

LA JOYA ISD  
Risk Management Dept.

**Q: What should I do if I am injured at work?**

**A:** If you are injured due to an accident at work, you should report the accident to your supervisor as soon as possible. If you do not think you are injured, you should report workplace accidents to your employer. Report all accident/injuries as soon as possible.

**Q: Can I see my own doctor?**

**A:** Yes; as long as your doctor takes workers compensation.

**Q: What is Workers' compensation insurance?**

**A:** Workers' Compensation insurance is a form of coverage specifically designed to provide for medical payments, and in some cases financial payments, to employees who were injured in the course and scope of employment. Coverage is extended to employees who suffer injury, occupational diseases, or work related deaths in the course and scope of employment while doing activity that furthers the affairs of the employer.

**Q: What is course and scope?**

**A:** An activity of any kind or character that has to do with and originates in the work, business, trade, or profession of the employer and that is performed by an employee while engaged in or about the furtherance of the affairs or business of the employer.

**Q: What is a compensable injury?**

**A:** An injury that arises out of and in the course and scope of employment for which compensation is payable under the Texas Workers' Compensation Act.

**Q: What is not covered by workers' Compensation Insurance?**

**A:**

- Heart Attack
- Ordinary disease of life
  - Diabetes
- Willful attempt to injure oneself or another
- Participation in off-duty recreational social activity
- Employee's horseplay – producing cause of injury
- An incident that arose out of an act of God

**Q: Who do I contact if I have questions about workers' compensation or its benefits?**

**A:** All questions about workers' compensation should be referred to the La Joya ISD Risk Management Dept. Phone # 580-6066.

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**Q: Do I receive any benefits from workers' compensation?**

**A:** Yes, if it is a compensable claim. Workers' compensation is regulated by your state and helps protect your income by potentially replacing a portion of your lost earnings should you lose time from work. Also, workers' compensation pays your related medical bills.

**Q: Who pays for these benefits?**

**A:** La Joya ISD. We are self insured in Workers' Compensation insurance. La Joya ISD will pay your benefits. If your claim is found compensable, it covers related medical bills, a portion of lost earnings, prescriptions, and other related expenses.

**Q: What do I need to return to work?**

**A:** You may return to work at any time once your doctor has given you a medical clearance. Your doctor will complete a Work Status form (DWC-73) that must be submitted to the La Joya ISD Risk Management Dept.

**Q: What happens when I return to work?**

**A:** Your employer may return you to your current assignment or, if instructed by your doctor, may offer other duties that will allow you to work with restrictions.

**Q: What will happen if I re-injure myself when I return to work?**

**A:** You should immediately let your supervisor know of your re-injury and report back to your doctor. Please call the La Joya ISD Risk Management Dept. of your re-injury.

**Q: What do I do if I receive a bill from my doctor?**

**A:** If compensable, immediately take it to your La Joya ISD Risk Management Dept.

**Q: Can I still receive workers compensation benefits if the accident was my fault?**

**A:** Part of the purpose of the workers compensation system is to provide benefits to injured workers without the need to prove who was at fault for the accident. However, there are some instances when a worker will not receive benefits. For example a worker will not receive benefits for self-inflicted injuries or for injuries that occur when the employee is under the influence of alcohol or illegal drugs.

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**Q: What kind of benefits can I receive from workers' compensation?**

**A:** This depends on the type and extent of your injury and varies state by state. If your injury prevents you from working for more than a minimum number of 8 days, you will receive temporary disability benefits. The cost of your medical treatment should be paid for as long as necessary.