



FREQUENTLY ASKED QUESTIONS (FAQs)
OJI PROGRAM

Introduction

An on-the-job injury (OJI) can be an unexpected result following any work related accident. Fortunately, most on-the-job injuries that occur while working at the University are relatively minor. It's not uncommon however, for University employees to have legitimate questions over how any injury may impact them.

AU departments on campus are no less affected. When an employee is lost to injury - even temporarily - the circumstances can force departments to re-align work schedules and re-structure work assignments in an effort to minimize the potential impact to University operations and/or important research.

Risk Management and Safety understands the range of issues associated with on-the-job injuries. As administrator of the OJI Program, we routinely receive questions from injured employees, spouses, area managers and even parents on occasion, seeking information and guidance on issues ranging from how the plan works, what can be expected, what is everyone's role in the process to where they can go for help and assistance.

In an effort to better educate and inform the campus community about the benefits afforded under the OJI Program, Risk Management and Safety has compiled a list of most frequently asked questions (FAQ's) received about the Program. While the list addresses those questions most commonly asked, it may not however answer your specific question. For additional information, refer to Risk Management and Safety's website at (<http://www.auburn.edu/administration/rms/rm.html>) or call the following numbers for further help and guidance:

(800) 668-7542 – Cannon Cochran Management Services Inc. (CCMSI)

(334) 844-4533 – Risk Management and Safety

It is only natural to have concerns over the impact any on-the-job injury may have on you, your job, your life or even your family but it is also important to note no employee is alone in the process. Behind every injury, there are professionals - each with a role to play - working as a team who are committed to making the process work for you.

Risk Management and Safety

Auburn University

Be smart – work safe!

INDEX

Subjects	Page
<u>WHO ADMINISTRATES THE OJI PROGRAM FOR THE UNIVERSITY?</u>	3
<u>WHO IS COVERED UNDER THE PLAN?</u>	3
<u>I WORK AT A REMOTE LOCATION – NOT MAIN CAMPUS. AM I COVERED?</u>	3
<u>I TRAVEL OVERSEAS ON BEHALF OF THE UNIVERSITY. AM I COVERED?</u>	3
<u>WHAT IS A TPA, WHO ARE THEY AND WHY ARE THEY INVOLVED IN OJI?</u>	3
<u>IS OJI THE SAME AS WORKERS COMPENSATION?</u>	3
<u>WHO HAS JURISDICTION?</u>	3
<u>HOW DO I REPORT AN OJI CLAIM?</u>	3
<u>CAN ANYONE REPORT A CLAIM ON MY BEHALF?</u>	4
<u>HOW IS BENEFIT ELIGIBILITY DETERMINED?</u>	4
<u>WHAT DOCTOR SHOULD I GO TO?</u>	4
<u>DO I NEED PRIOR AUTHORIZATION FROM RISK MANAGEMENT OR THE TPA TO SEEK MEDICAL TREATMENT?</u>	4
<u>HOW WILL MY MEDICAL BILLS GET PAID UNDER THE PROGRAM?</u>	4
<u>ARE PRESCRIPTION DRUGS COVERED AND CAN I USE ANY PHARMACY?</u>	5
<u>DO I NEED TO SIGN UP FOR TIGERMEDS, TO RECEIVE OJI?</u>	5
<u>WILL OJI REIMBURSE ME FOR RELATED OVER-THE-COUNTER EXPENSES?</u>	6
<u>WHAT ABOUT CO-PAYS? WHO IS RESPONSIBLE AND WILL OJI REIMBURSE ME?</u>	6
<u>HOW DO I GET MY MILEAGE COSTS REIMBURSED?</u>	6
<u>IF I ELECT TO RECEIVE OJI COMPENSATION, WHAT IS THE RATE OF PAY?</u>	6
<u>DOES OJI REQUIRE A DOCTORS EXCUSE FOR MY TIME OFF FROM WORK?</u>	6
<u>WHAT IS THE THREE DAY WAITING PERIOD?</u>	6
<u>I HAVE A SECOND JOB. WILL OJI COVER THOSE LOST WAGES AS WELL?</u>	6
<u>CAN I USE ANNUAL OR SICK LEAVE DURING MY ABSENCE FROM WORK?</u>	6
<u>WHAT HAPPENS IF MY EMPLOYMENT STATUS CHANGES WHILE OUT ON OJI?</u>	6
<u>HOW LONG ARE OJI LOST WAGE BENEFITS PAYABLE?</u>	7
<u>WHAT STEPS ARE REQUIRED TO RECEIVE OJI WAGE BENEFITS?</u>	7
<u>WHILE DISABLED, I MISSED A MERIT INCREASE. WILL OJI COVER THAT?</u>	8
<u>CAN RECEIPT OF OJI WAGE COMPENSATION IMPACT MY RETIREMENT?</u>	8
<u>IF MY INJURY IS PERMANENT AND AFFECTS MY ABILITY TO DO MY OLD JOB, HOW WILL THE OJI PROGRAM RESPOND?</u>	8
<u>CAN AUBURN ASSERT A CLAIM ON MONIES I’VE RECEIVED FROM RESPONSIBLE THIRD PARTIES?</u>	8
<u>IF THERE IS A DISPUTE, HOW AND WHEN DO I FILE A FORMAL CLAIM?</u>	8
<u>WHAT FORMS WILL I HAVE TO SIGN?</u>	8

WHO ADMINISTRATES THE OJI PROGRAM FOR THE UNIVERSITY?

Risk Management and Safety is responsible for administration of the OJI Program.

WHO IS COVERED UNDER THE PLAN?

Anyone who is an employee of Auburn University is covered under the OJI Program. This would include full-time, part-time employees, temporary workers (TES employees) and even student employees. It would NOT include independent contractors or workers employed outside of the University that are doing work on campus or volunteers.

I WORK AT A REMOTE LOCATION – NOT MAIN CAMPUS. AM I COVERED?

Yes. The OJI Program covers all main campus locations but also covers all outlying locations such as the Alabama Cooperative Extension System locales throughout Alabama; Alabama Agricultural Experiment Stations; The Alabama 4H Center; The Solon Dixon Forestry Education Center; The Rural Studio and the Auburn University Montgomery campus (AUM) just to name a few.

I TRAVEL OVERSEAS ON BEHALF OF THE UNIVERSITY. AM I COVERED?

Yes. If injured overseas in the performance of your job for the University, the OJI Program would provide coverage.

WHAT IS A TPA, WHO ARE THEY AND WHY ARE THEY INVOLVED IN OJI?

The term “TPA” stands for Third Party Administrator. Risk Management and Safety outsources the administration of the claims portion of the OJI Program. Currently, the vendor selected to administrate our OJI claims is: **Cannon Cochran Management Services, Inc. (CCMSI)**. Their responsibilities include investigation, adjudication and administration of all aspects associated with OJI claims handling.

IS OJI THE SAME AS WORKERS COMPENSATION?

No. Though similarities may exist, Auburn University is exempt from State of Alabama Worker’s Compensation laws (25-5-50). Auburn’s OJI Program was created to provide financial assistance to injured employees where no other benefits exist. The program is a benefit, not insurance, which pays only after all other applicable insurance coverage, has been exhausted. The program’s goal is to help protect employees from financial hardship caused from on-the-job injuries or illnesses.

WHO HAS JURISDICTION?

All On-the-Job Injury (OJI) claims are subject to the rules promulgated by the State of Alabama Board of Adjustment, Section 41-9-60, Alabama Code.

HOW DO I REPORT AN OJI CLAIM?

Simple. No forms are required. Our TPA utilizes a Call Center that is open every day of the week, 24 hours to take your call. Just call: **1-866-931-0502** and explain that you are an Auburn University employee and wish to report an on-the-job injury or OJI claim. You will be asked to provide your Banner ID #, your social security # and the date and time the injury occurred, plus other accident details.

CAN ANYONE REPORT A CLAIM ON MY BEHALF?

Yes. Anyone can report a claim on your behalf. However, certain basic information about you and the accident will be required to register a claim (ex: address; date of birth; Social Security ID; Banner ID; date/time of injury). The person reporting the incident should be familiar with those details and have them available. This might be your immediate supervisor, your area manager or your spouse.

HOW IS BENEFIT ELIGIBILITY DETERMINED?

All OJI claims reported to CCMSI are investigated. Determination of benefit eligibility is based on employment status plus, whether the injury, medical treatment and any disability results from an incident arising “out of and in the course of an employee’s employment” with Auburn University.

WHAT DOCTOR SHOULD I GO TO?

AU Main campus employees should seek medical treatment through the AU Medical Clinic, or the AUM Nursing Care Center (for AUM employees). Employees at off campus locations should seek care from a Blue Cross Blue Shield PPO physician. Emergency care should always be directed to the nearest emergency room. Referrals to specialists should be made in consult with the treating physician, the CCMSI adjuster and in some cases, an assigned nurse case manager.

DO I NEED PRIOR AUTHORIZATION FROM RISK MANAGEMENT OR THE TPA TO SEEK MEDICAL TREATMENT?

No. Prior authorization for “initial” treatment is not required, though employees are encouraged to use the AU Medical Clinic. For follow up visits however, employees should consult with their TPA adjuster beforehand. If referral to a specialist becomes necessary, we can and will assist in the physician selection process.

HOW WILL MY MEDICAL BILLS GET PAID UNDER THE PROGRAM?

The OJI Program is a benefit, not insurance, and therefore pays only after all other applicable insurance has been exhausted. So, if you:

<p>HAVE PERSONAL HEALTH INSURANCE COVERAGE THEN... <i>(Whether through Auburn University, your spouse’s employer, Medicare, Medicaid or some other carrier)</i></p>	<p>HAVE “NO” PERSONAL HEALTH INSURANCE COVERAGE THEN...</p>
<p>You should:</p> <ol style="list-style-type: none"> 1. File all hospitalization, physician, therapy, clinical visits, testing, prescriptions costs, etc... and any other costs associated with your on-the-job injury through your personal health insurance carrier first. 2. Follow any precertification required by their Group Health Insurance Carrier. 3. Out-of-pocket expenses not covered by personal health insurance (i.e. co-pays, deductibles, over-the-counter supplies) that are reasonable, medically necessary, related to your work injury and approved by the adjuster, will be reimbursed to you or to your healthcare provider, if billed directly. 	<p>You should:</p> <ol style="list-style-type: none"> 1. Sign and an affidavit provided to you by CCMSI, documenting you have no health coverage. 2. Upon receipt of the signed affidavit, CCMSI will make every effort to arrange with your health care provider(s) to have all charges (those directly related to your work injury) billed directly to CCMSI. 3. Receipts for out-of-pocket expenses NOT billed to CCMSI but paid directly by you for your work related injury, should be sent to CCMSI for review, approval and reimbursement.

You can speed up the reimbursement process, by

- Promptly sending all explanations of benefits (EOB's) directly to CCMSI.
- Promptly sending all receipts for any out-of-pocket expenses incurred such as co-pays, deductibles or other over-the counter expenses, etc... to CCMSI.
- Including on any correspondence – your name, the name of your CCMSI adjuster and the claim number assigned to your individual claim.
- *Please retain copies of any EOB, paid receipt or other expense records sent to CCMSI!*

ARE PRESCRIPTION DRUGS COVERED AND CAN I USE ANY PHARMACY?

Yes. Prescription drugs are covered under the OJI Program (if prescribed by the treating physician and related to the on-the-job injury) but as with medical bills, the Program will only respond after all other applicable insurance has been exhausted. Typically this means the OJI Program will cover you for your co-pay, deductible or any other expense not covered by personal health insurance. Employees may use any pharmacy of their choosing but are encouraged to utilize these locations:

GROUP	LOCATION
MAIN CAMPUS EMPLOYEES	AU Employee Pharmacy 2150 Walker Building (Harrison School of Pharmacy) Hours: 8 am to 5 pm Monday - Wednesday 9 am - 5 pm Thursday 8 am - 5 pm Friday No Delivery Available On Holidays Phone: (334) 844-8938 Fax: (334) 844-8983 E-mail: tigermeds@auburn.edu After Hours pharmacist phone: (334) 750-1048 http://pharmacy.auburn.edu/aupcc/pharmacy/index.htm
STUDENT EMPLOYEES	Student Pharmacy at the AU Medical Clinic 400 Lem Morrison Drive Auburn, AL 36849 Telephone: 334-844-4641 Fax: 334-844-4969 24 Hour on Call Pharmacist: after hours call 334-728-0809 http://pharmacy.auburn.edu/aushp/
AUM EMPLOYEES	AUM employees are encouraged to utilize the AU Main Campus Pharmacy, who makes deliveries to AUM every Wednesday and Friday. If not suitable, then they should select the local pharmacy of their choice.
OTHER (REMOTE EMPLOYEES)	The local pharmacy of their choice.

DO I NEED TO SIGN UP FOR TIGERMEDS, TO RECEIVE OJI?

No. However, employees are strongly encouraged to consider it. With TigerMeds, you as an employee, will have no co-pay cost for most Tier-1 generic medications, if enrolled in an Auburn health insurance plan and can have your medications filled at the Employee Pharmacy in the Walker Building on main campus. For more information, visit the TigerMeds Web site at (<http://pharmacy.auburn.edu/tigermeds/index.htm>) or send an e-mail to TigerMeds@auburn.edu.

WILL OJI REIMBURSE ME FOR RELATED OVER-THE-COUNTER EXPENSES?

Yes – if related to your on-the-job injury and ordered by your treating physician. Typically, these expenses might include: crutches, canes, walkers, bandages, gauze, band aids and other similar items you purchase.

WHAT ABOUT CO-PAYS? WHO IS RESPONSIBLE AND WILL OJI REIMBURSE ME?

You – as the employee/patient – are responsible for your own co-pays. However, if notified ahead of time, many medical providers will agree to bill OJI directly (i.e. the TPA – CCMSI) as secondary payer, and not require the employee to pay his/hers co-pay amount. Reimbursement requests for prescription co-pays that you have paid for do require the following information be included on the receipt: date of purchase; name of drug; prescribing physician and co-pay amount.

HOW DO I GET MY MILEAGE COSTS REIMBURSED?

The OJI Program provides reimbursement for mileage costs incurred to and from medical and rehabilitation providers at the same rate as provided for official state travel. A mileage form is enclosed to complete when submitting a request for mileage reimbursement.

IF I ELECT TO RECEIVE OJI COMPENSATION, WHAT IS THE RATE OF PAY?

OJI lost wage benefits are paid at the rate of 66 2/3 % of your regular rate of pay, not to exceed the maximum weekly rate set annually by law, and does not adjust to any future changes in your salary. Note that OJI lost wage benefits will continue to be subject to federal and state tax deductions, and all other personal deductions.

DOES OJI REQUIRE A DOCTORS EXCUSE FOR MY TIME OFF FROM WORK?

Yes. Any time off from work must be medically authorized by your treating physician to collect OJI benefits.

WHAT IS THE THREE DAY WAITING PERIOD?

The OJI Program has a waiting period for the first three (3) work days missed, where no OJI lost wage benefits are payable. Employees may opt to use their sick or annual leave for this time off.

I HAVE A SECOND JOB. WILL OJI COVER THOSE LOST WAGES AS WELL?

No. There is no provision in the OJI Policy to compensate for lost wages incurred from any secondary jobs you may have, outside of your employment with Auburn University.

CAN I USE ANNUAL OR SICK LEAVE DURING MY ABSENCE FROM WORK?

Yes. You may elect to use some or all of your accrued annual or sick leave during your disability and recovery period. However, please note the OJI Program makes no provision for replacement of personal leave time taken for any days absent due to a work related disability.

WHAT HAPPENS IF MY EMPLOYMENT STATUS CHANGES WHILE OUT ON OJI?

Any change in an employee’s employment status (ex: retirement; resignation; termination) while receiving OJI benefits for time missed from work, should be reported to the TPA - CCMSI.

HOW LONG ARE OJI LOST WAGE BENEFITS PAYABLE?

The OJI Program provides lost wage benefits for the initial 180 days (26 weeks) of work related disability. If disability continues beyond that point, the employee should transition to Long-Term Disability (LTD) benefits. To avoid any potential gap in your benefit coverage, you should make application for LTD benefits on - or near - the 13th week (90th day) of disability. Application for LTD benefits can be initiated by contacting Payroll and Benefits at Auburn University: **(334) 844-4183**. If rejected for LTD benefits and unable to return to work, as authorized by your treating physician, the OJI program can provide up to an additional 180 days of lost wage benefits. However, there is no provision in the OJI Program, to provide lost wage benefits *beyond a maximum of 360 days* of work related disability.

To illustrate the timing and sequence of events in the OJI benefit process, review the chart below:

<u>On this Day of Disability</u>	<u>Sequence of Events</u>	<u>During this Week(s) of Disability</u>
1 st day	New accident. Employee files notice of claim with CCMSI.	1 st week
4 th day	During the first week, the 3-day waiting period expires and OJI lost wage benefits commence.	thru
90 th day	At 90 days or 13 weeks, if still out of work and disability is expected to continue indefinitely, the employee should contact Payroll & Employee Benefits at (334) 844-4183 to make application for LTD benefits.	
180 th day	At 180 days or 26 weeks, OJI lost wage benefits will stop. However, Long Term Disability (LTD) benefits should immediately begin thereafter. OR IF...LTD benefits are denied and the employee’s work related disability continues, the employee may apply for additional OJI lost wage benefits.	13 th week thru 26 th week
360 th day	At 360 days or 52 weeks of OJI lost wage benefits, the maximum benefit level will be exhausted and further lost wage benefits payment will be suspended.	26 th week Thru 52 nd week

(Assuming no annual or sick leave is taken during the disability period)

WHAT STEPS ARE REQUIRED TO RECEIVE OJI WAGE BENEFITS?

1. To receive benefits, you must provide CCMSI **and** your supervisor, a statement from your physician certifying your disability from work as a result of your work injury or illness.

2. Notify the person who prepares your payroll in your division/department, if you wish to apply for sick/annual leave or OJI lost wage benefits.
3. Advise your supervisor of your decision, as they must complete a “time authorization” form to submit to CCMSI for approval. The form will then be forwarded to Auburn’s payroll department, who will issue your OJI lost wage benefit check during the normal pay period cycle (monthly, semi-monthly or bi-weekly).
4. With each subsequent physician appointment, you must provide CCMSI and your supervisor a statement certifying your continued disability from work.

WHILE DISABLED, I MISSED A MERIT INCREASE. WILL OJI COVER THAT?

No. There is no provision in the OJI Policy to compensate for merit increases not received.

CAN RECEIPT OF OJI WAGE COMPENSATION IMPACT MY RETIREMENT?

Yes. Receipt of OJI benefits - due to the reduced earnings paid under the Program – may impact "when" you can retire by delaying how soon you can qualify for Teachers' Retirement benefits. For more information on this, we strongly recommend you contact your Payroll and Benefits representative at 334-844-4183 or email at payroll@auburn.edu to discuss in more detail.

IF MY INJURY IS PERMANENT AND AFFECTS MY ABILITY TO DO MY OLD JOB, HOW WILL THE OJI PROGRAM RESPOND?

Should your treating physician indicate that you have residual, permanent impairment resulting from your injury; additional benefits under the OJI Program may be available. If this impairment impacts your ability to perform your job, the University and CCMSI will work with you and your physician in making every effort to determine if a suitable work accommodation can be found.

CAN AUBURN ASSERT A CLAIM ON MONIES I'VE RECEIVED FROM RESPONSIBLE THIRD PARTIES?

Yes. As a condition of participation in the OJI Program and the receipt of benefits, the employee acknowledges and agrees that payment of any benefits does not preclude Auburn University from asserting a claim for recovery of all sums paid by Auburn University under the OJI Program on behalf of an injured employee from any third party, who may be responsible for the injuries or occupational illnesses sustained by that employee. Auburn University retains all rights to pursue such claims.

IF THERE IS A DISPUTE, HOW AND WHEN DO I FILE A FORMAL CLAIM?

The time limit for filing a claim before the State of Alabama Board of Adjustment is one (1) year and “begins to run from the time of the happening or occurrence which later produced the disability, not from the time a compensable injury or disability becomes apparent”. The procedures and forms for filing a claim with the State of Alabama Board of Adjustment can be found at: <http://bdadj.alabama.gov/Default.aspx> or by calling the Board at (334) 242-7175 for assistance.

WHAT FORMS WILL I HAVE TO SIGN?

Very few forms are required. However, for CCMSI to quickly and efficiently handle your claim, you may be asked to complete the following forms:

- Medical Authorization: This form is necessary to help CCMSI complete their investigation, by obtaining your medical records and other pertinent information related to your claim.
- Medical Provider Form – The top portion of this form indicates all medical providers from which you have already sought treatment. The lower portion indicates your preferred pharmacy.
- Affidavit of No Insurance Coverage (when applicable).
- Other forms may be required as the situation warrants.