



# POLICY MANUAL

## Personnel – Miscellaneous

### Workers' Compensation

Revised: 07-21-95

Code: 1 – 9 – 4

Book Chapter Subject

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4.0 Purpose: Provide Information on Workers' Compensation Benefits.

4.01 Scope: All Fire Department Personnel.

#### 4.02 **WHAT IS AN ON-THE-JOB INJURY?**

An on-the-job injury is an injury or illness that occurs as a result of your employment.

#### 4.03 **WORKERS' COMPENSATION BENEFITS**

The California Workers' Compensation law is a no-fault insurance plan paid for by your employer and supervised by the State. Today, if you are unable to work because of a job-related injury or illness, Workers' Compensation takes care of your medical expenses and pays you money to live on until you can return to work.

The California Workers' Compensation coverage - This coverage guarantees prompt and automatic benefits to employees injured on the job or incurring a job-related illness. Benefits are in the form of medical care, temporary disability benefits, and may include permanent disability awards.

The City of Clovis is "Self-insured" for Workers' Compensation. Stated simply, rather than the City carrying an insurance policy for Workers' Compensation, the City pays directly the same actual costs involved in a job injury situation.

The City wants to make sure that you promptly receive all the benefits to which you are entitled and to aid you in making a speedy recovery and return to work. The City pays the full cost of the program as a self-insurer.

Your Workers' Compensation program is administered by AIMS (Acclamation Insurance Management Services). They are Workers' Compensation specialists, and their job is to help you.

#### 4.04 **MEDICAL TREATMENT**

For injuries occurring on weekdays between 7 a.m. and 6 p.m. the City uses Valley Industrial & Family Medical Group who are specialists in industrial medicine. Injuries on evenings or weekends can be treated at Clovis Community Hospital emergency room. Included in this care are medicines, hospital costs, fees for lab tests, x-rays, crutches, etc., required for your injury at no cost to you.

This includes any treatment that may be necessary (due to your industrial injury or illness) even after you have returned to work.



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#### 4.04 **MEDICAL TREATMENT** - (Cont.)

If you are dissatisfied with the medical treatment recommended by your employer, you're entitled to change doctors. You may request your employer to select another treating

physician for you. Thirty days after reporting the injury, you may select a physician or facility of your choice within a reasonable geographic area. However, if you have notified your employer in writing 30 days prior to the date of injury that you have a personal physician, you shall have the right to be treated by such physician from the date of injury.

You are entitled to be reimbursed for reasonable mileage, bridge fare, and parking for trips to the treating facility for your industrial injury.

#### 4.05 **HOW DO YOU GET THE BENEFITS?**

Report your injury immediately to your supervisor.

Just explain what, where, when, and how it happened--enough information so that medical treatment can be arranged and the necessary reports can be completed. Report forms are available at all fire stations, Fire Headquarters or City of Clovis Personnel Department.

Prompt reporting is the key. Benefits are automatic, but nothing can be done until your employer knows of your injury and gets the information to AIMS. Report every injury, no matter how slight. Even a cut finger can be disabling if an infection develops.

#### 4.06 **TEMPORARY DISABILITY**

As public safety personnel, you are entitled to full salary continuance from the first day of temporary disability for a period of one year. This benefit is provided in Section 4850 of the Labor Code. Should you remain on temporary disability for a period of more than one year, you will receive standard temporary disability payments. These payments are based on two-thirds of your average weekly wage, subject to a maximum set by State law.

#### 4.07 **DEATH BENEFITS**

If your work caused injury or illness results in your death, benefits will be provided to your surviving dependents.

