

# University of New Hampshire

## Employee Guide to Workers Compensation

Workers' Compensation is an insurance program that pays medical and disability benefits for work-related injuries and diseases. Under the State of New Hampshire [Workers' Compensation Law RSA 281-A](#), every employee is covered, including faculty, staff, student employees, temporary employees and casual workers.

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### **Workers Compensation Insurance Company**

MEMIC  
PO Box 3606  
Portland, ME 04104  
(Effective: 4/01/2019)

### **Medical Benefits**

You may select a medical provider of your choice for your initial treatment.

All reasonable and appropriate medical expenses for treatment of your work related injury will be paid. These expenses include, but are not limited to, visits with doctors, therapists, diagnostic testing, prescription and medical related travel reimbursement. If you receive any bills for services related to your injury please forward to Workers Compensation Coordinator at 2 Leavitt Lane, Durham, NH 03824

After each office visit, you will be provided a NH Workers Compensation Medical Form from the treating physician. A copy of this form is to be given to your supervisor as it will indicate your work capacity and/or work restrictions, if any.

### **Weekly Compensation Benefits**

Under NH law you must satisfy a three day waiting period before you are eligible to receive weekly compensation benefits for loss of earnings. During this time you will be required to use accrued leave (if available). If you remain out of work for more than 14 days, the waiting period is waived and you will be paid retroactive back to the first day of disability. Any accrued leave used during the waived waiting period will be credited back to you.

### **Weekly Benefit Calculations**

Under NH law an injured worker is to be paid 60% of their pre-injury average weekly wage while they are out of work due to a work related injury. These benefit payments are issued by the insurance company on a weekly basis.

The University allows employees to use accrued leave to supplement the 40% portion that workers compensation does not cover. Once accrued leave is exhausted, you will be on a leave without pay from the University as long as you remain out of work.

### **Payment or Denial of Claims**

Medical Only Claims: Pay/Deny deadline for medical bills in the state of NH is 30 days from the date the bill is received by the workers compensation insurance

company. You will receive written notification if a medical bill is denied. A copy of the denial will also be sent to the medical provider. After medical claims are denied it is the responsibility of the employee to provide the medical provider with private insurance information or make arrangements for payment of services.

Lost Time (Indemnity) Claims: Pay/Deny deadline for lost time claims is 21 days from the date the workers compensation insurance company is first notified of any lost time. Once they are notified of any lost time, they have 21 days to conduct a thorough investigation and make a decision to either pay or deny the claim. If you are unable to work, you will have to use your accrued leave until a decision has been made. On all lost time claims you will be notified of a denial in writing.

### **Dispute Resolution**

If your claim is denied by the insurance company you have the right to appeal this decision with the NH Department of Labor. You have 18 months from the denial date to request a hearing. To begin the appeal process you may contact the New Hampshire Department of Labor | 95 Pleasant Street, Concord, NH, 03301. Phone: 800-272-4353.

### **Additional Information**

Additional information on workers compensation is available on the Human Resources website: <http://www.unh.edu/hr/wc.htm>

### **Questions**

Should you have questions regarding your claim, contact:

HR Benefits Office  
2 Leavitt Lane, Durham, NH 03824  
Phone: (603) 862-0504  
Fax: (603) 862-5159  
Email: [HR.Benefits@unh.edu](mailto:HR.Benefits@unh.edu)