WORKERS’ COMPENSATION

On October 1, 1993, school districts were required to purchase workers’ compensation insurance for employees. Workers’ compensation insurance is designed to provide coverage for on-the-job injuries or illnesses without regard to fault. This coverage provides for payment of medical expenses and for partial salary continuation. However, the amount of benefits payable and the duration of payments depend on the nature of the injury or illness. Generally, all medical expenses incurred in connection with a job-related injury or illness are paid in full and partial salary payments are provided. These partial salary payments start with the sixth consecutive workday, pursuant to state law. These payments are normally paid at a rate of 66 2/3% of the employee’s average weekly wage, up to a weekly maximum rate established annually by the Mississippi Workers’ Compensation Commission.

Employees must use accrued sick days while absent from work due to an on-the-job injury or illness. After all sick days are exhausted and employees are still unable to return to work due to the on-the-job injury or illness, employees may use vacation days or personal days to prevent a reduction in salary.

If the job-related injury or illness qualifies as a serious health condition under the Family and Medical Leave Act (FMLA), any available unpaid leave under the FMLA will run concurrently with any paid leave taken.

In the event of on-the-job injuries or illnesses, employees must report such injuries or illnesses to the appropriate supervisor and the risk management office within twenty-four (24) hours of the injury or illness. This ensures that the school district can assist employees in obtaining appropriate medical treatment. Failure to follow this procedure may result in the appropriate workers’ compensation report not being filed in accordance with the law, which may consequently jeopardize the right to benefits in connection with the injury or illness.

Questions regarding workers’ compensation insurance should be directed to the risk management office.

SOURCE: Jackson Public School District, Jackson, Mississippi
LEGAL SOURCE: Miss. Code Ann. §§71-3-1; 71-3-3, 71-3-7 (1996)
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