

FREQUENTLY ASKED QUESTIONS

What is Workers' Compensation?

At no cost to you, it is insurance that the law requires your employer to carry to help you if you are injured on the job or if you become ill due to your job.

What is a Workers' Compensation injury or illness?

An injury or illness that occurs due to employment is considered a Workers' Compensation injury or illness. Under Workers' Compensation Law, you will receive help if you are injured, no matter who was at fault.

How does this coverage affect my own health insurance?

Workers' Compensation is separate from personal health care insurance. Workers' Compensation insurance covers work-related injuries and illnesses only. There is no deductible. The insurance carrier pays all approved medical bills. It is important to let the treating doctor know if your injury is work related.

How do I file a claim?

If you have been injured on the job, you are required to tell your school nurse, principal or building supervisor the same day as the accident occurs. You will be required to complete an Accident Report and submit the form to your supervisor. In the event that an injury requires more than the first aid provided by the school nurse, Qual-Lynx must be called for further care instruction at 1-800-425-3222. In the event of a severe injury, employees should go to the nearest hospital emergency room.

May I file a Workers' Compensation claim if an injury occurs outside of work?

Your employer or its insurance carrier may not be liable for the payment of Workers' Compensation benefit for an injury resulting from your voluntary participation in any off-duty recreational, social, or athletic activity that is not part of your work-related duties.

Can I be treated by my own physician for a work-related injury?

No. You must utilize the medical care provider network offered by your employer. By calling Qual-Lynx at 1-800-425-3222, you will be directed to an in-network medical care provider. Qual-Lynx is a 24 hour/ 7 Day per week service. Any unauthorized treatment may result in non-payment of related charges.

Is Qua-Lynx the name of the insurance provider?

No. Qual-Lynx manages your care insuring that you are receiving the best care possible at no cost to you. You will be assigned a nurse case manager to oversee your case who can assist you with any care related questions.

If Qual-Lynx is not the insurance provider, then who is?

New Jersey Schools Insurance Group (NJSIG) is the insurance carrier and provides coverage to the district.

Who can I contact if I have any additional questions at the district level?

You may contact Lucia Archila-Correa at 609-656-4900 extension 5730 and lcorrea@trenton.k12.nj.us.

WARNING

34:15-57.4. Workers' Compensation fraud; criminal and civil penalties. 1.a. A person shall be guilty of a crime of the fourth degree if the person purposely or knowingly:

- Makes, when making a claim for benefits pursuant to R.S. 34:15-1 et seq., a false or misleading statement, representation or submission concerning any fact that is material to that claim for the purpose of wrongfully obtaining the benefits;
- Makes a false or misleading statement, representation or submission, including a misclassification of employees, or engages in a deceptive leasing practice, for the purpose of evading the full payment of benefits or premiums pursuant to R.S. 34:15-1 et seq.; or
- Coerces, solicits or encourages, or employs or contracts with a person to coerce, solicit or encourage, any individual to make a false or misleading statement, representation or submission concerning any fact that is material to a claim for benefits or the payment of benefits or premiums, pursuant to R.S. 34:15-1 et seq. for the purpose of wrongfully obtaining the benefits or of evading the full payment of the benefits or premiums.