

PREFERRED WORKER Adviser

Summer 2000

Information for Preferred Workers who haven't yet used their return-to-work incentives

How does premium exemption work?

by Barbara Smith

Premium exemption is one of the most important benefits you can offer an Oregon employer. You should understand how it works.

Oregon employers are required to have workers' compensation insurance on their workers. Premium exemption means that the employer doesn't have to pay workers' compensation premiums for you as a Preferred Worker for up to three years. The insurance premium rates are high for some occupations and relatively low for others. So, although the savings on premiums

vary according to the type of work, premium exemptions may be worth thousands of dollars.

Does premium exemption mean the employer doesn't need to have a workers' compensation insurance policy for a Preferred Worker? No! The employer still needs to have a policy, but he or she doesn't pay the **insurance premium on you** during the three-year premium-exemption period.

To activate premium exemption, you and the employer must fill out the form on the back of your Pre-

ferred Worker identification card, sign it, and date it. Then send or fax it to the Preferred Worker Program. This must be done within 90 days of the day you started your job. If your card was issued after you started your job, you still have 90 days to send or fax it.

Premium exemption will be effective from the day you began the job. Your employer and the employer's workers' compensation carrier will receive a "notice of premium exemption" that gives the

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Success Story

by Joe Leczel

Tina, a 30-year-old traffic signal technician for a Medford employer, suffered an over-use injury to her right arm and elbow that required surgery. She was released to sedentary/light work without repetitive upper-extremity tasks for her right side, sustained overhead reaching and shoulder-level work, driving a vehicle with a standard transmission, keyboarding for more than a few minutes a day, or repetitive or forceful gripping, pulling, pushing, or torquing.

Tina accepted a new position with the employer-at-injury as a "locator traffic signal technician." She offered her employer premium exemption and wage subsidy.

Tina's job duties required her to travel to intersections throughout the city, stopping at 20-40 "locates" in a day. Once at the location, she found and marked storm lines, sani-

tary sewer lines, water lines, traffic signal loops in the pavement, and power lines. She then removed manhole covers and made minor repairs to traffic signals. She documented all locates while in the field and, at the end of her shift, transferred the information to the employer's computer. Many of these activities exceeded her restrictions on repetitive reaching, lifting, and pulling. Driving a standard transmission vehicle and keyboarding also exceeded her injury-caused limitations.

The Preferred Worker Program, Tina, her counselor, and her employer made the following modifications to her worksite to accommodate her permanent restrictions: The employer provided her a vehicle with an automatic transmission. A pull-out cargo drawer and truck canopy were mounted in the bed of the pickup, with tool compartments at waist level,

thereby eliminating all reaching and lifting above shoulder level. Ergonomically designed hand tools and cordless power tools were provided, along with a lightweight cart with large wheels to transport tools to repair sites. Tina's 25-pound locator wand was replaced with one that weighed only eight pounds. An electric winch with a hook designed to remove manhole covers was mounted to the front bumper of the pickup. A laptop computer with voice-activated software eliminated all handwriting and extended keyboarding. The worksite modifications cost \$16,965.

Tina told the re-employment consultant that the worksite modification has allowed her to keep the job she loves and work within her physical limitations. Her employer is happy, too. ■

Did you know?

by Barbara Smith

- You may still get Preferred Worker benefits even if you have a Claim Disposition Agreement (CDA).
- You can call the Reemployment Assistance Unit (RAU) to find out how much time you have left to use your Preferred Worker benefits.
- If you lost your Preferred Worker card, you can call RAU to get a replacement card. We can also send you a Preferred Worker Program brochure or extra forms.
- You can use two wage subsidies, as long as they are with two different employers, and the jobs begin within your eligibility period.
- You can use each kind of Obtained Employment Purchase twice — one each with a different employer — for things like tools, clothing and tuition.
- Our consultants handle hundreds of worksite modification requests every year. They may have equipment ideas that could help you do your job.
- If you get additional job duties after your worksite modification is in place, we may be able to provide additional worksite modification assistance.
- Employers can place a job order with the Employment Department and ask for Preferred Worker applicants. You can become a Preferred Worker applicant by applying for placement assistance at the Employment Department and showing them your valid Preferred Worker card.
- If a potential employer wants more information about the Preferred Worker Program the employer can call one of our toll-free numbers, and we'll answer questions. For information about your Preferred Worker benefits, call (503) 947-7585 or (800) 445-3948 in Salem, or (541) 776-6032 or (800) 696-7161 in Medford.

Note: Preferred Worker benefits have some restrictions. Please contact us to talk about your case. ■

What do all those initials mean?

by Barbara Smith

You may think we're speaking a foreign language when we use the following terms. We try to remember to speak plain English, but sometimes we use these shortcut terms when talking to Preferred Workers.

DCBS — Department of Consumer & Business Services

The state department that contains the Workers' Compensation Division

WCD — Workers' Compensation Division

The state agency that regulates the workers' compensation system in Oregon and administers the Preferred Worker Program.

AFP — Authorization for Payment

One of the methods used to pay for worksite modification and OEP

items. This voucher authorizes the purchase of a *specific* item or items. RAU sends the AFP to you (or the employer), you sign it and give it to the store where you are making the purchases. Store personnel sign it and send it to DCBS with the invoice. DCBS pays the store directly.

OEP — Obtained Employment Purchase

Benefit provided directly to workers to help with costs of starting or keeping a job. For example, tools and special clothing. To qualify as an OEP, the employer must require the item of every worker in the same job, and the employer does not pay for the item. It must be something you don't already own.

PE — premium exemption

Employers must pay insurance premiums for workers' compensation coverage. If an employer hires a Preferred Worker and accesses PE, the employer doesn't have to pay the premium normally due on the Preferred Worker.

PWP — Preferred Worker Program

RAU — Reemployment Assistance Unit

This is the unit within WCD that delivers Preferred Worker Program benefits. In this newsletter, when we talk about what "we" do, "we" usually means RAU. ■

Administrator, Workers' Compensation Division

John Shilts

Editor, WCD Administration, Communications Unit

Billie Healy billie.j.healy@state.or.us
Phone (503) 947-7622

Contributors, Re-employment Assistance Unit, Benefits section

Joe Leczel joseph.f.leczel@state.or.us
Barbara Smith barbara.r.smith@state.or.us

Design and production, DCBS Communications

Shonnie Emerson

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Reemployment assistance

Salem office (800) 445-3948
Medford office (800) 696-7161
Web site address www.cbs.state.or.us/wcd

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Meet Kerry King

by Barbara Smith



Kerry King is one of the reemployment specialists who answer your questions on the phone, determine Preferred Worker eligibility, and

help Preferred Workers and their employers get program benefits.

Kerry had her eye on her current job for years and worked hard to get here. For two years, she worked as a temporary employee for the Workers' Compensation Division. In 1986 Kerry was hired as a regular employee of WCD. She held various administrative support positions before becoming a lead worker in her group of 14. Soon after being chosen as WCD's employee of the month, she was promoted to supervisor of 18 clerical workers.

Kerry still wanted to become a reemployment specialist.

"I was fortunate enough to have assistance from a program when I returned to work after the birth of my first son," she said, "and I've always wanted to be in a position to provide assistance to someone else."

She had previously been interviewed for the position and wasn't hired, but she didn't give up. She met with program staff for informational interviews and "job shadowed" to learn more about the Preferred Worker Program. On her fourth try for the job, in February 1997, she became a re-employment specialist.

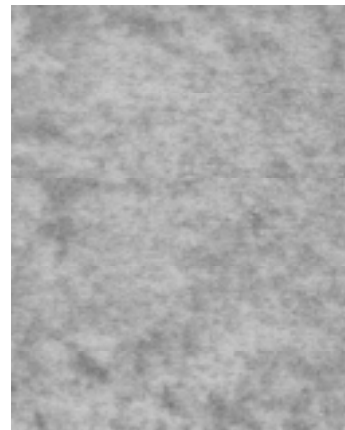
Kerry likes working with injured workers and their employers. She finds her job interesting and varied. Co-workers say she's approachable, intelligent, enthusiastic, and caring.

When asked for advice to Preferred Workers, Kerry said, "Don't give up on getting that job you really want, even if you don't get it on the first try. Pick up the phone and ask questions. Visit the worksite. Get as much information

as you can, so you'll have a better chance at the job the next time." Kerry is a living example of how persistence pays, and we're all winners for it!

Kerry was born in Montana and, at age four, moved with her family to Salem. She and her husband have two sons, the oldest of whom is graduating from high school this year. She loves gardening and flower arranging. She enjoys camping, skiing, water sports, and motorcycle riding with family and friends.

Kerry's e-mail address is kerry.f.king@state.or.us. ■



Premium exemption

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effective dates of premium exemption. You will receive a Preferred Worker eligibility card. It has a blue state seal instead of the gold seal that is on the ID card. Your new card will state the effective dates of your premium exemption eligibility period.

Do you have to go to work for a new employer to use premium exemption? No. You can offer premium exemption to a new employer, but many Preferred Workers use it for a new job or modified regular work with their employer-at-injury. If you are returning to modified regular work, a Preferred Worker consultant will have to determine whether the job is sufficiently modified to allow use of premium exemption.

If you leave the job before your premium exemption eligibility period expires, you can offer the remainder of the three-year period to your next Oregon employer. That employer should keep a copy of your eligibility card so he or she will know when the premium-exemption period ends. The employer should also send a copy of the card to the workers' compensation insurance carrier.

What if your employer is self-insured and doesn't pay workers' compensation premiums to an insurance company? It's still important to fill out your card and activate the eligibility period so that if you have a new injury during the eligibility period, Claim Cost Reimbursement will apply to the claim.

Claim Cost Reimbursement can be the most valuable of the Preferred Worker benefits to the employer.

It works like this: If you have a **new injury** during your premium-exemption period, file a claim as you normally would. The employer's insurance carrier or the self-insured employer will administer the claim. Then the Workers' Compensation Division will reimburse the employer for all costs of the claim. This is a tremendous benefit to the employer. Your claim won't cost them anything now or in the future; even if it is a serious injury costing tens of thousands of dollars. Oregon employers get this protection only for **Preferred Workers**. ■

Dump Truck Tarping System

by Barbara Smith

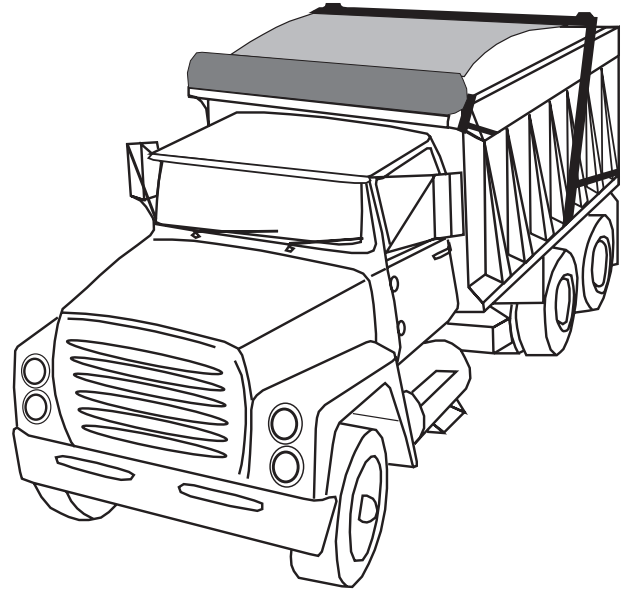
Worker disability — A 26-year-old school bus driver injured her left ankle and is permanently limited to medium-level work, with restrictions on climbing and walking on uneven terrain.

Work setting — The worker found a new job as a heavy equipment operator/dump truck driver. One of her duties is to tarp the loads in the dump truck before hauling them.

Substantial obstacles — In order to manually cover the loads in the truck with tarps and secure the tarps, she would be required to exceed her climbing and lifting restrictions.

Modification — An automatic tarping system for the dump truck box can be operated without climbing onto the load. It eliminates manually lifting and spreading tarps on the load.

Cost of modification — The tarping system including installation, cost \$1,557. ■



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Workers' Compensation Division
350 Winter St. NE, Room 27
Salem, OR 97301-3879

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