Workers’ Compensation: Instructions for Employees Injured on the Job

Following a Work-Related Injury

*Note: Assessments regarding injuries cannot be made retroactively.*

1. Report to your supervisor that you have had a work-related injury. Your supervisor is required to file an online injury report within 24 hours of the incident. They may need to obtain information from you and any witnesses about the incident. Failure to do so may interfere with and possibly jeopardize your Workers’ Compensation coverage.

2. **MIT policy requires that you seek medical attention from the MIT Medical Department immediately following the injury.** Report to the main desk, inform them that you are there for a work-related injury/illness, and provide a brief description of the injury/illness to the medical provider. You will need to get a medical note documenting the outcome of your medical visit to provide to your supervisor and the MIT Workers’ Compensation office. The note will indicate whether or not you are able to return to work.

Following Initial Medical Treatment: Next Steps

After your initial MIT Medical visit, one of the following will apply:

1. **Return to work without restriction.** Provide your supervisor with the medical note stating that you are cleared to return to work without restrictions: full duty.

2. **Return to work with restrictions.** Provide your supervisor with the medical note stating the specific restriction(s). You are responsible for keeping your supervisor informed of your status and keeping any follow-up appointments regarding your restriction(s). All appointments should be made before the start or end of your shift.

3. **Medically unable to return to work.** Before leaving work, if able, report to your supervisor and give them any paperwork from MIT Medical regarding your medical status.

4. If you are unable to work for more than five days, notify your supervisor whether or not you wish to use your sick leave to supplement your 60% workers’ compensation pay.

5. When returning from a disability, you must have a return-to-work release from your healthcare provider, and your supervisor must notify the Workers’ Compensation Office.

Medical Treatment Beyond the Initial Visit

*Treatment beyond the initial medical evaluation may be with the provider of your choice or with the MIT Medical Department if this is your health plan.*

1. Let the provider know you are being treated for an injury/illness that happened at work. If they do not accept Workers’ Compensation patients, contact the Workers’ Compensation Office for guidance on how to find a provider in your area that accepts Workers’ Compensation patients.

2. Once the healthcare provider has determined any treatment beyond the basic office visit (such as physical or occupational therapy, MRI), have the provider contact the Workers’ Compensation Office for review and/or approval of treatment.

3. You should not pay for any medical treatment. Follow-up medical care related to this specific injury is considered a part of Workers’ Compensation. In addition, prescriptions and mileage may be reimbursable (save all receipts). In the event that your claim is not accepted, it is your responsibility to ensure that your health insurance will cover medical expenses incurred.
Wage Replacement for Time Loss for approved WC Claims

If MIT Medical states that you are unable to work due to your injury for one to five days, MIT may cover your lost wages for these one to five days at 100% when medical documentation is provided.

- If sick leave was used for the first one to five days, it will be restored based on the documentation pending verification of eligibility.
- On the sixth day of absence, Workers’ Compensation payments will begin and compensate you for lost wages at 60% of your Average Weekly Wage (AWW). AWW is based on the 52 weeks worked prior to the date of your injury/illness. These payments are tax-free and no deductions are taken. Compensation payments may be supplemented with 40% of available sick leave, which may cover benefit deductions. Contact your supervisor to confirm your choice of sick leave or leave without pay.
- If you are out more than 21 days from the sixth day of absence and receive a Workers’ Compensation wage replacement check, covering the first five days of absence, you must return this amount to the Institute, either by endorsement of the wage replacement check, or by future payroll deduction. If you choose not to supplement your payments, have no available sick leave, or run out of sick leave, contact Jasminka Velagic in the VPF office at jasminka@mit.edu or 617-258-9142 to arrange payment of your health insurance benefits while out on Workers’ Compensation leave.

Note: when you are injured at work, you may not continue to work with other employers in any additional job you may have according to Massachusetts Workers’ Compensation Laws.

Providers must call for the following types of medical services, which require Utilization Review (UR) approval. For approval contact CCMSI (contact information below).

- All non-emergency hospitalizations, outpatient surgery, and transfers between facilities
- Psychiatric/psychological therapy or testing
- All external and implantable bone growth stimulators
- All chemonucleolysis, facet or trigger point injections
- Repeat baseline diagnostic studies and laboratory testing
- Video fluoroscopy
- Radiation or chemotherapy
- Biofeedback therapy
- Physical or occupational therapy: After initial evaluation, approval is required for additional treatment by provider.
- Work hardening and conditioning
- All durable medical equipment
- Nursing home, convalescent, residential, and all home health care services and treatment
- Pain or chemical dependency clinics, or weight loss
- All non-emergency dental services, including reconstructive dental care
- Magnetic Resonance Imaging (MRI)
- Chiropractic or acupuncture treatment: After initial evaluation, approval is required for additional treatment by provider.

Prescription Medications

If you are prescribed medication for your work injury, please contact your claims office before filling the prescription. Helios is used for filling prescriptions. Call them at 1-888-908-6337.
How to Submit Required Documentation
Send bills with medical records to the appropriate address below. Contact information is also included.

**Campus: MIT Workers’ Compensation**
Human Resources Department
77 Massachusetts Ave., NE49-5000
Cambridge, MA 02139
hr-dsmlo@mit.edu
Phone (617) 253-9496  |  Fax (617) 253-1502

**Lincoln Laboratory: Workers’ Compensation Office**
*Lincoln Laboratory Environmental Health and Safety*
244 Wood Street, Room S1-130
Lexington, MA 02421
Phone (781) 981-2382  |  Fax (781) 981-0145

**MIT Workers’ Compensation Administrative Vendor**
Cannon Cohran Management Services, Inc. (CCMSI)
55 Walkers Brook Drive, Suite 402
Reading, MA 01867
Monday through Friday, 9:00 a.m. – 5 p.m.
**Phone:** 781-683-1000 or 800-552-1150  |  **Fax:** 781-246-3425

**Workers’ Compensation Plan Funding and Contributions**
The Plan is self-insured; MIT pays the cost of benefits under the Plan.

MIT is committed to providing an environment that is accessible to individuals with disabilities. If need assistance with these materials due to a disability, contact hr-dsmlo@mit.edu.