

MEDICAL BENEFITS FOR WORK-RELATED ILLNESS OR INJURY

Recently, we have received several questions regarding medical coverage for work-related illness or injury. The basic question has been, *“If I am injured when working for my school district, do I have medical benefits?”* The simple answer is “yes.” You will have coverage from the Ohio Bureau of Workers Compensation (BWC) if it is determined that you have an illness or injury arising out of your employment. If it is determined that the illness or injury was **not** related to your school job or to any other employment, your coverage would be under your regular medical insurance policy.

However, the question becomes more complicated when school employees or their dependents have other employment, particularly private employment (i.e., work performed as an individual rather than as an employee of a company). Except for certain farming situations (see below), **neither the school’s medical insurance program nor its workers compensation coverage pays for medical care for illness or injury arising in the course of employment other than your school job.** For example, a teacher is hired privately to paint a house during the summer, falls off a ladder, and is injured. This is a workers compensation claim, not a medical insurance claim. Therefore, the school’s medical insurance plan would not pay the medical costs related to the injury. In addition, the school’s workers compensation coverage would also not provide coverage because the injury was not sustained in the course of school employment. To protect against this “Catch 22” scenario, school employees who also work privately should consider obtaining low cost workers compensation insurance directly through the BWC.

One other point that is often misunderstood is that if you employ someone to work in your home to do cleaning, painting, home repairs, etc. and that person is not employed by a company which carries workers compensation coverage, **you** as the person’s “employer” may be liable for any injuries the person sustains while working in your home! To protect yourself from such liability, individual homeowners can purchase reasonable low cost workers compensation insurance coverage for those who work in their home.

This notice is intended to alert employees to a possible source of insurance/workers compensation claim difficulties about which many people simply are not aware. It is not, however, our purpose to provide you with expert advice regarding specific workers compensation issues. We suggest you contact the BWC with any specific questions regarding workers compensation coverage related to secondary employment, farm employment, or privately employing workers in your home. The BWC’s toll free telephone number is 1-800-644-6292. (If you stay on line after all the messages and then press “0”, you’ll be connected to a customer service person. This person should be able to answer your questions or will connect you with the appropriate department.)

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