

This pamphlet attempts to answer the questions most frequently asked by our NAF employees when an on the job injury occurs.

NAF employees who are disabled as a result of an injury arising out of and in the course of his or her employment are entitled to benefits under the Longshore and Harbor Workers' Compensation Act. This is a Federal Law that is regulated by the Department of Labor.

Should you have additional questions that are not addressed in this pamphlet, please contact your Civilian Personnel Advisory Center/NAF Human Resources office.



**U. S. ARMY
NONAPPROPRIATED FUND
WORKERS' COMPENSATION
PROGRAM**

Army Central Insurance Fund
2455 Reynolds Road, Bldg 2266, 2nd Floor
Ft Sam Houston, TX 78234-7588

Q To whom do I report an on the job injury?

A You should report any on the job injury to your supervisor. He/She will complete the proper paperwork and forward your claim to your Civilian Personnel Advisory Center (CPAC)/NAF Human Resources Office (HRO). The CPAC/NAF HRO will forward the claim to the claims service contractor and the Department of Labor.

Q Who is our claims service contractor?

A Workers' Compensation claims for our NAF personnel are adjudicated by CCSI. They are located in Dallas, TX.

Q What benefits am I entitled to under workers' compensation?

A If you are disabled from work for more than three days due to a compensable on the job injury, compensation will be paid at a rate of 66 2/3% of your average weekly wage. You are also entitled to **authorized** medical care.

Q May I go to any doctor I choose?

A You have the right to choose your treating physician one time. Your supervisor will provide you with a Form LS-1 authorizing your choice of physician for medical treatment. Any change in physicians must then be **authorized** by the claims service contractor. If you choose to see a chiropractor, be aware that under the Longshore and Harbor Workers' Compensation Act, chiropractors may only provide treatment consisting of manual manipulation of the spine to correct subluxation shown by x-ray, and they may not provide treatment for any other body part except the spine.

Q How long will benefits be paid?

A Benefits will be paid as long as you are disabled from work. Medical documentation must be supplied to the claims service contractor to substantiate any lost time from work.

Q Does my regular pay stop once I have filed a workers' compensation claim?

A You have two options in regards to receiving benefits for lost time.

Option I – If you have sick or annual leave accrued, you may elect to take it in lieu of waiting for your compensation check from the claims service contractor. Upon receipt of the compensation check you would then turn it in to the CPAC/NAF HRO and the payroll office will credit back the amount of leave it buys. **You may not elect this option and also keep the compensation check.**

Option II – You may elect to receive the compensation check directly from the claims service contractor and then you will be carried in an LWOP status until you return to work.

You will be required to sign a Benefit Option Form stating your intent. If you elect LWOP, you will need to discuss with your CPAC/NAF HRO how this will affect your benefit premiums that are normally withheld from your paycheck.

Q What happens if the doctor releases me to light duty?

A You need to notify your employer and the claims service contractor that the doctor has released you to light duty status. If light duty is available, you will be required to start back to work.

Q When will I start receiving benefits?

A The first three days of lost time is considered the waiting period under the law. Benefits will be paid after three days of lost time and are payable on the 14th day after the employer has been notified of an on the job injury. If you miss more than 14 days, you will be paid for the waiting period.

Q Will I have to pay for the visits to the doctor or hospital?

A No. You should have all bills for authorized medical treatment sent to the claims service contractor.

Q Will I be compensated if I am permanently disabled as a result of my injury?

A If in the opinion of your treating physician you are permanently disabled as a result of the accident, you may be entitled to further benefits under the law. These benefits will be explained to you in the event this occurs.

Q Am I covered as I travel to and from work under the law?

A Generally speaking workers' compensation coverage does not cover you as you travel to and from work. You are required to be within the course and scope of your employment in order to have coverage.

Q Who is watching out for my interests in connection with my workers' compensation claim?

A The Department of Labor monitors all lost time claims. They have 11 district offices within the United States for this purpose.

Q If I fail to notify my employer of an on the job injury do I lose my right to benefits?

A The statute of limitation for filing a workers' compensation claim is thirty days from the date of injury. It is to your benefit to notify your employer immediately of any work related injury.