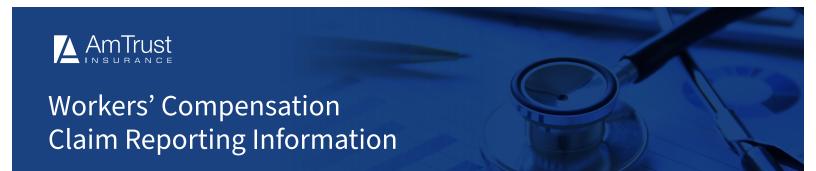


# Maryland Worker's Compensation Claim Kit



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## 24/7 Toll Free Claim Reporting for All States







(888)239-3909

WorkersCompClaimReport@AmTrustgroup.com

www.amtrustfinancial.com

#### Information Required for All Claims Reported



- 1. Name of the insured and policy number
- 2. Name, social security number and contact information of injured worker
- 3. Date, time and place of accident

- 4. Description of accident or incident
- 5. Name, phone, and/or email of person making the report
- 6. Any information on the injured workers lost time

Early claim reporting is essential to a better claim outcome. Don't delay reporting if you do not have all the details.

#### How do I help my injured worker find a doctor?



- We offer an online physician search for all states, www.talispoint.com/amtrust/external
- For California, <u>www-lv.talispoint.com/amtrust/campn</u>
- For CO, GA, PA & TN, please refer to the panel provided by AmTrust via mail or email

#### How does my injured employee receive prescription medications related to the accident/injury?



Refer to the claims kit for your state at <a href="www.talispoint.com/amtrust/external">www.talispoint.com/amtrust/external</a> for a First Fill card for your injured employee to use at the pharmacy to cover the cost of approved medication.

#### **Timely Reporting**

When a work-related injury occurs, it is important to act immediately. Timely reporting of a new claim helps to provide a smooth and successful claim process for both you and your injured worker.



#### We're Here To Help

After your claim has been filed, we may be in touch to obtain additional information. Our goal is to offer a smooth and hassle-free experience – from your first contact to the claims conclusion. Feel free to also call us with any questions. We're here to help.



#### Relax And Stay Positive

You have the assurance of our knowledge, expertise, and understanding of the claim process. We're with you all the way.

#### 877.528.7878 I www.amtrustfinancial.com

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#### **EASY ONLINE CLAIMS REPORTING INSTRUCTIONS**

By logging into AmTrust's web portal, policyholders can access a wide variety of account information including the ability to report injuries online. The following instructions will help get you started.

#### First Time Portal Access:

- 1. Go to www.amtrustnorthamerica.com
- 2. In the upper right corner of the home page, click "LOGIN"
- 3. In the subsequent AmTrust Online drop-down box, click the word "Register"
- 4. On the following screen, enter your policy number, zip code and the security code that appears on that screen and click "**Enter**" at the bottom right of the screen
- 5. Enter your email address, user name and password to complete the registration process
- 6. After completing the registration process, go back to <a href="www.amtrustnorthamerica.com">www.amtrustnorthamerica.com</a> and log in

#### Reporting of New Injuries:

- 1. Go to www.amtrustnorthamerica.com
- 2. Log in to "AmTrust Online"
- 3. Click the "Claims" icon in the upper middle of your screen to view the screen that lists your policies
- 4. Click "**View**" next to the policy for which you wish to enter a claim. This brings you to the policy detail screen
- 5. Click on "First Reports" in the upper left corner
- 6. On the next screen, click "Add" to view the "New First Report of Injury" screen
- 7. Click "**Use WebForm**." This brings you to the screen where you will enter all of the detailed information about the injury/injured worker
- 8. When finished entering all of the data, click "**Submit**" and this report will channel into our intake center to be set up and assigned to a claims adjuster
- Return to the "First Reports" screen and you will see the claim number for the report entered
- 10. When finished, click on "Return to Listing"

For ID/Password issues or if you receive error messages while using this application, please contact our help desk at <a href="help.desk@amtrustgroup.com">help.desk@amtrustgroup.com</a> or call 866.427.6150. Please be sure to specify that you are an AmTrust policyholder and provide your AmTrust Online ID.



#### **Helpful Hints:**

- •. "Time Employee Began Work" and "Time of Occurrence" must be entered in military time
- •. Enter the hours in the first box and the minutes in the second box
- All dates must be entered as two-digit day, two-digit month and four-digit year, i.e.: XX/XX/XXXX
- •. For PEOs, in the "Location Address" box, please include the PEO client name and address of the applicable PEO client location. If there is a location code/number, specify in the "Location #" box
- If during the entry of a claim you must exit the application, first click on "Save as Draft" and you may return to it later by going back into the "First Reports" screen and clicking on "In Progress"

For ID/Password issues or if you receive error messages while using this application, please contact our help desk at <a href="help.desk@amtrustgroup.com">help.desk@amtrustgroup.com</a> or call 866.427.6150. Please be sure to specify that you are an AmTrust policyholder and provide your AmTrust Online ID.

Thank you for your attention to this matter.

Sincerely,

AmTrust North America Claims Department

#### **WORKERS COMPENSATION – FIRST REPORT OF INJURY OR ILLNESS**

EMPLOYER (NAME & ADDRESS INCL ZIP)	CARRIER/ADMINISTRATOR CLAIM	OSHA LOG REPORT PURPOSE					
Name							
Address	JURISDICTION JURIS	SDICTION CLAIM NUMBER					
City	INSURED REPORT NUMBER						
Zip		LOOKTON					
INDUSTRY CODE	EMPLOYER'S LOCATION ADDRESS (IF DIFFERENT) Address	LOCATION#					
EMPLOYER FEIN	City State	PHONE #					
CARRIER (NAME, ADDRESS, & PHONE #)	POLICY PERIOD CLAIMS ADMINISTRATOR (1)	VAME, ADDRESS & PHONE NO)					
Name		ORTH AMERICA					
Address PO BOX 89404	TO Address PO BOX 8940	04					
City CLEVELAND State OH	City CLEVELAND	State OH					
Zip 44101 Phone 888-239-3909	Zip 44101	Phone 888-239-3909					
CARRIER FEIN	CHECK IF APPROPRIATE SELF INSURANCE ADMINISTRATOR FEIN						
POLICY/SELF-INSURED NUMBER	_						
EMPLOYEE Last Name Middle	DATE OF BIRTH SOCIAL SECURITY	DATE HIRED STATE OF HIRE					
First Name	SEX MARITAL STATUS	OCCUPATION/JOB TITLE					
Address	Male Unmarried Single/Divorced						
City State	Female Married	EMPLOYMENT STATUS					
Zip Phone	○ Unknown	NCCI CLASS CODE					
# OF DEPENDENTS	Unknown						
WAGE		FULL PAY FOR DAY OF INJURY? Yes No					
	ui Oulei	DID SALARY CONTINUE? Yes No					
LIME EMPLOYEE REGAN DATE OF IN HIPY/II I NESS TIME OF OCCI.	O AM O PM						
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#### **EMPLOYER'S INSTRUCTIONS**

#### DO NOT ENTER DATA IN SHADED FIELDS UNLESS APPROPRIATE

#### DATES:

Enter all dates in MM/DD/YY format. Enter all time in HH:MM format (e.g. 06:05)

#### INDUSTRY CODE:

This is the code which represents the nature of the employer's business, which is contained in the Standard Industrial Classification Manual or the North American Industry Classification System, published by the Federal Office of Management and Budget.

#### CARRIER:

The licensed business entity issuing a contract of insurance and assuming financial responsibility on behalf of the employer of the claimant.

#### CLAIMS ADMINISTRATOR:

Enter the name of the carrier, third party administrator, state fund, or self-insured responsible for administering the claim.

#### AGENT NAME & CODE NUMBER:

Enter the name of your insurance agent and his/her code number if known. This information can be found on your insurance policy.

#### OCCUPATION/JOB TITLE:

This is the primary occupation of the claimant at the time of the accident or exposure.

#### **EMPLOYMENT STATUS:**

Indicate the employee's work status. The valid choices are:

Full-Time On Strike Unknown Volunteer
Part-Time Disabled Apprenticeship Full-Time Seasonal
Not Employed Retired Apprenticeship Part-Time Piece Worker

#### DATE DISABILITY BEGAN:

The first day on which the claimant originally lost time from work due to the occupation injury or disease or as otherwise designated by statute.

#### CONTACT NAME/PHONE NUMBER:

Enter the name of the individual at the employer's premises to be contacted for additional information.

#### TYPE OF INJURY/ILLNESS:

Briefly describe the nature of the injury or illness, (eg. Lacerations to the forearm).

#### PART OF BODY AFFECTED:

Indicate the part of body affected by the injury/illness, (eg. Right forearm, lower back).

#### DEPARTMENT OR LOCATION WHERE ACCIDENT OR ILLNESS EXPOSURE OCCURRED:

(eg. Maintenance Department or Client's office at 452 Monroe St., Washington, DC 26210)

If the accident or illness exposure did not occur on the employer's premises, enter address or location. Be specific.

#### EMPLOYER'S INSTRUCTIONS - cont'd

ALL EQUIPMENT, MATERIAL OR CHEMICALS EMPLOYEE WAS USING WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED:

(eg. Acetylene cutting torch, metal plate)

List all of the equipment, materials, and/or chemicals the employee was using, applying, handling or operating when the injury or illness occurred. Be specific, for example: decorator's scaffolding, electric sander, paintbrush, and paint.

Enter "NA" for not applicable if no equipment, materials, or chemicals were being used. NOTE: The items listed do not have to be directly involved in the employee's injury or illness.

SPECIFIC ACTIVITY THE EMPLOYEE WAS ENGAGED IN WHEN THE ACCIDENT OR ILLNESS EXPOSURE OCCURRED:

(eg. Cutting metal plate for flooring)

Describe the specific activity the employee was engaged in when the accident or illness exposure occurred, such as sanding ceiling woodwork in preparation for painting.

WORK PROCESS THE EMPLOYEE WAS ENGAGED IN WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED:

Describe the work process the employee was engaged in when the accident or illness exposure occurred, such as building maintenance. Enter "NA" for not applicable if employee was not engaged in a work process (eg. walking along a hallway).

HOW INJURY OR ILLNESS/ABNORMAL HEALTH CONDITION OCCURRED. DESCRIBE THE SEQUENCE OF EVENTS AND INCLUDE ANY OBJECTS OR SUBSTANCES THAT DIRECTLY INJURED THE EMPLOYEE OR MADE THE EMPLOYEE ILL:

(Worker stepped back to inspect work and slipped on some scrap metal. As worker fell, worker brushed against the hot metal.)

Describe how the injury or illness/abnormal health condition occurred. Include the sequence of events and name any objects or substance that directly injured the employee or made the employee ill. For example: Worker stepped to the edge of the scaffolding to inspect work, lost balance and fell six feet to the floor. The worker's right wrist was broken in the fall.

#### DATE RETURN(ED) TO WORK:

Enter the date following to most recent disability period on which the employee returned to work.

#### DATE OF DEATH (if applicable)

This is a required field. Enter the date of death, if applicable.

#### TYPE OF INJURY/ILLNESS CODE

This is a required filed. Enter the two-digit code that corresponds to the type of injury/illness. A list of codes can be found at:

#### **INITIAL TREATMENT**

This is a required field. Select the item that corresponds to the initial treatment.





**Optum** PO Box 152539 Tampa, FL 33684-2539

#### **MAKING IT EASY...**

#### TO GET WORKERS' COMPENSATION PRESCRIPTIONS FILLED.

Optum has been chosen to manage your workers' compensation pharmacy benefits for your employer or their insurer. Below is your First Fill card that will allow you to receive your injury-related prescriptions at your local pharmacy. Please fill out the card based on the instructions below.

#### **Injured Employee:**



If you need a prescription filled for a work-related injury or illness, go to an Optum Tmesys® network pharmacy. Give this temporary card to the pharmacist. The pharmacist will fill your prescription at low or no cost to you.



If your workers' compensation claim is accepted, you will receive a more permanent pharmacy card in the mail. Please use that card for other work-related injury or illness prescriptions.

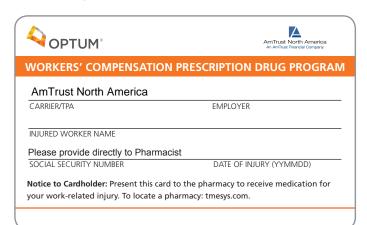


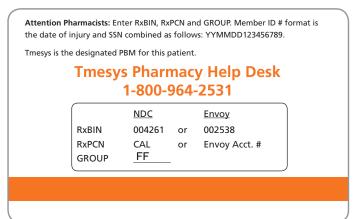
Most pharmacies, including Walgreens, our preferred provider, and all major chains, are included in the network. To find a network pharmacy call 1-866-599-5426 or visit tmesys.com.

# **Questions? Need Help?**



1-866-599-5426





**NOTE:** This First Fill card is only valid for your workers' compensation injury or illness.



#### **Employer:**

Immediately upon receiving notice of injury, fill in the information above and give this form to the employee.





## **HACEMOS MÁS SENCILLO...**

# EL ABASTECIMIENTO DE LAS RECETAS MÉDICAS DEL PROGRAMA DE COMPENSACIÓN POR ACCIDENTES LABORALES.

Optum ha sido elegido para administrar los beneficios farmacéuticos de su programa de compensación por accidentes laborales para su empleador o su asegurador. Más adelante incluimos su tarjeta First Fill que le permitirá recibir las recetas médicas relacionadas con su lesión en su farmacia local. Llene esta tarjeta siguiendo las instrucciones que se indican a continuación.

#### **Empleado lesionado:**



Si necesita que se le abastezca su receta médica para una lesión o enfermedad relacionada con su trabajo, visite una farmacia de la red Optum Tmesys®. Entregue esta tarjeta temporal al farmacéutico. El farmacéutico abastecerá su receta médica bajo costo o sin costo alguno.



Si se acepta su reclamación del programa de compensación por accidentes laborales, recibirá una tarjeta permanente por correo. Use esa tarjeta para otras recetas médicas de lesiones o enfermedades relacionadas con su trabajo.



La mayoría de farmacias, incluyendo Walgreens, nuestro proveedor preferido, y todas las grandes cadenas de farmacias, forman parte de la red. Para encontrar una farmacia de la red, llame al 1-866-599-5426 o visite tmesys.com.

# ¿Tiene alguna pregunta? ¿Necesita ayuda?



1-866-599-5426

MODVEDS' COMBENS AT	ON PRESCRIPTION DRUG PROGRA
VORKERS COMPENSAL	ION PRESCRIPTION DRUG PROGRA
AmTrust North America	
PORTADORA	EMPLEADOR
NOMBRE DEL TRABAJADOR LESIONA	ADO
Please provide directly to Phar	macist
	FECHA DE ALA LESION (AAMMDD)
NUMERO DE SEGURO SOCIAL	TECTIA DE ALA ELSION (AAIVINDO)

Attention Pharmacists: Enter RxBIN, RxPCN and GROUP. Member ID # format is the date of injury and SSN combined as follows: YYMMDD123456789. Tmesys is the designated PBM for this patient. Tmesys Pharmacy Help Desk 1-800-964-2531 <u>NDC</u> **Envoy RxBIN** 004261 002538 or RxPCN CAI Envoy Acct. # GROUP FF

**NOTA:** Esta tarjeta First Fill solo es válida para una lesión o enfermedad cubierta por su programa de compensación por accidentes laborales.

#### **Empleador:**

Inmediatamente después de recibir un aviso sobre una lesión, llene la información antes indicada y entregue este formulario al empleado.



#### RETURN-TO-WORK; A GREAT IDEA

We at the AmTrust Group, are convinced that an employer who provides light, or restricted work for injured employees, enjoys numerous benefits. This is not just an opinion, it's something we see day in and day out. Consider:

- Unless an injured worker returns to the workplace within 60 days, chances of him/her ever returning drop dramatically. (resulting in a very expensive permanent disability situation.)
- After 6 months away from the workplace, only 50% chance of return.
- After 12 months, only a 10% chance of return.

#### Some Return-to Work Benefits Include:

- "Test" of malingering potential. Injured employees who refuse light duty are more prone to being malingerers.
- Opportunity for employer to demonstrate true concern for workers' well-being.
- Promotion of rehabilitation and recovery.
- Lower medical and rehabilitation costs.
- Productivity.
- Morale improvement for the injured worker.
- Ability for the employer to monitor the injured employee's recovery progress.
- Decrease of WC claims costs, with resultant downstream WC premium savings.

(Notice we're not just talking about 'feel-good' issues, but also hard dollars!)

#### Some common misconceptions (and truths) about Return-to-Work / Light Duty:

Misconception: We've already got too many "programs" around here, and don't need any more paper.

**Truth**: While it is true a written, planned program works best, in many cases a Light Duty "program" can be nothing more than a management understanding of the benefits and principles of Return-to-Work, how it works, and the commitment to 'just do it', when light-duty recommendations are made by WC physicians.

Misconception: It will get me into an Americans With Disabilities (ADA) "situation".

**Truth**: Light-duty and ADA "reasonable accommodation" are two entirely separate issues. Generally, light duty is a temporary assignment, for a relatively short period. ADA accommodations are made for serious, permanent disabilities that impair major life activities.

Misconception: I'll have to devise a whole new job each time an employee needs light duty.

**Truth:** The vast majority of light-duty restrictions require accommodating only one or two factors, such as "no lifting over 10 pounds", or the like. In many cases, if you break the jobs down into individual **tasks**, you'll see that only one or two tasks within the employee's normal job are affected, and can be handled in some other way.

Misconception: Once an employee gets into a "cushy" light-duty job, s/he'll never leave it, and I'll be stuck with it.

**Truth**: Light duty is always defined by, and monitored by the attending physician. An employee on light duty is periodically monitored by the physician for improvement, and is released for full-duty as soon as medically indicated.

**Misconception**: We're a union company. Our union won't allow us to pay lower rates, or move employees between classifications, or between bargaining groups.

**Truth**: Any Local that objects to a Return-to-Work program should be referred to its national body for guidance. Return to Work is universally recognized as a very positive influence on an injured worker (as well as benefiting the employer). Labor unions, whose major purpose for existence is the benefit of the workers they represent, should not only "tolerate" Return-to-Work programs, but enthusiastically promote, and assist in such programs' implementation and operation. It is strongly suggested that management approach labor representatives to solicit their input, and assistance in making Return to Work a positive force in your workplace.

**Misconception**: I might be willing to place a worker in a light-duty position, but I can't afford pay them their full pay, for the decreased productivity.

**Truth**: Talk to your WC insuror's claims professional. In many cases, states' WC plans provide for "make-up" pay to replace some, or all of the injured employees' decreased earnings. The goal of getting them back to the workplace, and doing some productive work is that important!

# WORKERS' COMPENSATION LA COMPENSACIÓN DEL TRABAJADOR

Job Related Accidental Personal Injury or Occupational Disease?

If you are disabled and unable to work for more than three (3) days, your employer's workers' compensation insurance company may pay your medical bills and other expenses and replace two-thirds (2/3) of your salary (limited to the maximum set by law).

# If you are injured on the job:

MD WCC Form C-24 05/2017

- 1. Notify your employer or supervisor at once. You cannot receive full benefits unless your employer knows you are injured.
- 2. Tell the doctor who treats you that you were hurt on the job.
- 3. Complete an Employee's Claim Form C-1 (available by phone or on the Commission's website) and send it to us as soon as possible.

Note: Withholding information or giving false information about any work-related activity or return to work could prevent you from receiving benefits and may subject you to fines, imprisonment or both.

# in Maryland

¿Accidentes por lesión/daño corporal relacionados con el Empleo o Enfermedad Profesional?

Si usted se encuentra incapacitado o inhabilitado para trabajar por más de tres días, el seguro de trabajadores que tienen las compañías pudiera cubrir las facturas médicas y otros gastos relacionados. También le compensarían 2/3 de sus ingresos (Hasta un monto máximo estipulado por la ley).

Si usted sufre una lesión en el trabajo, debe:

- 1. Informarle a su empleador o supervisor de inmediato. No podría recibir todos sus beneficios a menos que su empleador fuere notificado que sufrió una lesión.
- 2. Informarle al médico quien le administre tratamiento que usted se lesionó en su trabajo.

3. Llenar el formulario Employee's Claim Form C-1 (disponible consultando la página del Internet para el Workers' Compensation o solicitándo uno por teléfono). Diligenciarlo para que las oficinas del Workers' Compensation lo reciban lo antes posible.

Aviso: El suministrar información falsa u ocultar información sobre cualquier actividad relacionada con su trabajo o relacionada con su regreso al trabajo, pudiera afectar los beneficios que recibiera o pudiera acarrearle multas, encarcelamiento o ambas.

Maryland Workers' Compensation Commission 10 East Baltimore Street, Baltimore, Maryland 21202-1641 (410) 864-5100 / Outside Baltimore (800) 492-0479

Webpage - http://www.wcc.state.md.us / TTY Users - 711 in Maryland or (800) 735-2258
This notice must be printed on 8.5 "X 14" gold or yellow paper, display complete employer information and be posted in a conspicuous location at each work site or location in accordance with COMAR 14.09.01.02 and 14.09.01.10.

# **STATEMENT OF WAGES/SALARY**

#### IMPORTANT: PLEASE COMPLETE ALL INFORMATION REQUESTED

Employee:	Employer:	Claim Number:				
Social Security Number:	Date of Hire:	Position/Job Title				
EMPLOYMENT TYPE: Full Time		· ———				
If Temporary or Seasonal work	er, last day of season or job end da	ate				
<b>WAGETYPE</b> : HourlySalary	Commission					
WAGEINFORMATION:						
\$ perhour; Monthly Wage	e \$ ; Does monthly w	age include commissionYesNo				
Hours per Week ; Overtim	ne Rate \$ per hour ; Overtim	e Hours Regularly Worked per week				
Tips reported: \$ per weel		· · · · —				
If employees' compensation packa	age includes an allowance for any	of the following, please indicate the actual or estimated va	alue			
Meals: \$per week Auto:\$	Rent/Lodging: \$	per week Bonus\$ perwkmthyr				
PLEASE COMPLETE THE BELOW FO	R THE PERIOD	TO				

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# WORKERS' COMPENSATION COMMISSION

# Claim Number Date Claimant **Employer** Insurer Healthcare Provider The following issues are hereby raised by (choose one) Claimant/Attorney Non Insured/ Attorney SIF ☐ Employer/Attorney Healthcare Provider/Attorney ] uef ☐ Insurer/Attorney 1. Did the employee sustain an injury causally related to an accident which arose out of and in the course of employment? 2. Is the disability of the employee (TT/TP/PT/PP) causally related to the accidental injury? ☐ 3. Did the employee sustain a compensable hernia within the meaning of the Workers' Compensation Act? 4. Did the employee sustain an occupational disease? 5. Average weekly wage 6. Limitations 7. Jurisdiction 8. Statutory employment 9. Medical expenses (creditors and/or amount) ☐ 10. Vocational rehabilitation 11. Attorney fees/costs 12. Penalties 13. Temporary total disability from \_\_\_\_\_\_\_ to \_\_\_\_\_ 14. Nature and extent of permanent disability to the following part or parts of the body: ☐ 15. Other (specify) 16. Authorization for medical treatment (you must briefly specify treatment requested) 17. Temporary total from \_\_\_\_\_\_ to present and continuing. I HEREBY CERTIFY that on this \_\_\_ \_\_\_day of \_\_\_ , \_\_\_\_\_, service of the foregoing was made to all parties entitled to service in accordance with COMAR 14.09.01.03. Name of Party Raising Issues Signature Address of Party Raising Issues, include Street address, City, State and Zip Code