Q: What is considered an emergency? When should I go straight to the emergency room rather than reporting to my supervisor, Human Resources and the Birkam Health Center?

A: A medical emergency is an injury or illness that is acute (rapid onset) and poses an immediate risk to your life or long term health. If you need an ambulance or have an urgent condition that only a hospital is equipped to treat, go to the emergency room. If the Birkam Health Center is closed and you have an urgent condition; such as a burn or laceration severe enough to require immediate professional medical care, go to the emergency room. During normal business hours, the Birkam Health Center is equipped to treat burns, lacerations, sprains, strains, illnesses and provide follow up care. Report all incident to your supervisor immediately.

Q: Who is eligible for worker’s compensation through Ferris State University?

A: All employees of Ferris State University.

Q: What is covered under worker’s compensation?

A: An injury that “arises out of and in the course of employment”. In other words, the condition must be caused by your job while doing your job. The injury or illness must not be caused by the employee’s intentional or willful misconduct. Services must be reasonable, related to the injury and provided by a profession that is licensed.

Q: Why can’t I see a health care provider of my choice? When can I see a provider of my choice?

A: According to State law, in the first 28 days following injury or illness, the employer chooses the health care provider, after 28 days, the employee may transfer to a doctor of their choice by notifying the University.

Q: I already saw my own doctor for an illness or injury that is work-related, how do I get reimbursed?

A: According to State law, in the first 28 days following injury or illness, the employer chooses the health care provider, after 28 days, the employee may transfer to a doctor of their choice by notifying the University.

Q: How do I notify the University that I want to change doctors?

A: Complete an Intent to Treat form and turn it in to the SHERM Office located in Prakken 150.
Q: If I have to take time off from work to see the doctor for my work-related illness or injury, do I get paid for my time?
A: No. However, you will be paid for your full shift on the day of injury.

Q: If I miss less than two weeks of work, but do miss some work, do I have use vacation/sick time or take unpaid leave?
A: Yes and No. If you are disabled by the medical provider, during the first week following injury you may use accrued sick or vacation time, up to 40 hours. In the second and subsequent weeks you may use up to 15 hours of accrued sick or vacation time. You may also qualify for wage loss benefits under Worker’s Compensation, depending on the duration of your disability. You may choose to not use your accrued leave time.

Q: If I am out of work due to a work-related injury or illness, what happens to my health insurance?
A: Health insurance continues based on your job classification or union contract. You are still responsible for your portion of the premiums.

Q: Are my records confidential? Who gets to see them?
A: Ferris State University regards your worker’s compensation records as confidential, however, it is important to note that worker’s compensation records are not protected under the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

Q: What do I do after an emergency room visit? What doctor should I follow-up with?
A: In Big Rapids, Birkam Health Center will provide your follow-up care after a visit to the ER. In Grand Rapids, Med1 will provide your follow-up care after a visit to the ER.

Q: Who do I contact if I have questions about my claim?
A: Mike McKay, (231)591-2147