, during and after a workplace injury occurs

#### **JCU's Worker's Compensation basics**

If you are injured at work, there are several key things about John Carroll University's Workers' Compensation (WC) program you need to know before, during and after a workplace accident. This fact sheet provides you with basic information. For more details we encourage you to contact Garry J. Homany, Manager of Regulatory Affairs and Risk Management at 216-397-1982 or [ghomany@jcu.edu](mailto:ghomany@jcu.edu).

#### **State Funded or Self-insured**

Ohio's employers are either state funded or self-insured. JCU is self-insured. This means that JCU pays workers' compensation benefits directly to our employees. State funded employers pay an insurance premium to the Ohio Bureau of Workers' Compensation (OBWC) and then the bureau pays the compensation benefit directly to the injured worker.

#### **Know your TPA**

Under JCU's WC program, a third party administrator (TPA) manages

the medical services in your claim. JCU's TPA is

**Cambridge Integrated Services  
300 W. Wilson Bridge Road  
Worthington, OH 43085  
(800) 524-3902**

Cambridge assists JCU with treatment and surgery approvals, payment of medical bills and rehabilitation referrals. JCU will decide if the claim is allowed or denied. If your claim is allowed, our TPA will process your claim and JCU will pay your medical bills. If you lose eight or more days from work due to your injury, JCU will pay your compensation for lost-time wages based on OBWC guidelines. If your claim is denied, you can contest your claim with the Industrial Commission of Ohio (IC).

#### **If you sustain an injury**

JCU understands what a difficult time it can be after sustaining a workplace injury. That's why we want to make sure the workers' compensation process is as simple and smooth for you as possible. JCU's focus is to facilitate a safe return to work.

**Immediately after a workplace injury, you should:**

1. Seek medical attention
2. Tell your supervisor you have been injured, and complete an accident report ( see Accident/Incident Reporting Policy)
3. Tell your doctor or emergency room the name of our TPA (Cambridge Integrated Services) at the time of service. They will need this information to file your claim.
4. If a prescription is prescribed, tell the pharmacist that this is a workers' compensation claim and your employer, John Carroll University, is self-insured. Additionally, tell them that our TPA is Cambridge Integrated Services.
5. File a workers' compensation claim by completing a first report of injury (FROI) and submitting it to the Human Resources Department or Garry J. Homany, Manager of Regulatory Affairs and Risk Management at JCU.

**The Claims Process**

**First Steps**

- Submit FROI and Incident report to the Human Resources Department or to the Manager of Regulatory Affairs and Risk Management.
- JCU will review the FROI and incident report and either certify or deny the claim.

**Certified Claims**

- Medical management begins. Injured worker continues treatment. JCU pays approved medical treatment.
- TPA and doctor focus on quality healthcare services geared to an early and safe return to work.

**Denied Claims**

- If your claim is denied, you can contest your claim with the Industrial Commission of Ohio (IC). The IC is a separate agency and is responsible for hearing all disputed claims. The IC will determine whether your disputed injury or occupational disease is compensable. The IC will schedule a hearing approximately 45 days from the date it receives your claim file.

**If you fill a prescription**

Inform the pharmacist your prescription is for treatment of a workers' compensation claim. Tell them your employer is self-insured and that your TPA is Cambridge Integrated Services. If you pay for your prescription, save the receipt and prescription slip and submit it with your claim to Human Resources or to Garry J. Homany for reimbursement.