



Applied
Business Solutions



Claims Reporting

Policy and Procedures

Pennsylvania

Email all completed forms **WITHIN 4 HOURS** of notification of an injury to:

WCclaim@hrdelivered.com

OSHA – NEW REPORTING REQUIREMENTS

A new regulation expands the list of severe work-related injuries and illnesses that all covered employers must report to OSHA. The revised rule retains the current requirement to report all fatalities within 8 hours and adds the requirement to report all inpatient hospitalizations, amputations and loss of an eye within 24 hours to OSHA.

The new requirements took effect on January 1, 2015. Establishments located in states under Federal OSHA jurisdiction must begin to comply with the new requirements immediately. Establishments located in states that operate their own safety and health programs should check with their state plan for the implementation date of the new requirements.

The final rule will allow OSHA to focus its efforts more effectively to prevent fatalities and severe work-related injuries and illnesses. The final rule will also improve access by employers, employees, researchers and the public to information about workplace safety and health and increase their ability to identify and abate serious hazards.

Changes to reporting requirements: What needs to be reported to OSHA?

OSHA's updated recordkeeping rule expands the list of severe injuries and illnesses that employers must report to OSHA.

* As of January 1, 2015, all employers must report:

- **All** work-related fatalities within 8 hours.
- **All work**-related inpatient hospitalizations, all amputations and all losses of an eye within 24 hours.

You can report to OSHA by:

- **Calling OSHA's free and confidential** number at 1-800-321-OSHA (6742)
- Calling your closest OSHA Area Office during normal business hours
- Using the new online form that will soon be available found at http://www.osha.gov/report_online
(Please note, the last part of the web address should be **typed as "report_online"**)

Information Required When Filing a Report

- Establishment name
- Location of the incident
- Time of the incident
- Type of reportable event
- Number of employees injured / deceased
- Names of injured / deceased
- Your contact person and phone number
- Description of incident

Only fatalities occurring within 30 days of the work-related incident must be reported to OSHA. Further, for an inpatient hospitalization, amputation or loss of an eye, these incidents must be reported to OSHA only if they occur within 24 hours of the work-related incident.

Because of the time restraints, YOU, the on-site employer should notify OSHA of all reportable events using one of the methods described above. If however, you notify HRDelivered in time and with ALL of the required information, we would be happy to assist you by notifying OSHA on your behalf. When calling HRDelivered for assistance in this matter, please be clear in stating that you wish for HRDelivered to contact OSHA to report the accident.

Should you have any questions, please feel free to contact (239) 415-1111 Or wclaim@hrdelivered.com

Claims Reporting Forms and Procedures

All forms and medical paperwork are to be emailed to the Claims Center at wclaim@hrdelivered.com

<p><u>First Report of Injury (FROI)</u></p>	<p>Complete this form IMMEDIATELY. Do not wait until other forms are completed. Submit to the HRDelivered Claims Center via email or fax <u>within 4 hours</u> of the accident. A sample form has been included as a reference. If an employee requires medical treatment, <u>YOU are required</u> to contact the clinic and arrange the first visit.</p>
<p><u>AR-1</u> Employee Injury/Illness Accident Report</p>	<p>Form needs to be completed by the injured worker <u>ASAP</u> following an accident and basic first aid or medical treatment.</p>
<p><u>AR-2</u> Supervisor's Accident Investigation Report</p>	<p>Form needs to be completed every time an employee is involved in a work related injury or accident. This form is also to be used for "Report Only" incidents that do not require medical attention. Form should be completed and submitted with the FROI within 4 hours of the accident. This form will assist the supervisor with conducting a thorough investigation</p>
<p><u>AR-3</u> Witness Statement Form</p>	<p>Form needs to be completed whenever there is a witness to an accident. Have all witnesses complete this form immediately following the incident, while facts are clear. Once completed, the form should be signed and returned to the Claims Center via email or fax.</p>
<p><u>Chain of Custody Drug Test Form</u></p>	<p><u>Post Accident drug tests are mandatory and must be performed within 24 hours of the incident.</u> Send or escort the employee to the nearest Labcorp facility with the Labcorp Chain of Custody form. Labcorp locations can be found at https://www.labcorp.com/wps/portal/findalab HRD can schedule this appointment for you. Please call 239-415-1110 for assistance.</p>
<p><u>AR-4</u> Consent for Release of Medical Information</p>	<p>Form needs to be completed and sent to HRD <u>if/when the employee seeks medical treatment.</u> This completed form proves our ability (HRD / the carrier) to request and receive medical documents relating to the claim directly from the treating facility.</p>
<p><u>AR-5</u> Medical Authorization for Initial Treatment</p>	<p>Form should be sent with the injured employee to the medical provider. Fill in the employee's name and Social Security Number before employee seeks treatment.</p>
<p><u>AR-6</u> Refusal of Medical Treatment</p>	<p>If an employee reports an incident but <u>refuses medical treatment</u>, have them complete this form <u>immediately</u>. This is not a waiver for all medical treatment. The employee may choose at a later date to seek medical treatment if necessary, however, they <u>MUST follow the state mandated guidelines</u> for Workers Compensation injuries. They <u>cannot</u> go to their personal physician or an ER without prior authorization from the Claims Center. A post accident drug screen may/may not be required when an employee signs this form. Please call HRD for guidance.</p>
<p><u>Medical Treatment and Paperwork</u></p>	<p>After any and all medical treatment(s), employees are required to supply the employer with all paperwork provided by the treating physician(s). This paperwork must be faxed immediately to the claims center. The injured employee must <u>keep to all appointments...</u> even if they are feeling better.</p>



Workers Compensation FAQ

Should I send my injured employee to the Emergency Room? **Only use ER's** for severe/traumatic injury cases, if it is after normal business hours and clinics are closed, OR, if a walk in clinic is not located within a reasonable distance of the employee. Treatment is typically slower in an ER and can cost as much as 5 times more than a clinic for most common workplace injuries.

Should someone go to the clinic with my injured employee the first time? If at all possible you should send a company representative to the clinic with the employee. This shows the employee that you care and ensures that you are aware of any developments or complications with the treatment.

When an employee is injured, should I call the clinic? YES! Contact the nearest clinic and let them know you have an employee on the way, the nature of the injury, and that it is a work comp claim. This is a requirement in some states and is always a good practice. **Ensure that the clinic has the "Medical Authorization For Initial Treatment" (AR-5) form.**

Why do I have to forward the medical paperwork? Doesn't it come to you and the carrier anyway? Eventually the paperwork may find its way to us and the carrier, however, it may be days or weeks after the treatment. By not forwarding your copies of the paperwork, you could possibly delay necessary treatments, specialist referrals, diagnostics, and increase the overall cost of the claim.

What is "Light Duty"? Light duty refers to tasks the employee has been medically approved to perform while they heal from their injury. Often times the treating physician does not allow the injured employee to perform his/her regular duties based on the physical demands of their **original position. The doctor then states on a form what physical activities are allowed during the employees' recovery.** The restriction may change after additional medical treatments so always refer to the most recent medical paperwork returned with the employee.

If I have an employee that is taken out of work by the treating doctor, what should I do. Notify us immediately and forward all medical paperwork. Sometimes doctors will make a determination without all the facts **about the employees' work responsibilities.** We will work with you, the carrier, and the medical provider to ensure that the employee returns to work as quickly as possible.

The employee went to the doctor. They claim to be fine but didn't bring back any paperwork. What should I do? If the employee **receives treatment from a medical facility and he/she returns to work "full duty" with no restrictions, a release from the treating physician** must be obtained before the employee may begin work. Call the clinic and have them email/fax the paperwork or send the employee back to obtain the release. You cannot allow them to work without a written release from the treating facility.

Can the employee go anywhere they want for treatment, like to their personal doctor? Absolutely NOT. The employee must go to an approved facility and all visits after the initial care MUST be authorized by the carrier.

How many witnesses need to fill out the Witness Statement Form? If possible, have ALL of the witnesses fill out the form. Often times you will get different accounts that can help in the investigation. Also, should the employee get a lawyer, witness statements help in the defense of the lawsuit.

How do I report a claim that happens after normal business hours? You can call the corporate headquarters like you would call during regular business hours and leave a message, or you can email: wclaim@hrdelivered.com. If you need to speak with someone immediately, you may contact Phil Herron on his cell at 678-988-8544. If he does not answer please leave a message and he will get back to you ASAP. The office phone number is 239-415-1110 and the fax number is 239-592-9800.

If an employee is involved in auto accident while working, do I need to report it to workers' compensation? If so why? If an employee is injured while performing a job function for the company (even if that function involves driving or riding in a vehicle), it is a **workers' compensation** claim. The work comp carrier can then try to recoup some of the costs of the claim from the responsible parties auto carrier.

What information is helpful during an investigation of an injury? Pictures, documentation, and witness statements. Take pictures of the equipment and area the employee was working in when the injury happened? Use an item to show scale if possible. Have a

person stand in the picture to point out the specific area, part, or location where or how the injury occurred. Document everything; claims forms, name and type of equipment involved (model and SN if applicable), and witness statements.

When an employee has filed a claim and has returned to work on light duty, can they come and go as they please? No. The light duty restrictions will detail if a reduction of hours is necessary for the proper healing of the injury. Other than for medical treatments and/or evaluations, the employee should be expected to maintain a normal work schedule.

Can I fire an employee that has filed a claim? NO! There are very few circumstances that allow for terminating an injured employee without severe penalties to you and your business. In addition, you/we lose complete control of making sure the injured employee follows the medical orders, goes to appointments and treatments, and inevitably the cost of the claim soars. CALL US and we will discuss the situation and assist you with getting the immediate problem corrected.

Can I fire an employee after their claim has been closed? It is against the law to terminate an employee for being injured at work whether the claim is open or closed. However, you can terminate the employee for cause for misconduct or performance reasons with proper written documentation showing a disciplinary process has been followed. CALL US FIRST to review the circumstances and to receive guidance.

If an employee tells me they had an accident on the job, but they don't want to go to the doctor, do we report this? YES! The employee must fill out the refusal form (AR-6) and it must be sent to us immediately. There are many times where an employee initially refuses treatment and then later decides to go. Late reporting causes a number of problems including having to remember forgotten details and possible fines from the state.

Why must the employee take a drug test immediately after being injured? The carrier requires that a drug test be performed. In addition, some states require the test to be performed within hours of the incident. To be accepted as part of the claims process, the test has to be timely in relation to the accident. Also, should an employee test positive for drugs or alcohol, by law the compensation benefits can be reduced or the claim can be denied outright. This has the potential of saving YOU money.

Can we reduce the wages of an injured employee working light duty work? The employee should be paid as close to their normal wages as possible based on the restrictions and work that is available. An employee returning to work but unable to perform their normal duties can be assigned other duties that meet the light duty restrictions. The employee only has to be paid what the interim job is worth, but it SHOULD be at least 80% of their current pay. If the employee meets the requirements, a percentage of the difference between the two wages **will be made up by the workers' compensation** carrier. If you choose to pay a lower than current wage, please call HRDelivered and let us know so that we file the correct paperwork to ensure that the employee is paid what they are owed.

Must we work an injured employee their normal work hours/shift? It is always better for the overall cost of the claim to have the employee work a normal schedule if the restrictions allow it. If you do not have enough light duty work to support a regular shift, you do not have to create work to keep the employee busy. If you are having difficulty providing hours to an injured employee, please contact HRDelivered and we discuss the situation with you.

Instructions: Complete the claim form and submit it to the agency workers' compensation service representative for entry to SAP (or the FROI system for independent agencies) and submission to Inservco Insurance Services, Inc., telephone number 800.356.0438. Codes are listed on the reverse side of this form.

Basic Data:						
Date of Report	Date of Injury	Personnel or Soc Sec Number	Injury Type <input type="checkbox"/> Inj Leave <input type="checkbox"/> Heart&Lung <input type="checkbox"/> Act 632/534 <input type="checkbox"/> Other			
Employee Information:						
Employee Last Name	Employee First Name	M.I.	Suffix	Date of Birth	Gender <input type="checkbox"/> M <input type="checkbox"/> F	
Employee Home Address		City		State	Zip + 4	
Residence County	Home Telephone Number	Married <input type="checkbox"/> Y <input type="checkbox"/> N	Number of Dependents	Employment Status		
Employer Information:						
Agency Number	Agency Name	Job Classification			Date of Hire	
Org Code	Organization Name	Name of Supervisor			Work Telephone Number	
Work Location Address		City		State	Zip + 4	County
Injury Date Information (enter times as military time):						
Time of Injury	Date of Death	Date Employer Knew	Shift Start Time	Type of Claim <input type="checkbox"/> Incident Only <input type="checkbox"/> Medical Only <input type="checkbox"/> Lost Time > 7 Days		
Last Full Day Worked	Date Disability Began	Date Returned to Work	At Same Wages? <input type="checkbox"/> Y <input type="checkbox"/> N	Occur During Overtime? <input type="checkbox"/> Y <input type="checkbox"/> N		
Injury Description Information:						
Injury on Employer Premises? <input type="checkbox"/> Y <input type="checkbox"/> N	If not in PA, list state	If not on premises, list address of accident				
Cause Code	Cause of injury additional information					
Injury Type Code 1	Injury Type Code 2	Type of injury additional information and severity				
Body Part Code 1	Body Part Code 2	Body part affected additional information (example, left, right, upper, lower, etc.)				
List all equipment, materials or chemicals employee was using when accident or illness occurred						
Describe how injury or illness or abnormal health condition occurred. Describe the sequence of events and include any objects or substances directly responsible. Use abbreviations and short statements to include who, what, where, why and how. The what shall be the job assignment the employee was performing when injured.						
Any tools involved? <input type="checkbox"/> Y <input type="checkbox"/> N	Any mechanical defect? <input type="checkbox"/> Y <input type="checkbox"/> N	Unsafe act? <input type="checkbox"/> Y <input type="checkbox"/> N	Unsafe condition? <input type="checkbox"/> Y <input type="checkbox"/> N	Amputation? <input type="checkbox"/> Y <input type="checkbox"/> N		
Motor vehicle accident? <input type="checkbox"/> Y <input type="checkbox"/> N	Safeguards or safety equipment provided? <input type="checkbox"/> Y <input type="checkbox"/> N		Safeguards or safety equipment used? <input type="checkbox"/> Y <input type="checkbox"/> N			
Medical Information:						
Panel of physicians? <input type="checkbox"/> Y <input type="checkbox"/> N	Initial treatment	Medical provider name and address				
Employer Comments and Signature						
Agree/disagree with description of injury? Other information about injury, including names and telephone numbers of any witnesses.						
Name of Supervisor completing form			Signature			

Injury Type Codes

01 No Physical Injury	34 Hernia	59 All Othr Spc Inj NOC	75 AIDS
02 Amputation	36 Infection	60 Dust Disease, NOC	76 VDT-Related Disease
03 Angina Pectoris	37 Inflammation	61 Asbestosis	77 Mental Stress
04 Burn	38 Adverse Reaction	62 Black Lung	78 Carpel Tunnel Syndrm
07 Concussion	40 Laceration	63 Byssinosis	79 Hepatitis C
08 Hearing Loss	41 Myocardial Infarctn	64 Silicosis	80 Other Cumulative Inj
10 Contusion	42 Poisoning-General	65 Rsprrtry Dsrdrs	83 COVID-19
13 Crushing	43 Puncture	66 Poisn-Chem(non-mtls)	90 Mltpl Physical Inj
16 Dislocation	46 Rupture	67 Poisoning-Metal	91 Mltpl Inj Phys/Psych
19 Electric Shock	47 Severance	68 Dermatitis	A1 Animal Bite
22 Enuclation/Removal	49 Sprain	69 Mental Disorder	A2 Abrasion
25 Foreign Body	52 Strain	70 Radiation	A4 Human Bite
28 Fracture	53 Syncope/Fainting	71 Othr Occ Dse Inj NOC	A5 Insect Bite/Sting
30 Freezing	54 Asphyxiation	72 Loss of Hearing	A7 Lyme Disease
31 Hearing Loss/Imprmnt	55 Vascular	73 Contagious Disease	A8 Stab Wound
32 Heat Prostration	58 Vision Loss	74 Cancer	A9 Gunshot Wound

Body Part Codes

1	2	4	5
0 Multiple Head Injury	4 Larynx	1 Upr Bck Area(Thrcic)	5 Ankle
1	2	4	5
1 Skull	5 Neck - Soft Tissue	2 Lw Bck Area(Lbr&Lbo)	6 Foot
1	2	4	5
2 Brain	6 Trachea	3 Back/Disc	7 Toe(s)
1	3	4	5
3 Ear(s)	0 Mltple Upr Extrmtes	4 Chest(Ribs&Sft Tsue)	8 Great Toe
1	3	4	6
4 Eye(s)	1 Upr Arm(Clvcl-Scpla)	5 Sacrum and Coccyx	0 Lungs
1	3	4	6
5 Nose	2 Elbow	6 Pelvis	1 Abdomen incl Groin
1	3	4	6
6 Teeth	3 Lower Arm	7 Back - Spinal Cord	2 Buttocks
1	3	4	6
7 Mouth	4 Wrist	8 Internal Organs	3 Lumbar/Sacral Vertbr
1	3	4	6
8 Head - Soft Tissue	5 Hand	9 Heart	4 Artificial Appliance
1	3	5	6
9 Facial Bones	6 Finger(s)	0 Mltple Lwr Extrmtes	5 Insf Info 2 Prop Id
2	3	5	6
0 Neck - Multiple Inj	7 Thumb	1 Hip	6 No Physical Injury
2	3	5	9
1 Vertebrae	8 Shoulder	2 Upper Leg	0 Multiple Body Parts
2	3	5	9
2 Neck - Disc	9 Wrist(s) and Hand(s)	3 Knee	1 Bdy Sys/Mtpl Bdy Sys
2	4	5	
3 Neck - Spinal Cord	0 Multiple Trunk	4 Lower Leg	

Cause Codes

Burn, Heat Or Cold Expos.	15 Cut/Inj By-Brkn Glas	57* Str/Inj By-Push/Pull	80* Strk-Obj Hndl by Oth
2* Burn-Cntct w/ Object	17 Cut-Obj Lftd/Handld	58* Strain/Inj By-Reach	86 Inj By-Explosion
3* Burn-Temp Extremes	Fall or Slip	60* Strain/Inj By-Misc	Rubbed or Abraided
1* Burn-Acid Chem	25* Fall/Slip-Diff Level	54 Strain/Inj By-Jump	94* Rept Motn
84* Electrical Current	29* Fall/Slip-Same Level	59 Str/Inj By-Tool/Mach	95* Rub/Abraid-Misc
A3* Heat Exhaust/Stroke	33 Fall/Slip-On Stairs	61 Strain/Inj By-Throw	Miscellaneous
4 Burn-Fire or Flame	26 Fall/Slip-Ladder	97 Strain-Repitv Motion	A6* Human Bite
5 Burn-Steam/Hot Fluid	28 Fal/Slp-Into Opening	53 Strain/Inj By-Twist	90* Othr than Phys Caus
11 Burn-Cold Obj/ Subst	32 Fall/Slip-Ice/Snow	Strike Against or Step On	52* Strain/Inj By-Noise
7 Burn-Welding	27 Fall/Slip-Liquid	70* Step On/Strike-Misc	85* Inj By-Anmal/Insct
8 Burn-Radiation	30 Slip-Did Not Fall	65 Step/Strik-Machine	89* Misc-Person/Crime
6 Burn-Dst/Gas/Fms/Vpr	31 Fall/Slip-Misc	66 Step/Strk-Obj Handld	B1* Microbiological Exp
14 Brn-Abnml Air Presur	Motor Vehicle	67 Step/Strik-Scraping	82* Misc-Absorb/Ingest
9 Burn-Miscellaneous	50* Motr Veh-Misc	68 Step/Strk-Statnry Ob	A2* Exp Misc Viral Infec

Workers' Compensation Claim Form

Caught In or Between	46	Motr Veh-Hit Fxd Obj	69	Step/Strik-Sharp Obj	A4*	Exp to Skin Irritant
13* Caught In/Betwn-Misc	45	Motr Veh-Veh Colison	Struck By		87*	Forgn Matter in Eye
10 Caught In-Machinery	48	Motr Veh-Veh Upset	74*	Struck-Cowrker/Other	98	Misc-Cumulative
12 Caught In-Obj Handld	41	Motr Veh-Train	75*	Struck-Fall/Fly Obj	A5	Gunshot Wound
20 Caught In-Collapse	47	Motr Veh-Airplane	76*	Struck-Tool/Machine	A7	Exposure to TB
Cut, Puncture or Scrape	40	Motr Veh-Water Veh	81*	Sruck/Inj By-Misc	A8	Exp to Hepatitis B
16* Cut/Inj By-Hand Tool	Strain or Injury By		77	Struck-Motor Veh	A9	Exposure to HIV
18* Cut/Inj By-Powr Tool	55*	Strn/Inj-Hold/Carry	78	Struk-Machine In Use	83	Pandemic
19* Cut/Inj By-Misc	56*	Strain/Inj By-Lift	79	Struck-Obj Handled	99	Misc-Other**

* Recommended cause code

** Code should rarely be used

SUPERVISOR'S ACCIDENT INVESTIGATION REPORT AR - 2

Client:	Employee:
Date of Injury:	Time of Accident: AM/PM
Chain of Custody Number/ Drug Test Form #:	Department:
Date the employee reported the accident to you:	

Please Complete All Questions

Has the injured employee requested medical treatment? Yes No

(Have employee complete refusal of treatment "Form AR-6" – if applicable)

Job being performed: _____ Was this his/her regular job? Yes No

Place of Job (parking lot, garage, residential home): _____

Job Site Address (be specific) _____

How many hours was the employee on the job before the accident occurred? _____ Start Time: _____

Last full day worked before injury: _____ County of Injury: _____

Describe the Accident: _____

What did employee do or fail to do that contributed to the accident? _____

What body part was injured? _____ Any Witnesses: Yes No

Were you present at the accident location during the incident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did you witness the incident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are there issues or circumstances that make you question the employees' account of the incident or nature/severity of the injury?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was a post-accident drug screen performed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is light duty available for this injured employee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you believe the employee will lose time from work beyond medical treatments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the employee cited for the accident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was employee paid for the rest of the day? If No, when was last hour paid thru? _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did the employee willfully refuse to use a safety appliance or have prior knowledge and willfully refused to observe a safety standard or rule?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Where did the employee go for treatment (Name of clinic/hospital)? _____

Clinic/ Hospital Address and phone #: _____

How were they transported to treatment (car, ambulance)? _____ Work Status: _____

Was the accident a result of Unsafe Act or Unsafe Condition? First day of treatment? _____

Supervisor Print Name _____ Signature of Supervisor _____

Direct Phone/Cell Line: _____ **Date:** _____

Consent For Release Of Medical Information

I hereby authorize representatives of HRDelivered and / or HRDelivered's Workers' Compensation Carrier to be permitted to obtain and review copies of all medical records related to my workers' compensation injury. This pertinent information will be discussed with other professionals involved in my medical treatment and any institution that, through the "Workers' Compensation Program" or otherwise is paying all or part of the cost associated with my medical care.

Employee Name	Social Security Number
Injury Date	Telephone Number
Name of Employer	
Signature of Employee	Date
Witness	Date

A PHOTOCOPY OR EMAIL COPY OF THIS AUTHORIZATION IS AS VALID AS THE ORIGINAL

MEDICAL AUTHORIZATION FOR INITIAL TREATMENT AR - 5

To: Medical Treatment Facility,

Please **verify** the active status of the injured employee being treated by calling us at 239-415-1110. You are authorized to give a **ONE TIME INITIAL** treatment as necessary to our employee. **Please ensure all injured employees are drug tested or** told to go to the designated facility. *

***If drug test collection is not performed at this location, please advise the Employee to go to the drug test location listed on the chain of custody form.**

Employee Name	Social Security Number

Authorized by:
HRDelivered
11691 Gateway Blvd Ste 104
Ft. Myers, FL 33913
(239) 415-1110

Send billings to:
HRDelivered
11691 Gateway Blvd Ste 104
Ft. Myers, FL 33913
(239) 415-1110

.....
Please email all treatment records including restrictions to HRDelivered following treatment.

We require all physicians who provide treatment for a reported work-related injury submit all relevant documents to the insurer and the employer immediately but no later than three (3) business days after the visit.

Please email all medical paperwork to wclaim@hrdelivered.com, Attention Claims Center.

If possible, inform the claims department of any follow-up treatment and also of any **missed** appointment by calling our offices at 239-415-1110.

Please Ensure All Injured Employees are Drug Tested.

Note to **Client/ Employer**: Employee must carry a chain of custody form **AND** this authorization form to the assigned Medical Treatment Facility and/or pharmacy.

REFUSAL OF TREATMENT FORM **AR - 6**

Client:	Incident Date:
Employee:	Social Security:
Employee Phone:	Incident Location:

I was involved in an incident on the above-mentioned date. I sustained no injuries. I was offered medical attention, but saw no need for medical treatment, because I sustained no injuries in the incident.

If my condition changes in the future, I agree to notify my supervisor and call the HR Delivered Claims Center at 239-415-1110. I realize that medical treatment will be provided, and I will receive authorization so that I might obtain medical attention, which, at this time, I have refused.

Please describe the incident in detail:
Please list specific body parts affected (i.e. Right thumb, Upper back, Left ankle, etc.):
The following people may have been a witness to the incident:

Signature

Date

Supervisor Signature

Date

RETURN TO WORK

Purpose

The purpose of a Return To Work program is to enable the employee to work and be productive during the period of the **employees'** recovery from an injury. This not only allows you to retain experienced staff, but also reduces the cost of the claim and increases employee morale.

HRDelivered has established guidelines to return an injured employee to work following their injury as set forth in our contract. The **employee will be placed on "light duty"** (modified duty, transitional duty, limited service) as soon as he or she is able to do so prescribed by the treating medical provider. You are required to make light duty work available, if the restrictions are within reason, as soon as the employee is released to work by the treating physician. If you feel the restrictions are burdensome or if you have no work available, call us IMMEDIATELY and we will work with you, the doctor, the carrier, and the employee, so that YOU can keep your claims costs low and productivity high.

Lost Time / Return To Work FAQ

How often should I talk to an employee that has been placed out of work by the doctor? You should require the employee to call or visit your establishment a minimum of once per week. If the employee has been to the doctor, require the employee to drop off or send in any medical paperwork they have received immediately. Ask the employee how they are doing, when their next treatment is, and when they expect to return to work. Report any new information to HRDelivered.

What do I need to do when an employee returns to work after missing time from an injury? Verify that the employee has obtained a release from the doctor by either A) reviewing the medical release supplied by the employee from the doctor, or B) calling HRDelivered and having us verify the release. Sometimes an overeager employee will say they have been released and it is not true.

The employee has doctor restrictions and has returned to work. What do I need to do? Sometimes an employee may be released from the doctor to return to work with physical restrictions. The supervisor and the employee must review these restrictions carefully and discuss what work the employee can do within the limitations set by the medical provider. Do not allow the employee to work beyond those restrictions or it may impede the healing process or possibly make the injury worse.

What should I do if an employee has been released to work but doesn't show up for their shift? Try to contact the employee and ask why they are not present. Report the "No-Show" and any findings to HRDelivered. Even if you choose not to discipline the employee, document the absence and have the employee sign it upon their return. It is imperative that you notify and submit the documentation to HRDelivered so that we can properly manage the claim and keep the costs to a minimum.

Will an employee be paid if they miss time due to an injury? Possibly. The first seven (7) days of lost time work is not payable by the workers' compensation system. In addition, if the doctor does not place the employee "off work" and/or if the employee *CHOOSES* to stay home, they will not be compensated. If you wish to pay the employee (by using vacation time, etc.), contact the Claims center at (239) 415-1110 for a discussion of the proper method. Do not just put them on the payroll. If, however, the treating physician places the employee off work for more than 7 days, they will be paid a portion of their average wages.

How are lost time wages calculated? – Depending on individual state statutes, loss wages are calculated based on average wages earned over a set period. Usually, an injured employee will receive sixty-six and two thirds (66 and 2/3rds) of the calculated average wage.

Example: Florida uses the 13 weeks leading up to the injury date to calculate the average pay.

Example: Georgia **uses the previous years'** earnings to calculate the average pay.

If there is not enough historical data to support the primary method for **calculation**, a "similar" employee (in position, duties, and pay) is selected and their time and earnings are used to establish an average wage for the injured employee.

When can my employee expect to receive their benefit check(s) from the carrier? – After the injured employee is eligible to receive benefits, the carrier then begins to process the benefit payment. Payments will be sent directly to the employee on a bi-weekly cycle.

What if my company does not have light duty available? Only in extreme cases are there no possibilities for making light duty available. Call HRDelivered immediately and we will discuss with you the light duty restrictions and ways to get the employee back to work. Return To Work programs have been proven to reduce the costs of claims by 10% to 30%. We have access to several Return To Work options that you may not be aware of.

How do I let an employee know I have light duty available? What should I do to protect our company when we offer an injured employee light duty work? If the employee is present, sit down with them and the supervisor and discuss the light duty. Have the details put on paper and have the employee sign. Some states require that a formal light duty job offer be in writing and have a detailed job description that meets the restrictions. You must specify a date and time the employee is to report and exactly who the employee is to report to. The document must be sent to the employee certified mail, Fed Ex (signature required), or hand delivered to the employee with a receipt signature. The date the employee must report to work must allow for the time it takes to have the letter delivered (usually 5 days). The employee must be made to sign and date the document and return it for your files (copy to HRDelivered). Even if this is not required in your state, it remains an excellent way to protect your business. HRDelivered has developed a document for this purpose, and we will be happy to assist you on its completion.