

INJURED EMPLOYEE

— HANDBOOK —

CONTENTS

- 3** What is Workers Compensation Insurance?
- 4** Your Responsibilities
- 5** WCF's Responsibilities
- 7** Your Benefits
- 8** Compensation Benefits
- 9** If Your Claim is Denied
- 11** Time Limitations
- 12** Common Questions and Answers
- 13** False or Fraudulent Claim Warning
- 14** When an Injury Occurs Poster



WCF Insurance
(800) 446-2667
wcf.com

Nothing in this publication should be construed to alter or amend the policy contract between WCF and its policyholders or in any way modify state laws or administrative rules regarding the payment of claims. If there are conflicts between information in this booklet and state laws, the state laws will prevail.

WHAT IS WORKERS COMPENSATION INSURANCE?

Workers compensation insurance provides no-fault coverage, which allows employees who are injured on the job to receive benefits regardless of who caused the injury. In return for providing workers' compensation coverage for their employees, employers receive exclusive-remedy protection. This means that, in most situations, employees cannot sue employers for damages related to workplace injuries.

Coverage is divided into two categories: **(1) workers' compensation insurance** and **(2) employer's liability insurance**. Workers' compensation insurance covers medical expenses and reimburses employees for wages lost due to work-related accidents. Employer's liability insurance protects employers from lawsuits brought against them outside of the workers' compensation system by employees who were injured in job-related incidents. As with all types of insurance, there are some conditions and exclusions to both coverages that WCF's underwriting department can explain.



YOUR RESPONSIBILITIES

WHEN A WORK-RELATED INJURY OR ILLNESS OCCURS

- 1 Immediately report the incident to your employer.
- 2 Seek immediate medical or first-aid treatment. Your employer may require you to obtain initial treatment from a designated doctor or clinic. If your employer does not have a designated medical provider, we ask that you seek treatment for all non-emergencies at one of our preferred provider organization (PPO) facilities. For life- or limb-threatening injuries, please seek initial treatment from the nearest medical facility.
- 3 Inform your treating physician that you were injured in a work-related accident and tell the physician that your employer is insured with WCF.
- 4 Seek ongoing treatment at one of our PPO facilities. If you are considering seeking care outside of a designated medical provider, please contact your adjuster for additional information.
- 5 Promptly provide information we request and cooperate with our investigation of your claim.
- 6 Contact your claims adjuster to determine which medical services require preauthorization.
- 7 Keep your claims adjuster and your employer informed of your progress and when you will be able to return to work. Keep them updated about any changes in your employment status, address or telephone number.
- 8 Be honest in reporting your injuries and capabilities. We work to protect you and your employer against fraud. It is a felony to collect workers' compensation benefits through fraudulent pretenses, misrepresentations, or omissions.



WCF'S RESPONSIBILITIES

WHEN A CLAIM IS FILED

- 1** We will set up a claim upon receipt of either the employer's report of injury or the physician's report of injury.
- 2** We will send you a letter acknowledging receipt of your claim. This letter contains important information, including your claim number and your adjuster's name and phone number. Include your claim number on all correspondence.
- 3** If it appears you will need time off work to recover, your adjuster will contact you within two business days of receiving your claim.
- 4** We will conduct a fair and thorough investigation of your claim in a timely, professional manner. As a normal part of our investigation, we regularly request that you provide us with a recorded statement and a signed release authorizing us to obtain your prior medical records.
- 5** We will process your benefits in a fair and timely manner. If your doctor has you temporarily off work and provides us appropriate documentation, you will be paid compensation pursuant to state statute.
- 6** We will contact you periodically to see how you are progressing.
- 7** We will monitor your medical treatment and progress to ensure that you are receiving appropriate care for your injury. We may assign a nurse case manager to aid in the process.
- 8** If necessary, we will assign a vocational rehabilitation counselor to help you return to work.
- 9** We understand this is an unfamiliar experience for you and that you might have concerns regarding your claim and recovery. Your claims adjuster is available to answer any questions you have.



YOUR BENEFITS

Workers' compensation insurance provides medical, compensation, and death benefits.

MEDICAL BENEFITS

Medical benefits are provided for reasonable and necessary medical care that is related to your work-related accident or illness. Some of the covered benefits include office visits, chiropractic care, dental care, prescription medications, surgical care and durable medical equipment. Payments are made according to your state's fee schedule.

PRE-AUTHORIZATION

Certain treatment — such as surgery, chiropractic care, and physical therapy — require preauthorization from WCF. Please check with your claims adjuster to find out what treatments need to be pre-authorized and how your treating physician can request that authorization.

PREFERRED PROVIDER ORGANIZATION (PPO)

We have an agreement with a network of hospitals and physicians that offer quality care at discounted rates. This does not apply to areas where there is no PPO facility available or in life- or

limb-threatening emergencies. For more information, please contact your claims adjuster or visit our website at wcf.com.

MILEAGE

We will reimburse you for mileage while traveling to and from medical treatment. Please request travel reimbursement in writing. Include dates, roundtrip mileage, and destination. Submit your mileage claim as soon as possible. If you are required to travel long distances, you may be eligible for reimbursement for lodging and meals. Please contact your claims adjuster for further details.

PRESCRIPTION MEDICATION

We provide a prescription card for you to use to obtain medications related to your claim. This allows the pharmacy to bill us directly with no out-of-pocket expense to you.

CHANGING PHYSICIANS

Please contact your claims adjuster if you wish to change treating physicians.

COMPENSATION BENEFITS

You are paid compensation when your physician formally releases you from work because of a work-related accident or illness.

Compensation amounts are based on a percentage of your average weekly wage at the time of the injury.

At your request, we can pay your compensation benefits by direct deposit to your bank account. Information regarding direct deposit is included with your first compensation check.

Temporary Total Disability (TTD)

If you are temporarily unable to work in any capacity during your recovery, you will receive *temporary total disability* (TTD) compensation based on your average weekly wage, up to a statutory maximum. You will receive this benefit until you are able to return to work or your condition reaches a fixed state of recovery known as *maximum medical improvement* (MMI). Most states have a waiting period before TTD benefits are due. Your adjuster can help explain the standards in your state.

Temporary Partial Disability (TPD)

If you can return to work but, because of medical restrictions related to your industrial injury or illness, you can't earn your full pre-injury wage, you will receive *temporary partial disability* (TPD) compensation. TPD benefits are calculated at two-thirds of the difference between your pre- and post-injury

wages, up to a statutory maximum. These benefits end as soon as you can earn your full pre-injury wage or you reach MMI – whichever occurs first.

Permanent Partial Disability (PPD)

If you are declared MMI and left with a permanent loss of function, you might qualify for an *impairment rating*, which could entitle you to *permanent partial disability* (PPD) compensation. PPD benefits vary widely from state to state, so please contact your adjuster for details about your state's standards.

Permanent Total Disability (PTD)

If a work-related injury or illness completely prohibits you from returning to any type of gainful employment, you might be entitled to lifetime benefits known as *permanent total disability* (PTD) compensation. Please contact your adjuster if you need more detail about this complex benefit.



FALSE OR FRAUDULENT CLAIM WARNING

Please read the following information carefully. Discuss any part you do not understand with your adjuster or other WCF representative.

Workers who deliberately report false information or withhold information pertinent to their claim in order to receive benefits may be disqualified from receiving further benefits and may be subject to both criminal prosecution and civil penalties. Workers' compensation insurance fraud includes the following:

- Requesting or receiving temporary total disability compensation while working for gain as an employee of a business, independent contractor or business owner.
- Making a false statement or submitting false documentation concerning wages or employment.
- Misrepresenting facts concerning an industrial accident, injury, or illness to your employer, your physician, or any WCF representative.
- Misrepresenting or omitting facts regarding previous injuries or medical conditions.
- Charging prescription drugs unrelated to your industrial injury on the WCF prescription card.

To Report Fraud:
866.FRAUD.50
or stopfraud@wcf.com

Please report any suspicions of fraud to WCF immediately. Reports are confidential.

Q&A

HOW LONG WILL I RECEIVE COMPENSATION BENEFITS?

Temporary compensation is paid until you are able to return to work or your condition reaches "maximum medical improvement" or medical stability. This may be determined by your treating physician or by a special medical evaluation with a physician of our choice.

ARE MY COMPENSATION BENEFITS TAXED?

Compensation benefits are not taxable.

WHAT IF I'M NOW MAKING MORE MONEY AND NEED TO BE OFF WORK – WILL MY BENEFITS INCREASE?

Compensation benefits are based on your average weekly wage at the time of the injury and do not increase or decrease because of later changes to your income.

DO I NEED AN ATTORNEY TO HELP ME WITH MY CLAIM OR FILING FOR A HEARING?

While you are always free to hire an attorney, it is not a requirement for making a claim or filing for a hearing.

CAN I RECEIVE UNEMPLOYMENT BENEFITS WHILE I AM ON WORKERS' COMPENSATION?

Contact your adjuster for state-specific details.

I BROKE MY EYEGLASSES WHEN I WAS INJURED. WILL I BE REIMBURSED?

Your eyeglasses are replaced if you also suffered a physical injury that required medical treatment. Other personal property is not covered by workers' compensation insurance.

WHAT IS THE FAMILY AND MEDICAL LEAVE ACT?

The Family and Medical Leave Act (FMLA) became effective August 5, 1993. FMLA requires "covered" employers to provide up to twelve weeks of unpaid, job-protected leave and possible company benefits to "eligible" employees for certain family and medical reasons. For more information regarding FMLA, please contact the nearest office of the Wage and Hour Division of the U.S. Government Department of Labor, Employment Standards Administration.

WHAT IS THE AMERICANS WITH DISABILITIES ACT?

The Americans with Disabilities Act (ADA) makes it unlawful for an employer to discriminate in employment against a qualified individual with a disability. ADA requirements apply to employers with fifteen or more employees. Whether an injured employee is protected by the ADA depends on whether that person meets the ADA definition of "individual with a disability." The person must have a "record of" or be "regarded as" having a permanent impairment that "substantially limits a major life activity." Also, the employee must be able to perform the essential functions of a job currently held or desired, with or without an accommodation.

Be here for championships

Your safety at work matters, especially to your family.

Be careful out there

