

Churchill County School District

Workers' Compensation – What to Do if You are Injured at Work

EMERGENCY SITUATIONS – CALL 911

This was prepared in an attempt to answer frequently asked questions regarding Workers' Compensation (WC). If you have questions that are not addressed here, please refer to the [Brief Description of Rights and Benefits \(D-2\)](#) document found on the District's staff webpage or contact the District's WC administrator, CCMSI at (775) 324-3301.

WC is only available for injuries or illnesses that arise in the course and scope of work. Personal health insurance is to be used for non-work injuries, illnesses or denied WC claims. Report WC injuries no matter how insignificant they may seem and complete all required forms immediately. You have 90 days to seek medical treatment, if needed.

WC is regulated by the State of Nevada under NRS Chapters 616 and 617. An "**Injury**" is defined as a sudden and tangible happening of a traumatic nature, producing an immediate or prompt result which is established by medical evidence (NRS 616A.265). An "**Occupational disease**" must have a direct connection between the job and the illness, be traced to employment as the proximal cause, and does not come from a hazard equally exposed to outside of employment (NRS 617.440).

What do I do if I have an on-the-job injury or illness?

Report any injury or illness to your Supervisor immediately. If he/she is unavailable, report it to another area Supervisor or Sue Pruit in the Business Office. Complete the [Notice of Injury or Occupational Disease \(C-1\)](#) form and [Employee Incident Report](#) form as soon as possible, even if you don't seek medical treatment, and give it to your Supervisor. You may need to complete additional documentation, as requested. The C-1 form is required to be completed within seven (7) days. Failure to do so may result in loss of coverage.

Who pays for my Workers' Compensation claim?

The District is self-insured for WC and directly pays costs associated with accepted claims. Claims are administered by CCMSI, a Third Party Administrator (TPA). Your rights remain the same under Nevada law.

How do I obtain medical treatment?

For life-threatening conditions, you will be transported via ambulance to the closest available hospital. For non-life-threatening conditions, inform your Supervisor that you need medical treatment and go to one of our approved urgent care providers. See the [Employee on the Job Injury/Illness Instructions](#) for provider details. The medical provider will complete a [Claim for Compensation \(C-4\)](#) form, which is required to initiate a WC claim.

May I go to any doctor or clinic I choose?

No. An approved medical facility is to be used for initial treatment of all non-life-threatening work-related injuries or illnesses. If they are closed, you may seek treatment at any emergency room. You may only have one treating physician at a time, although you may be referred to a specialist by your treating physician, if needed. Only the treating physician's recommendations will be used in administering your claim. If you want to change to a different doctor, written pre-approval is required.

Do I get paid time off to go to doctor appointments or physical therapy?

No, unless you travel 50 miles or more for treatment and meet other specific requirements.

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What if my doctor gives me light duty restrictions?

Give Sue Pruit in the Business Office all doctors' notes showing your work status following every appointment. Any restrictions are in place until the next follow up appointment. It is your responsibility to stay within the restrictions at all times. You will not be allowed to work until you provide current work restrictions. At management's discretion, an offer for a temporary job (light duty) within the restrictions may be made for any or all of the duration of the restrictions. If you decline the offer, you will not be entitled to WC disability and your time off is to be charged to sick, annual, or personal leave. If you have no accrued leave, your time off will be unpaid leave.

What happens if the doctor takes me off work or there is no light duty job that I can do with the restrictions they gave me?

If your authorized treating physician certifies you are unable to work or the District cannot provide light duty, you are entitled to receive your full salary from a combination of accumulated sick leave and WC disability payments from CCMSI. Because you will be receiving your full salary from the District in the form of leave, you will be required to endorse your disability check over to the District. You are not entitled to receive more compensation than you would normally receive. The disability payment will be used to restore a portion of your leave. If you do not have ample leave, the disability payments will be the total compensation that you will receive.

How long can TTD go?

TTD continues until you return to work (restricted or full duty) or until your employment status changes. It is very important to keep in contact with your Supervisor while on TTD. Failure to follow prescribed medical treatment, missing appointments, or to be available for work, may affect your physical recovery and/or benefits. If you feel you can return to duty, discuss that with your doctor and have them submit any changes in writing.

What do I do if I get a bill?

Approved providers will submit documentation directly to the TPA and not bill you for treatment on an accepted claim. Should you receive a bill, forward it to the Business Office. **IMPORTANT:** If you go to a healthcare provider other than an approved provider, without written pre-approval from our TPA, costs may not be accepted, and may become your personal financial responsibility.

What if my claim is denied?

CCMSI will determine if your claim meets the requirements and notify you in writing if it is accepted or denied within 30 days of receiving the completed C-4 form. If denied, you will also be notified of your appeal rights. Under an occupational disease claim, the TPA has 30 working days to render a determination.

Do I need an attorney?

You have the right to retain an attorney, but it should not be necessary. If you are unhappy about any aspect of your claim, please contact Sue Pruit at (775) 428-7225. We will try to resolve disputed issues.

Who can help me with my claim?

Your Supervisor, Sue Pruit in the Business Office or CCMSI (the TPA) can assist you with your claim. You may call the TPA with questions on open or closed claims. They will provide you written notice of all determinations made on your claim.