



Workers' Compensation Insurance

Effective Date: December 9, 2022
Function: Human Resources
Contact: benefits@rfsuny.org

Workers' Compensation Law

The Research Foundation (RF), in compliance with the New York State Workers' Compensation Law, provides partial income replacement and payments for medical expenses for a work-related illness or injury.

Eligibility for Coverage

All employees are eligible for workers' compensation benefits.

Claims Administrator

The Research Foundation contracts with Chubb to administer claim payments for the Research Foundation Workers' Compensation Insurance Plan.

Cost of Coverage

The Research Foundation pays the full cost of workers' compensation coverage.

Notice of Compliance

The Workers' Compensation Board issues a notice each fiscal year that indicates the employer's compliance with the New York State Workers' Compensation Law and provides information on steps to take in order to file a workers' compensation claim.

Prior to July 1 of each calendar year, central office provides operating locations with the current notice of compliance. Refer to the current notice, [Notice of Compliance With Workers' Compensation Law](#).

Operating locations are required to post the current notice in places where it can be seen by Research Foundation employees. Examples of appropriate places for display include the Sponsored Programs Office, the Sponsored Programs Employee Services Office, or any place where Research Foundation job opportunities are posted.

Benefits

Workers' compensation benefits include

- partial income replacement.
- coverage for medical expenses.
- compensation for permanent partial disability.

Each benefit is summarized in the following sections.

Income Replacement

An employee will receive up to two-thirds of his or her average weekly salary, but no more than the maximum benefits set by the New York State Workers' Compensation Board, based on 2/3 of the average weekly wage in New York.

The average weekly salary is based on payroll records for the year prior to the date of injury or illness.

Medical Expense Coverage

The injured employee who is eligible for workers' compensation is entitled to all necessary medical care as the nature of the injury or the process of recovery may require (see the workers' compensation brochure referenced at the end of this document for more information).

Permanent Partial Disability

An employee may receive compensation as the result of a permanent partial disability, such as loss of eyesight or hearing, or loss of a member of the body or its use.

Compensation is limited to a certain number of weeks, according to a schedule set by law.

When Benefits Begin

Income Replacement

If the employee's work-related injury or illness results in more than a 7-consecutive-calendar-day absence from work, income replacement benefits begin on the 8th day.

If the injury exceeds 14 consecutive days, the 7-day waiting period is waived and income replacement benefits are paid from the first day the employee was unable to work.

Medical Expenses

Medical expense benefits are paid from the first day the employee has a work-related illness or injury.

When Benefits End

Income Replacement Benefits

Workers' compensation income replacement benefits end when the employee is no longer disabled and his or her physician approves a return to work. They may also end when a benefits maximum is reached for injuries or illnesses.

Medical Expenses

Medical expense coverage is on-going for as long as recovery from the injury or illness requires.

Continuation of Health Benefits

Operating locations must notify central office when an employee terminates from the Research Foundation payroll as a result of a workers' compensation injury or illness. Central office will ensure that the employee's health-related benefits remain in an active status.

If an employee who is totally disabled as the result of a workers' compensation illness or injury terminates from the Research Foundation payroll, the health-related benefits in effect at the time of the disability will continue for the length of time he or she is receiving income replacement benefits or until age 65, whichever comes first.

If an employee is receiving workers' compensation benefits for a total disability at age 65, the employee may be eligible for continuation of health insurance as a retiree.

Payment of Claims

Income Replacement

Workers' compensation income replacement payments are made directly to the employee by the insurance company.

Medical Expenses

Expenses for medical treatment will be paid by the insurance company to the provider of the services.

References

Workers' compensation information is available from the New York State Workers' Compensation Board, Office of Administrative Management Publications Unit, 20 Park Street, Albany, NY 12207. Contact the Workers' Compensation Board at 518-474-6670, or fax your request to 518-473-1415.

- The New York State Workers' Compensation Board Web site is at <http://www.wcb.ny.gov>
- Select "Workers" to view relevant information

Related Documents

For additional information about Workers' Compensation, refer to the following documents:

- [Workers' Compensation: Claims Process](#)
- [Recording and Reporting Occupational Injuries and Illnesses](#)

Change History

Date	Summary of Change
December 9, 2022	Updated links. Combined "Workers' Compensation: Benefits" document into this procedure.
November 3, 2010	Repaired broken links
July 22, 2005	Redirected "Notice of Compliance with Workers' Compensation Law" link to current file
August 31, 2001	Converted be-a-200 from Benefits Manual. Travelers changed to Chubb