

**CRANFORD PUBLIC SCHOOLS
CRANFORD, NEW JERSEY**

POLICY: INSURANCE/WORKERS' COMPENSATION

It is the intention of the Cranford Board of Education to provide the best possible medical care and rehabilitation services available to all employees for work related injuries or illness within the laws of the State of New Jersey which govern Workers Compensation Insurance. Injured employees will be referred to the school nurse, who will assess the nature of the injury/illness. School administrators will be responsible to complete a district accident investigation form for each work related accident/illness and submit same to the Board of Education Office within 24 hours of the injury/illness.

If deemed to be an emergency/life threatening situation, the school nurse will call for immediate transport to the nearest medical facility, after which the managed care provider will be notified.

In non-emergency situations, the school nurse will assist in the employee contacting the managed care group responsible for employee accidents and injuries. After determining the level of care needed, the group will establish an appointment and refer the employee to physician/medical group approved by the Diploma Joint Insurance Fund, (JIF).

Failure to go to the managed care physician/medical group may result in the Diploma Joint Insurance Fund's denial of payment of all disability and medical benefits to which an employee may be entitled. Lost time will be assessed in the employee's record of attendance as "work related" when so confirmed by medical/insurance record.

If injury or illness precludes the employee from returning to work and is verified, upon the requisite number of days established by the State of New Jersey, the Diploma Joint Insurance Fund will provide the Board of Education partial salary of the employee. The Board will add to that amount the difference in order to bring the employee's compensation up to the contractual amount on a pay period basis for one year from date of accident.

Adopted: April 27, 1998