



WORKERS COMPENSATION
TOOLKIT

UTAH



WORKERS COMPENSATION



POLICYHOLDER CLAIMS TOOLKIT

Going *Beyond the expected*[®] to rehab, rebuild, and restore lives.

INJURY REPORTING

All injuries should be reported to Pekin Insurance by calling 800-322-0160.

If the injury is non-emergent, please have the injured employee and supervisor call Pekin Insurance's Nurse On Call at 833-746-8308.

When calling, please try to have the following confidential information:

- Company name and location of the accident
- Injured employee's name, department, supervisor, and work phone number
- Employee's home phone number
- Employee's social security number
- Employee's date of birth
- Time and date when injury occurred
- Description of the accident

- The registered nurse will assess the injury and recommend a treatment plan that could include self-care, telehealth, a clinical visit, or a trip to the emergency room. If the recommendation is self-care, please contact Pekin Insurance Nurse On Call before further treatment.
- A copy of the nurse triage report is given to the policyholder and to Pekin Insurance.
- If treatment is sought, a claim is generated and a Pekin Insurance claim specialist will contact the employer and the employee.
- Please review your claims checklist.

CLAIMS REPORTING CHECKLIST

- Handle the medical needs of your injured employee.
- Report the claim either to Pekin Insurance directly or Pekin Insurance's Nurse On Call.
- Complete a thorough investigation including witness statements. Complete an internal supervisor's accident report, if available.
- Follow up on any corrective action for the cause of the accident. Preserve objects or machines for further inspection.
- Secure the name, address, and phone numbers of anyone you feel may be responsible for the incident.
- Send all necessary investigative information to Pekin Insurance.
- Complete the wage information and send to Pekin Insurance.
- Follow up with the injured employee.
- Send the work status slip or notify Pekin Insurance of a return to work.
- Notify Pekin Insurance if you are able to provide transitional duty, if needed.
- Send all medical bills and reports to Pekin Insurance.
- If the employee is losing time, review all options for return to work and discuss them with the employee and Pekin Insurance.



WORKERS COMPENSATION

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WHAT IS WORKERS COMPENSATION

Workers compensation is a benefit to provide medical and income protection if you are injured on the job. Pekin Insurance created this brochure to help you understand the program so that you can concentrate on recovering from your injury and returning to work.

HOW TO USE WORKERS COMPENSATION

The workers compensation program began working for you when you reported your injury. Pekin files your claim for benefits on your employer's behalf. If you are eligible, you are responsible for staying in contact with your employer and workers compensation specialist and immediately reporting any changes in your medical condition or work status, along with providing medical documentation.

THE BENEFITS

If there is coverage for your injury, you may be entitled to the following benefits.

MEDICAL CARE

You will be provided with reasonable, necessary, quality medical care to treat your injury at no cost to you. Medical care may include prescription medication, durable medical equipment, diagnostic testing, and more. There are no deductibles or co-pays under the workers compensation program. Your workers compensation specialist can review these benefits in more detail.

LOST TIME BENEFITS

You may be paid for any loss of wages if it is determined that you are unable to earn your full pay due to your injury. The amount you receive is based on your weekly income. This is based on your actual pay prior to your injury and is non-taxable. Workers compensation generally replaces a portion of your weekly income, but the weekly payment cannot exceed a maximum set by the state in which you work. Your state may have a waiting period that requires a certain amount of time to pass before you get paid. If you have questions, check with your workers compensation specialist.

WORKERS COMPENSATION



OUR GOAL: REHAB, REBUILD, AND RESTORE

The goal of Pekin Insurance is to manage the rehabilitation of your injury, work with your employer for a full return to the work, and assist in restoring your life. We strive to do this seamlessly so you can concentrate on your recovery. Pekin Insurance provides access to a nurse for any medical questions you have through your recovery.



YOUR RIGHTS UNDER WORKERS COMPENSATION

- To receive all reasonable and necessary medical care related to your injury.
- To have all reasonable and necessary medical bills and loss of income paid promptly and without incident.
- To have questions on coverage for any benefit quickly resolved by your workers compensation specialist.
- To return to a job that matches your skills and physical abilities at the same rate of pay as before your injury.

YOUR RESPONSIBILITIES

- To immediately report all your injuries to your employer.
- To help in the review of your injury or illness for possible coverage of benefits.
- To immediately report any change in your medical status or work status after each medical examination to your employer and/or specialist.
- To stay in contact with your employer and your workers compensation specialist.
- To carefully follow the medical program provided by your physician.
- To return to work in your regular job or a lighter temporary job as soon as you are medically able and released by your physician to do so.

STATE OVERSIGHT

Workers compensation benefits are mandated by the state, and the state monitors all claims to ensure benefits are paid properly. Your Pekin Insurance claim coordinator reports all of the details of your claim to the state.



800-322-0160

WORKERS COMPENSATION DEPARTMENT



RETURN TO WORK

FACT: Injured workers off work longer than 6 months have only a 50% chance of returning to their jobs. If time loss exceeds 1 year, there is only a 25% chance they will return to their jobs.

- Claims reported within 3 days have significantly lower average claims costs.
- 60% of workers off the job 14 days are already experiencing financial difficulty, which will most likely result in attorney involvement.

Although we are seeing a reduction in the overall reporting of lost time work injuries, we are seeing a gradual increase in medical costs and average cost per claim. The average workplace injury cost for 2016-2017 was \$40,000. Return to work programs play a major role in controlling claims costs, especially in reducing time loss payments.

REMEMBER:

Temporary total disability is not paid if you can return your employee to work.

Temporary total disability is not paid if the employee refuses suitable and available work properly offered.

Temporary partial disability is a prorated payment if you can return your employee to work at less than the regular wage or hours. Be creative and offer transitional work that is productive and meaningful.

Temporary partial disability is a prorated payment if the employee returns to employment through a volunteer organization. Pekin Insurance can assist you with facilitating volunteer work that is meaningful and productive.

BENEFITS OF RETURN TO WORK FOR THE EMPLOYEE

- Keeps the employee active and expedites recovery
- Speeds up the employee's return to productive activities
- Shifts the employee's focus from disabilities to abilities
- Increases the employee's self-esteem
- Provides an improved sense of job security
- Keeps employee connected with their co-workers and workplace

BENEFITS OF RETURN TO WORK FOR THE EMPLOYER

- Provides a cost-effective pre-injury plan
- Encourages prompt reporting of incidents
- Helps avoid attorney involvement by showing prompt attention, regular follow-ups, and concern
- Reduces the severity of a claim by reducing the time off work
- Re-acclimates the employee to work
- Improves the working environment by providing meaningful employment
- Sustains productivity

COMPONENTS OF A SUCCESSFUL RETURN TO WORK PROGRAM

- Documented Return to Work policy and formalized program
- Documented procedures for reporting claims and assessing medical treatment
- Early intervention claims management
- Commitment to providing Return to Work either onsite or offsite in ALL cases
- Leadership support of the Return to Work policy and program
- Effective communication of the policy and program to employees
- Review and evaluation of the program

Pekin Insurance has dedicated Loss Control Consultants and Workers Compensation Specialists to assist employers with tools and resources for successful Return to Work programs and offsite transitional work programs.



24/7 NURSE ON CALL PROGRAM

Nurse On Call offers injured employees access to an occupational nurse who is available 24/7. Without making an onsite visit, the nurse assesses non-life threatening injuries and determines if treatment requires self-care, an appointment with telehealth,* a visit to an onsite clinic, or a trip to the emergency room.

With Nurse On Call and telehealth, your injured worker receives timely and professional care. Your program should also see a reduction in incurred costs, increased PPO and pharmacy network use, decreased litigation, and fewer visits to the emergency room.

Pekin Insurance partners with CorVel for the Nurse On Call program, which allows the nurse to use the preferred provider network, if needed. **Please call 911 and seek medical attention for serious or life-threatening injuries.**

BENEFITS OF NURSE ON CALL

- Facilitates early intervention with a nurse specialized in occupational care.
- Assesses the injury immediately for the right level of care and cost.
- Reduces the number of claims and unnecessary physician visits.
- Reduces lag time with quick and efficient reporting.
- Helps employees return to work quicker.
- Allows access to the preferred provider network.
- Provides access to translators in multiple languages.
- Records all calls.

*Telehealth provides injured employees with immediate access to a physician via iOS/Android phone, tablet, or a computer with video. This is ideal for sprains, strains, and other non-emergency, medical-only injuries. Telehealth saves time by eliminating the need to schedule and travel to appointments.

HOW TO USE NURSE ON CALL

1. The employee contacts the supervisor to report an injury.
2. The supervisor and injured employee call Nurse On Call at 833-746-8308.
3. If the nurse does not refer the employee for medical treatment, the nurse gives self-care instructions and follows up with the employee the next day.
4. If the employee later determines medical treatment is needed, the employee can call the nurse for reassessment.
5. The nurse will identify a preferred provider.
6. The employee needs to inform the provider they are covered by Pekin Insurance.
7. A copy of the nurse triage report is forwarded to the policyholder and Pekin Insurance.
8. If treatment is sought, a claim is generated and a claim specialist will contact the employer and injured worker.



833-746-8308



HOW TO REPORT A WORKERS COMPENSATION CLAIM

Please call 911 for emergency care when there's a serious injury or fatality at your business.

Report these incidents to Pekin Insurance at 888-735-4611.

For all other workplace injuries, follow the steps outlined below.

Report ALL injuries and incidents to the employee's supervisor.
The employee and supervisor call the Nurse On Call hotline at 833-746-8308.

The nurse determines that the employee needs medical treatment and helps set up the appointment with a preferred provider.

The employee arrives at the clinic and informs the clinic that they are covered by Pekin Insurance.

The supervisor should complete an internal investigation to gather witness statements and details of the incident. All information should be sent to Pekin Insurance.

The nurse DOES NOT refer the employee to medical treatment and DOES make self-treatment recommendations.

The nurse may schedule a follow-up call for the next day to reassess the injury and refer for treatment, if necessary. If it's determined that medical treatment is required, the injured worker should call Nurse On Call, tell the nurse the injury has already been reported, then ask for a medical evaluation. The nurse completes the Workers Compensation forms.

A claims specialist will call the policyholder, the employee, and the provider within four business hours.

If you have any questions or concerns, please contact Chris Franklin,
Workers Compensation Manager, 800-322-0160, Extension 2671.



833-746-8308



CUSTOMER EXPERIENCE

Our goal at Pekin Insurance is to provide seamless claim handling for both the injured employee and the employer. When accidents occur, it is our job to ensure the injury is eligible for workers compensation benefits, to facilitate the recovery process and return to work, to pay the necessary medical and disability benefits, and most importantly, to adequately explain and assist in the workers compensation process.

When a claim is submitted to Pekin Insurance for handling:

- A claim specialist will call the employer, the employee, and the provider within 4 business hours.
- The claim specialist will determine eligibility for workers compensation benefits, explain the workers compensation process and benefits, and determine direction with the injured worker.
- If necessary, the claim specialist will involve necessary resources to assist in the medical and disability management of the claim.
- The claim specialist will document the claim and follow up with the injured employee and the employer throughout the life of the claim until it is resolved.

COST CONTAINMENT MEASURES AND RESOURCES

Pekin Insurance partners with CorVel for medical bill review, preferred provider network, diagnostics, durable medical equipment, and prescriptions. CorVel's bill review savings average up to 28% higher than the industry averages. CorVel combines robust rules-based technology, clinical expertise, expert review, a PPO network, and bill review for maximum savings.

- **Medical Bill Review** – Medical bills are reviewed, adjusted, and paid by CorVel directly. This allows for maximum savings and regulatory compliance.
- **Prescriptions** – Injured employees receive a prescription card for immediate use in a large network of pharmacists with no out-of-pocket expenses.
- **Ancillary Services** – CareIQ is CorVel's service provider for ancillary services including durable medical equipment, diagnostic services, translation, and transportation.

NURSE CARE ADVOCATE

Pekin Insurance has a care advocate available as a resource to claim specialists and injured workers. Injured employees can be referred to the care advocate through their claim specialist.

REHABILITATION NURSES

Claim specialists will also use field and telephonic nurses, when needed, to assist with the medical and disability management of a claim.





SUPERVISOR INCIDENT REPORT



Injured worker's name:		Sex: ___Male ___Female
Social Security number:		Date of Birth:
Address:		Phone:
		Date of Hire:
Job Title & Department:		

Date of injury:	Time of injury:	Medical attention sought? YES NO
Name of facility or physician that provided treatment:		
Witness to the incident:		
Was or will a drug screen be completed? YES NO (please circle one)		

Last Day Worked:		Return to work date:	
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Scheduled work week at time of injury			
Hours:	Days per week:	Start time:	End time:

Injured worker's normal/usual schedule			
Hours:	Days per week:	Start time:	End time:

Injured worker's statement regarding the injury (list all circumstances and equipment involved)	
Body Parts affected:	
Type of injury:	

The answers I have provided to the above questions are true to the best of my knowledge.	
Injured worker's signature:	Date:
Supervisor signature:	Date:



Employer: _____

Employee Name: _____

Address: _____

Job Title: _____

Completed by: _____

Date completed: _____

Title of person completing form: _____

ACTIVITY	NEVER (0 hours)	OCCASIONALLY up to 3 hours per day	FREQUENTLY 3 - 6 hours per day	CONSTANTLY 6 - 8+ hours per day
Sitting				
Walking				
Standing				
Bending (neck)				
Bending (waist)				
Squatting				
Climbing (stairs/ladders)				
Kneeling				
Crawling				
Twisting (neck)				
Twisting (waist)				
Reaching (below shoulder level)				
Reaching (above shoulder level)				

DOES THIS JOB REQUIRE LIFTING? (please circle) yes no

How many times per day? _____

Lifting (check appropriate box)

- 0-25lb
- 26-60lb
- 61lb and above

DOES THIS JOB REQUIRE CARRYING? (please circle) yes no

How far? (estimate distance): _____

Carrying (check appropriate box)

- 0-25lb
- 26-60lb
- 61lb and above

How many times per day? _____

DOES THIS JOB REQUIRE (please check if applicable):

- Driving cars
- Driving trucks
- Operating forklifts
- Walking on uneven ground
- Exposure to excessive noise
- Exposure to dust, gas, fumes, or chemicals
- Working at heights
- Operation of foot controls or repetitive foot movement
- Use of special auditory equipment
- Working with bio-hazards such as blood borne pathogens, sewage, or hospital waste



RETURN TO WORK



Physician: Please fill out this form and fax to:	
Employee: Completed form must be returned to your employer following each examination.	
Employer: When received, route this form to Pekin Insurance.	

Employer:		Claim Number:	
Date of Injury/Illness:		Date of Treatment:	
Diagnosis AND Treatment Plan:			

RETURN TO WORK: YES _____ NO _____ FULL DUTY: _____ (date)

MODIFIED DUTY: _____ (date)

Check appropriate box below

	Sedentary Work. Lifting 10lbs maximum and occasionally lifting and/or carrying such articles as docket, ledgers, and small tools. Although a sedentary job is defined as one that involves sitting, a certain amount of walking and standing is often necessary in carrying out job duties. Jobs are sedentary if walking and standing are required only occasionally and other sedentary criteria are met.
	Light Work. Lifting 20lbs maximum with frequent lifting and/or carrying of objects weighing up to 10lbs. Even though the weight lifted may be only a negligible amount, a job is in this category when it requires walking or standing to a significant degree or when it involves sitting most of the time with a degree of pushing and pulling of arm or leg controls.
	Light Medium Work. Lifting 30lbs maximum with frequent lifting and/or carrying of objects weighing up to 20 lbs.
	Medium Work. Lifting up to 50lbs maximum with frequent lifting and/or carrying of objects weighing up to 25 lbs.
	Light Heavy Work. Lifting up to 75lbs maximum with frequent lifting and/or carrying of objects weighing up to 40lbs.
	Heavy Work. Lifting up to 100lbs maximum with frequent lifting and/or carrying of objects weighing up to 50lbs.

EXPECTED DATE FOR MMI (maximum medical improvement): _____

NEXT APPOINTMENT: _____

MD SIGNATURE: _____

EMPLOYER'S FIRST REPORT OF INJURY OR ILLNESS

TO BE COMPLETED BY EMPLOYER WITH ORIGINAL SENT TO INSURANCE CARRIER AND COPY SENT TO INJURED WORKER

INJURED WORKER INFORMATION:

Name:	Phone:
Address:	City: State: Zip:
Social Security Number:	Date of Birth:
Marital Status:	Sex: Male <input type="checkbox"/> Female <input type="checkbox"/> Unknown <input type="checkbox"/>
Occupation / Job Title:	Date Hired:
Employment Status:	Number of Dependents:
Wage: Wage Period:	Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>
Full Pay for Day of Injury: Yes <input type="checkbox"/> No <input type="checkbox"/>	Number of Days Worked per Week:

EMPLOYER INFORMATION:

Business Name:	Phone:
Employer Contact:	Phone:
Mailing Address:	City: State: Zip:
Employment Address:	City: State: Zip:
Employer FEIN:	

INSURANCE INFORMATION:

Carrier:	Phone:
Carrier Address:	City: State: Zip:
Policy / Self-Insured Number:	Policy Period:

OCCURRENCE/TREATMENT:

Date of Injury / Disease:	Time of Injury:	Date Employer Notified:
Nature:	Body Part:	Cause:
Last Day Worked:	Date Disability Began:	Date Returned to Work:
Fatality: Yes <input type="checkbox"/> No <input type="checkbox"/>	Date of Death:	Date Administrator Notified:
Address of Occurrence:	City:	State: Zip:
Premises: Employer's <input type="checkbox"/> Other <input type="checkbox"/> Description:		
Accident Description:		
Provider Injured Worker Received Care From:		
Provider Address :	City:	State: Zip:
Treating Physician:	Phone:	
Initial Treatment:	No Medical Treatment <input type="checkbox"/> Minor: By Employer <input type="checkbox"/> Minor: Clinic/Hospital <input type="checkbox"/> Emergency Care <input type="checkbox"/> Hospitalized- 24 Hours <input type="checkbox"/> Future Major Medical/Lost Time Anticipated <input type="checkbox"/>	
Witnesses: Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes list their names and phone number:	

For your protection, it is required by Utah Law to give notice that workers' compensation fraud is a crime. See next page for full fraud statement.



INSTRUCTIONS TO THE EMPLOYER**PLEASE NOTE:**

The filing of this form does not admit liability or fault. However, failure to file this report with the insurance carrier and provide a copy to the injured worker can result in a citation and civil penalty for each violation as per §34A-2-407(8), U.C.A.

The insurance carrier is to receive the original of this form. The injured worker shall then receive a copy along with their rights and obligations of the Utah's Workers' Compensation Act (Form 100). The employer should keep a copy for their records. The Labor Commission, Division of Industrial Accidents, will receive an electronic copy from the insurance carrier. The electronic copy of this form is private information and only released to parties of the claim.

In order to dispute the validity of the injured worker's claim, contact the insurance carrier or claim administrator for more information.

All fields on this form are required. Please complete this form entirely and do not leave any blank fields. This form will be returned and additional information will be requested if it is not properly completed. If you, the employer, need assistance to complete the form contact your workers' compensation insurance carrier or claims administrator.

Rule R612-200-1(A)(2) Except for injuries treated only by first aid, an employer shall report each employee work injury within 7 days after receiving initial notice of the injury, as follows:

- a. An employer that has obtained workers' compensation insurance shall report the injury to its insurance carrier.*
- b. An employer that has received Division authorization to self-insure shall report the injury to its claims administrator.*
- c. An employer that has failed to obtain worker's compensation coverage shall report the injury by contacting the Division directly.*

3. An employer has notice of a work injury upon the earliest of:

- a. Observation of the injury;*
- b. Verbal or written notice of the injury from any source; or*
- c. Receipt of any other information sufficient to warrant further inquiry by the employer.*

FRAUD WARNING:

Any person who knowingly presents false or fraudulent underwriting information, files, claim for disability compensation, medical benefits, health care fees, or other professional services are of guilty of a crime and may be subject to fines and confinement in state prison.



THIS FORM IS TO BE PROVIDED TO THE INJURED WORKER WITH THE INITIAL REPORT OF INJURY**RIGHTS**

Medical Expenses: You are entitled to have all reasonable medical expenses paid that are as a result of a work-related injury or illness. You may also be eligible for reimbursement for travel to and from approved medical care.

Compensation Benefits: You may be entitled to 66-2/3% of your wages up to 100% of the state average weekly wage if the claim is found to be compensable and a physician states you are totally unable to work. No compensation benefits are to be paid in the first three (3) days unless the disability prevents you from working for more than a total of fourteen (14) days. If your work injury or illness prevents you from earning your full wage while you are recovering and working with restrictions, you may be entitled to partial compensation. If you have sustained a permanent impairment due to an industrial injury or disease, you are entitled to disability compensation based on an impairment rating as determined by a physician. If you are permanently and totally disabled from working due to an industrial injury, you may need to apply for a hearing at the Labor Commission to determine if benefits are due.

Dependent Benefits: In the case of death of an employee resulting from a work-related injury, workers' compensation shall pay some funeral and burial expenses. In addition, the deceased worker's spouse, dependent children, and other dependents may be entitled to monthly payments.

Reemployment Assistance: You may be eligible for reemployment assistance if you are unable to return to work due to an industrial injury. Contact the insurance adjuster or the Utah State Office of Rehabilitation for further information at (801)-887-9500 or www.usor.utah.gov.

RESPONSIBILITIES:

Employer's Physician: If your employer has a company physician or designated clinic for industrial accidents, you must see the company physician first or you may be obligated to pay for the difference in medical costs. After you have been seen by your employer's physician, you have the right to change the treating physician once throughout the duration of your claim.

Medical Records: You shall comply with rules adopted by the Labor Commission regarding disclosure of your medical records which are relevant to the industrial accident or illness claim, otherwise benefits could be denied.

Cooperation: Promptly provide information requested by the insurance adjuster and cooperate with the investigation of your claim. If a claim is denied and you disagree with the denial reason, you may file an application for hearing and an Administrative Law Judge will issue a decision on your claim.

Medical Cooperation: You must cooperate with your employer or the insurance adjuster by following prescribed medical treatments / evaluations / visits as to return to work as quickly as possible.

Concerns: Contact the insurance adjuster if problems arise concerning your industrial accident claim regarding medical treatment, payment of medical bills, compensation benefits, or work restrictions. If you have any additional questions regarding your rights and responsibilities throughout the duration of the claim process, feel free to contact the Utah Labor Commission, Division of Industrial Accidents.

The employer must provide a copy of this form to the injured worker with form 122E Employer's First Report of Injury. Additionally, the carrier/self-insured employer must provide a copy of this form to the injured worker with the initial injury report processed for the claim (Form 122C, 089, or 441).

FRAUD WARNING

Any person who knowingly presents false or fraudulent underwriting information, files, claim for disability compensation, medical benefits, health care fees, or other professional services are of guilty of a crime and may be subject to fines and confinement in state prison.



