PAULSBORO BOARD OF EDUCATION **FILE CODE: 4144**
Paulsboro, New Jersey

Policy

INSURANCE / WORKMENS COMPENSATION

It shall be the policy of the Paulsboro Board of Education to provide a health insurance program for full-time, permanent employees in all classifications who are not represented by recognized bargaining groups in accordance with the guidelines established by the Board of Education/Paulsboro Educational Association (P.E.A.) contract.

In addition, the Board will permit employees who are on leave of absence without pay to continue enrollment in the health benefits plan, provided that such employees pay the appropriate premiums.

Workers Compensation Physicians

The Paulsboro Board of Education seeks to provide the highest quality benefits while maintaining a sound fiscal policy.

The intention of the workers' compensation law is to provide the best possible medical care and rehabilitation services available to injured employees while in course of employment. In order to accomplish this, the first step is to get an accurate diagnosis and begin the proper treatment immediately; therefore, unless an emergency situation exists, each injured employee must be treated by the Board appointed physician.

A. In the case of an emergency situation, medical attention should be sought from the nearest or most practical facility available.
B. In nonemergency situations, the school doctor or nurse must evaluate the injury first. He/she will refer the patient to other approved panel physician specialists if necessary.
C. Lost work time may be authorized only by the district's doctor or the referred specialist.
D. Failure to go to the school doctor, nurse or assigned insurance carrier doctor will result in the insurance company's denial of payment of all disability and medical benefits an employee may be entitled to.
E. Re-examination of the employee by the school doctor or from the workmen's compensation doctor prior to returning to school work is required.

Adopted:	1994
NJSBA Review/Update:	November 2008
Readopted:	March 2009

Key Words

Insurance, Workmen’s Compensation

Legal References: N.J.S.A.	18A:16-9	Responsibility of the Board
N.J.S.A.	18A:16-12 through 22	Group Insurance Program