

Category : Benefits

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A member who has been diagnosed with Carpel Tunnel should file an on the Job Accident report. The claim would then be looked at under the Accident portion of the Sickness and Accident Disability Plan (SADBP). If it is determined to be 100% solely related to the performance of his job, then it would be managed under the Accident portion of the plan.

Worker's Comp is filed through the State and follows State laws, but should there be weekly reimbursement from the State, AT&T would pay the difference in weekly salary. The member might meet the State requirements for Worker's Comp and not the Accident portion.

AT&T gets around it with the "100% solely related to the performance of the job". Chances are the claim will be initially denied under the Accident Plan with them saying it isn't 100% solely related to the performance of the member's job, possibly due to other repetitive motion activities in the member's life, but it will be covered under the Sickness portion of the plan.

The only difference in Accident and Sickness is if it is an accident then he won't be taken off payroll at the end of 52 weeks if he hasn't returned to work, like on short term disability. If the claim is denied under Accident, he then must appeal to prove it is job related to get it classified as accident. Otherwise, he will go on Short term disability for the treatment. He will have 180 days to appeal, but since both Accident and Sickness are managed by Sedgwick, he needs to pay attention to the letter. Many people get confused when it says it doesn't fit the Accident portion, but will be managed under sickness and just never appeal and go on disability.