



THE SCHOOL DISTRICT
OF PALM BEACH COUNTY, FLORIDA

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Workers' Compensation Frequently Asked Questions and Answers

- Q1. What should I do if I hurt myself at work?
A1. Report the matter immediately to a supervisor on a DWC-1 form and obtain the list of approved WC doctors. Let FARA decide if the matter is compensable under worker's compensation. Failure to report may result in a loss of valuable benefits.
- Q2. How do I know if my doctor/dentist is an "approved" worker's compensation doctor?
A2. Call the District's Third Party Administrator, FARA at 1(800) 482-3272. Ask your adjuster.
- Q3. What happens if my doctor is not an approved worker's compensation doctor?
A3. You will not have access to the benefits under worker's compensation. Any lost time will be marked as "sick" or "annual," or "without pay."
- Q4. What happens if my worker's compensation doctor says I have to return to work but I feel too sick or injured?
A4. Your lost time will be marked as "sick," "annual," or "without pay." You also have the right to a one-time change of doctors. Call your FARA adjuster to arrange this. After 10 days without pay, you need to fill out leave forms (PBSD Form 1666).
- Q5. What happens if I have multiple accidents in any one school year?
A5. Line of duty (LOD) is limited to 10 days per incident not to exceed 10 days per school/fiscal year. If you have a second incident and have already used up 10 LOD days for that school year, you will have a 7-day waiting period before worker's compensation lost time benefits begin. You may use "sick" or "annual" time during the waiting period. There is no waiting period for medical bills or prescriptions.
- Q6. Will I get paid when I miss work due to a worker's compensation claim?
A6. Generally, the District will pay you 100% for the first 10 days of an approved worker's compensation claim (approved by an authorized worker's compensation doctor) a/k/a Line of Duty. After 10 days, FARA will generally pay 66 2/3%* of your average weekly wage (if the lost time is substantiated by a worker's compensation doctor). Also see "Guidelines for In Line of Duty Pay" for specific rules and limits.

PALM BEACH COUNTY SCHOOLS - RATED "A" BY THE FLORIDA DEPARTMENT OF EDUCATION – 2005 – 2009
"HOME OF FLORIDA'S FIRST LEED GOLD CERTIFIED SCHOOL"

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- Q7. What happens if FARA denies my worker's compensation claim?
A7. You should continue treatment, if necessary, with your private doctor.
- Q8. What happens if I have to attend physical therapy during the workday?
A8. You should schedule all appointments before or after working hours. In the event this is not feasible, schedule to achieve the least possible disruption in the workplace. Very few WC doctors' visits are subject to Line of Duty.
- Q9. Am I entitled to recover mileage to and from the doctor?
A9. Yes. Call your FARA adjuster, 1-800-482-3272 to obtain the mileage form or find it on the District's website.
- Q10. If FARA will pay me up to 66 2/3%* of my lost wages; can I use my sick or annual time to make up the difference?
A10. No.
- Q11. How can I continue my payroll deductions if I am not working?
A11. If eligible for FMLA, the District will continue your benefits for some time period and bill you for any deductions. After 10 days, you need to complete leave forms (Forms PBSB 1666, 2312, see your timekeeper) If you remain out of work, you will be required to pay for your health benefits and may be eligible for an adjustment in your WC pay.
- Q12. What if I am released from my worker's compensation doctor and he assigns permanent restrictions...if I cannot do my job, will the District reassign me to another position?
A12. The District will assist you with 1) finding another job within the District (determinate upon your restrictions, qualifications, education), 2) taking a Leave of Absence, 3) applying for Americans with Disabilities accommodation or 4) resignation. You will be notified in writing of these options.
- Q13. What happens if my claim is found to be fraudulent or I intentionally misled the District or the insurer?
A13. You could be subject to disciplinary action up to and including termination. Further, you could be subject to prosecution by the State of Florida.
- Q14. What if I get paid from both FARA and the District for the same days?
A14. Notify your adjuster at FARA and your payroll clerk. It will be determined which party you should reimburse. Double dipping is not permitted.
- Q15. Will FARA or the District reimburse me for any dental or medical expenses?
A15. Generally - no. All expenditures must be **pre-approved**. FARA will pay directly.

*Compensation rates are calculated for each employee subject to rules under Florida Chapter 440.
Useful Phone numbers: FARA – (800) 482-3272, Risk Management: (561) 434-8677

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