



WORKERS' COMPENSATION FAQ

1. **Can I see my own doctor?**
 2. **Can I change to another treating physician?**
 3. **Can medical treatment requested by my doctor be delayed or denied?**
 4. **What is the 3-Day waiting period?**
 5. **Does the School District pay me the 3-day waiting period if I've been off work less than 14 days?**
 6. **How often will I get paid while I am off work?**
 7. **Why do I have to take sick leave for my medical appointments? Why do I have to provide NBSIA with a medical release?**
 8. **Are my benefits taxable? Do I have to report to the IRS?**
 9. **When will my Education Code benefits exhaust?**
 10. **What happens if I don't fully recover from my injury?**
 11. **What does a Future Medical Award cover?**
-

1. **Can I see my own doctor?**

NBSIA has a medical provider network (MPN) with physicians in every specialty for which you must seek treatment with. However, if you have pre-designated your own physician PRIOR to your injury, you may treat with your own doctor; otherwise, you must treat with a physician in our network. You may visit our Medical Provider Network at www.networkhco.com.

[Back to Top](#)

2. **Can I change to another treating physician?**

Yes. At any time you do not feel you are getting the quality care you need/deserve, you may change treating physicians. All you need to do is contact your Claims Examiner and they will provide you with a list of doctors for your choosing.

[Back to Top](#)

3. **Can medical treatment requested by my doctor be delayed or denied?**

Yes. Medical treatment that does not fall within the American College of Occupational and Environmental Medical guidelines will be reviewed to determine medical necessity as set forth by the State Division of Workers' Compensation. Your Claims Examiner does not have the authority to modify or deny medical treatment.

[Back to Top](#)

4. **What is the 3-Day waiting period?**

If you are injured at work and are released to work on the 4th day of your injury, you do not qualify for lost time benefits for the first 3 days unless you've been off work for more than 14 days or hospitalized more than 24 hours.

[Back to Top](#)

5. Does the School District pay me the 3-day waiting period if I've been off work less than 14 days?

Yes, for regular non-substitute employee's of a school district and if you qualify for Education Code benefits, you will receive 60 days of Industrial Accident Leave, which begins immediately, thereby paying full salary at the onset of your temporary disability.

[Back to Top](#)

6. How often will I get paid while I am off work?

If you are eligible for Industrial Accident Leave, you will receive your full salary in your regular paycheck up to 60 days. If you are not eligible Industrial Accident Leave, NBSIA will issue payment to you directly every 14 days.

[Back to Top](#)

7. Why do I have to take sick leave for my medical appointments? Why do I have to provide NBSIA with a medical release?

For medical appointments, you will be required to use your sick leave. Lost time from work due to a workers' compensation injury is only compensated when your treating physician declares you "temporarily disabled" and therefore unable to work.

[Back to Top](#)

8. Are my benefits taxable? Do I have to report to the IRS?

No, workers' comp benefits aren't considered "earned income," so you don't pay taxes on those benefits.

[Back to Top](#)

9. When will my Education Code benefits exhaust?

Any questions regarding your Education Code benefits must be addressed with your Human Resources Department. NBSIA does not have access to your accrual information, which determines when your benefits will potentially exhaust.

[Back to Top](#)

10. What happens if I don't fully recover from my injury?

If you do not fully recover from your industrial injury, you may be entitled to Future Medical Care and also receive a Permanent Disability Award. If you are unable to return to your usual and customary occupation, you may also be entitled to a Retraining Voucher. Your final medical determination will be made by your treating physician at which time will be communicated to NBSIA.

[Back to Top](#)

11. What does a Future Medical Award cover?

Upon conclusion of your claim, your doctor may or may not award you with future medical care to cure and relieve the effects of your industrial injury. This is a determination made by your treating physician. Your future medical needs may be in the form of prescriptions, physical therapy or even surgery.

[Back to Top](#)