

# What Every Employee Should Know About Workers' Compensation

If you are like most school district employees, you probably know very little about your Workers' Compensation coverage. This brochure is designed to help answer some of the questions you may have about your Workers' Compensation coverage.

Inside are answers to the most commonly asked questions regarding Workers' Compensation.

- ☐ What is Workers' Compensation?
- ☐ What should you do if you are injured on the job?
- ☐ What happens if the accident was your fault?
- ☐ How does workers' compensation fraud affect you?
- ☐ Who monitors the workers' compensation system?

The South Carolina School Boards Insurance Trust (SCSBIT) was organized in December 1983. SCSBIT is a group of school districts organized under the Joint Powers Authority of the South Carolina Constitution (Article VII, Section 13). The purpose of SCSBIT is to permit school districts to join together to provide "self funded" workers' compensation protection for their employees.

**Q. What is workers' compensation?**

**A.** Workers' compensation pays medical bills and a percentage of lost wages to employees who are injured while performing their jobs. If you die as a result of a work-related accident or disease, death benefits are paid to your dependents.

**Q. When does my coverage start?**

**A.** You are covered as soon as you are on the job.

**Q. Do I pay for my workers' compensation?**

**A.** No, the school district pays all costs for workers' compensation insurance.

**Q. What should I do if I am injured on the job?**

**A.** Immediately notify your supervisor about the accident or injury so he/she can get all details and notify the SCSBIT.

For an emergency get medical attention right away. If it is not an emergency, your employer will refer you to a physician and/or treatment facility. All accidents should be reported whether you feel you are injured or not.

If you do not notify your employer within a specified period of time, you may not be covered under the workers' compensation system.

**Q. What if the accident was my fault?**

**A.** You are covered as long as the accident occurred while you were performing your job. Workers' compensation is a no-fault system - you are protected no matter who is at fault.

**Q. Do I need a lawyer?**

**A.** Since workers' compensation is a no-fault system, you do not have to prove your employer was negligent. The benefits you or your family receive for medical care, lost wages, disability or death are clearly established by state law.

You do not need an attorney to collect under this system, but it is your right to hire one if you so desire.

**Q. How much money will I get if I am injured on the job?**

**A.** Your medical bills will be paid. You are also entitled to lost wages at two-thirds of your regular pay up to the limit set by law.

You must accept light work when it is offered by the school district, provided you are able to perform the work. If you do not accept such work, all compensation may cease as long as you refuse work. If this work is accepted and is at a lower pay-level, you may receive compensation in the amount of two-thirds of the difference between your old and new wages.

After you have healed as much as possible, you may also qualify for additional compensation if your injury leaves you with a permanent disability. State law sets maximum benefits (except in very serious, specific cases).

**Q. When will I start getting my money?**

**A.** Your medical bills are paid directly by the SCSBIT. If you report your injury right away, your first check for lost wages will be sent to you 14 days after you were injured and unable to work. Each week you will receive a check until you are able to return to work. If you are out of work seven calendar days or less, South Carolina law prohibits the payment of lost wages. To ensure quick payment of benefits, it is important to notify your employer about the injury right away. They must then notify the SCSBIT so your benefits can begin.

**Q. How does workers' compensation fraud affect me?**

**A.** Employees who exaggerate injuries or who try to get benefits for injuries that did not happen on the job drive up the costs for everyone.

As a taxpayer and a school district employee, it can cost you twice. First, a portion of your county taxes are used to pay costs of workers' compensation as a school expense. If costs go up, taxes may need to be increased. Secondly, if the school district has a large number of workers' compensation claims, their premiums will increase. When they do, more than likely, money for salary raises, cost of living increases and other employee benefits can be affected.

Notify your employer, SCSBIT or the South Carolina Workers' Compensation Commission if you know of any false claims.

**Q. Who monitors the workers' compensation system?**

**A.** The Workers' Compensation Commission is a large state agency responsible for carrying out workers' compensation law in South Carolina. The Commission can help you with questions and can settle any disputes that arise.

**Q. What if I have questions about the way my case is being handled?**

**A.** Talk to your employer and the SCSBIT first. If they cannot resolve your case, contact the S.C. Workers' Compensation Commission.

**Q. How do I contact the commission?**

**A.** The S.C. Workers' Compensation Commission is located at 1612 Marion Street in Columbia. The phone number is 803-737-5700.

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