

NAF Employees Most Frequently Asked Questions About Workers' Compensation



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Non-Appropriated (NAF) employees who are disabled as a result of an injury or illness 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 Federal Law regulated by the U.S. Department of Labor.

This pamphlet is provided to provide answers to most of the frequently asked questions by Non-Appropriated Fund (NAF) employees following an injury or illness that is job related.

Contact your local Human Resources Office for any questions not addressed in this pamphlet.

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 & forward your claim to your personnel office. The personnel office will then forward the claim to the claims service contractor & the Department of Labor (DOL).

Q. Who is our claims service contractor?

A. Workers' Compensation claims for our NAF personnel are adjudicated & processed by Contract Claims Services, Inc. (CCSI). They are located in Dallas, Texas.

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.. Any change in physician must then be authorized by CCSI.

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 CCSI to substantiate any lost time from work.

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

A. Compensation is not provided for the first three days of disability. This is the waiting period. If the injury is disabling for more than 14 days, there is no waiting period. Employees should not take paid leave for disability periods. The exception to this is when the disability does not last 14 days, then the employee may take paid absence.

Employees on approved workers' compensation disability will be carried on the rolls in a LWOP status (timekeeping system does not provide a receiving workers' compensation status). Supervisors will ensure employee is providing proper documentation on a continuing basis to remain in this status.

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

A. You need to notify your employer & CCSI that the doctor has released you to light duty work status. If light duty is available, you will be required to start back to work. With our Return-to-Work program, we can accommodate most modified or light duty restrictions.

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

A. No. Send all bills for authorized medical treatment to CCSI.

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. What do I need to do if I am off work on Workers' Compensation?

A. You must attend any scheduled medical appointments & report status to supervisor. You should report status to supervisor at least bi-weekly for the first 90 days & quarterly thereafter.

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

A. Generally speaking, workers' compensation does not cover you as you travel to & from work. You are required to be within the course & 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 13 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 lost my right to benefits?

A. The statute of limitation for filing 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.

Q. I live in a different state than where I work. Which state covers my workers' compensation claim?

A. Neither. As mandated by Congress, NAF employees fall under the provisions of the Longshore & Harbor Workers' Compensation Act, which is a Federal Law. State workers' compensation laws do not apply.

Q. Is my claim affected because of who was at fault for my on-the-job injury?

A. No. The same provisions apply no matter whose at fault.

Important Contacts (Complete)			
Supervisor	Ph.	_____	_____
Doctor	Ph.	_____	_____
Local HR	Ph.	_____	_____