## SOUTH DAKOTA WORKERS' COMPENSATION INSURANCE PROGRAM IMPORTANT NOTICE

## POLICY HOLDERS NOTICE OF LOSS CONTROL SERVICES

In compliance with the South Dakota Workers' Compensation Insurance plan, we provide for our policyholders a broad range of Loss Control Services. When requested, our Loss Control Department is prepared to provide, at no additional charge, the following services:

1. Consultative services pertaining to the safety performance of your business and operations.

2. An appraisal of the various mechanical hazards, material handling methods, chemical and ergonomic exposures that may exist at your business.

3. Advice and assistance in the recognition, evaluation and control of occupational safety and health hazards.

4. Advice and assistance in coordinating and implementing employee safety and health programs.

5. Recommendations for corrective actions to address workplace hazards identified in conjunction with other services provided.

6. Assistance in developing a comprehensive safety and health program for your business, including the following elements:

- Safety Policy
- Safety Rules
- Safety Inspections, both Regular and Periodic
- Preventative Maintenance Programs
- Safety and Health Training Programs
- First Aid Programs
- Accident Investigation Programs
- Recordkeeping

(Note: Our representatives are ethically and legally required to submit recommendations for discrepancies and deficiencies discovered in the course of their consultations with you. Mandatory compliance may be required.)

## **Contact Us**

If you wish to have the Loss Control Department provide any of these services for your business:

**Telephone**: (678) 258-8151

**Toll-Free**: 1-888-239-3909 (please ask for the Loss Control Department) **Or detach the coupon below and mail to**: Amtrust North America Attn. Gina Forstman P.O. Box 5446 Cleveland, OH 44101-0446

e-mail: <u>ARlosscontrol@amtrustgroup.com</u>

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Yes, we are interested in L	oss Control Assistance.
Company Name:	Policy Number:
Address:	
Telephone Number:	Person to Contact:
Position/Title:	

## Workers' Compensation Quick Reference Guide

Carrier: Technology Insurance Company

Claim Administrator:	Amtrust North America
	P.O. Box 5446
	Cleveland, OH 44101-0446
	678-258-8000 Fax - 678-258-8399
	Toll Free: 888-239-3909

## **CONTACTS**

Claims Analyst:	Richard Gomez	770-369-9860
Policy Svcs/Loss Control:	Gina Forstman	678-258-8105
Customer Service:		877-882-1305

## YOUR DUTIES UNDER THE WCIP

- 1. Pay all premiums promptly and timely
- 2. Advise us or your agent of any material change in your corporate entity, location of business or a change in the nature of your business.
- 3. All claims must be reported timely.
- 4. Payroll and overtime records must be available at all times.
- 5. Allow reasonable access to your workplace for safety inspections during business hours.
- 6. Loss Control recommendations must be complied within specified time frames.

## Lack of cooperation in any of these areas could result in cancellation.

## YOUR RESPONSIBILITIES BEFORE & AFTER AN INJURY

#### 1. Report all injuries immediately on the proper State Board forms.

2. Emergency Situations:

In case of emergency send the injured employee to the closest emergency facility.

3. Assist injured employees in getting appropriate medical care.

# **Technology Insurance Company**

# For Worker's Compensation Claims

# 24/7 Toll Free Claim Reporting for All States





(888)239-3909

WorkersCompClaimReport@AmTrustgroup.com

www.amtrustfinancial.com

When a work injury is reported to you, simply email the claim report to the email address stated above. The state law requires the employer to timely and fully complete the State specific First Report of Injury form. You must have the following information available when you complete the claim form:

## Information Required for All Claims Reported

<b> √</b> -	
<b>  ∕</b> –	

- 1. Name of employer (name as it appears on the policy is preferred).
- 2. 3. Policy Number, if known.
  - Injured employees': Name, Address, Phone, Social Security Number, Date of Hire and Date of Birth.
- Date, Time & Place of Incident
- Description of accident or incident 5.
- 6.
- Nature of Injury Name & phone for initial medical provider, if known. 7.
- 8. Wage Information





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

## MAKINGITEASY...

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<sup>®</sup> 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



WORKERS' COMPENSATION PRES	CRIPTION DRUG PROGRAM
AmTrust North America	
CARRIER/TPA	EMPLOYER
INJURED WORKER NAME	
Please provide directly to Pharmacist	
SOCIAL SECURITY NUMBER	DATEOFINJURY (YYMMDD)
Notice to Cardholder: Present this card to th	e pharmacy to receive medication for
your work-related injury. To locate a pharmacy	: tmesys.com.

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 NDC Envoy 004261 002538 **RxBIN** or **RxPCN** CAL or Envoy Acct. # GROUP FF

Attention Pharmacists: Enter RxBIN, RxPCN and GROUP. Member ID # format is

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



## Employer:

tmesys.com.

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

The following entities comprise the Optum Workers Compensation and Auto No Fault division: PMSI, LLC, dba Optum Workers Compensation Services of Florida; Progressive Medical, LLC, dba Optum Workers Compensation Services of Ohio; Cypress Care, Inc. dba Optum Workers Compensation Services of Georgia; Healthcare Solutions, Inc., dba Optum Healthcare Solutions of Georgia; Settlement Solutions, LLC, dba Optum Settlement Solutions; Procura Management, Inc., dba Optum Managed Care Services; Modern Medical, dba Optum Workers Compensation Medical Services, collectively and individually referred as "Optum."





## 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<sup>®</sup>. Entregue esta tarjeta temporal al farmacéutico. El farmacéutico abastecerá su receta médica bajo costo o sin costo alguno.

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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?



WORKERS' COMPENSATION PRE	SCRIPTION DRUG PROGRAM
AmTrust North America	
PORTADORA	EMPLEADOR
NOMBRE DEL TRABAJADOR LESIONADO	
Please provide directly to Pharmacist	
NUMERO DE SEGURO SOCIAL	FECHADEALA LESION (AAMMDD)
Aviso para el titular de la tarjeta: Presente es medicamentos para la lesión relacionada con visite tmesys.com.	

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

R×BIN R×PCN GROUP	<u>NDC</u> 004261 CAL _FF	or or	<u>Envoy</u> 002538 Envoy Acct. #	

**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.

The following entities comprise the Optum Workers Compensation and Auto No Fault division: PMSI, LLC, dba Optum Workers Compensation Services of Florida; Progressive Medical, LLC, dba Optum Workers Compensation Services of Ohio; Cypress Care, Inc. dba Optum Workers Compensation Services of Georgia; Healthcare Solutions, Inc., dba Optum Healthcare Solutions of Georgia; Settlement Solutions, LLC, dba Optum Settlement Solutions; Procura Management, Inc., dba Optum Managed Care Services; Modern Medical, dba Optum Workers Compensation Medical Services, collectively and individually referred as "Optum."



## 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!

## YOUR BUSINESS AND UNINSURED SUBCONTRACTORS

Many otherwise knowledgeable business owners utilize uninsured subcontractors for various services; unaware of the risks they are incurring for their businesses. An uninsured subcontractor is typically a business that does not provide workers compensation insurance for its employees. This may be because the business is a "one-man shop", and believes he wants to personally assume the risk of financial loss in the event of injury; in other cases it may be ignorance of the law; or an effort to avoid the cost of workers' compensation insurance. Uninsured subcontractors often appear as construction tradespeople, service firms (especially small operators), and others.

In truth, there are no uninsured subcontractors. When an "uninsured subcontractor" employee, (including a one-man business) is injured while working on your behalf, the courts have repeatedly held that it is in the public interest that you, the beneficiary of the sub's work, provide workers' compensation coverage for these "uninsured employees." You cannot opt out of this duty. No one can sign a document of any kind and relieve you of this responsibility. You are carrying these employees on your workers' compensation policy whether you want to or not, whether you even realize it or not. Because of this "involuntary coverage", when an insurance company auditor finds payment to uninsured subcontractors, he will treat this payment as your payroll, and you will receive a bill for additional premium. With high-hazard occupations, such as steel erectors, roofers, and others, you may be shocked to find that one or two uninsured subs have more than doubled your workers compensation premium! Some businesses, aware of this problem, use "hold-backs", "retainages" or "backcharges" of a set percentage of job cost, often 10% or 15% to try and offset the additional premiums they know they'll have to pay for using uninsured subcontractors. The problem with this is that each of the trades carries different rates, according to the relative hazard of the trade. Rates are expressed in dollars per hundred dollars of payroll, so there's an easy-to-see correlation in percentages. Rates not only vary by trade, but they can fluctuate from statetostate.

they can vary according to the rate filings of different companies, and they go up and down according to actuarial loss experience. Trying to obtain and keep up with this many rates is a time-consuming and unproductive task, well beyond the capabilities of most businesses.

You're probably aware that safety pays, and you make certain efforts to be sure your direct employees do not take unnecessary risks, do not work with unnecessarily dangerous or broken tools and equipment, and are protected from toxic materials. But a subcontractor might not take these precautions. And if his carelessness leads to employee injury, your claim history will be damaged.

## **RECOMMENDATIONS**—

1.) Avoid using any uninsured subs, but especially high-hazard occupations such as roofing, carpenters, and painters. It is false economy to use uninsured businessmen who seem to offer lower costs. They may be operating outside the law, and in fact, are transferring the costs of their risk, and potential economic devastation, to you.

2.) Obtain current certificates of workers compensation (and other applicable coverage) from the sub's insurance agent or insurance carrier. Implement a hard and fast rule—"No insurance certificate—no check on Friday".

3.) You can easily keep copies of all certificates in a notebook, and check the expiration dates before giving work to a particular subcontractor. Copies of all certificates should be retained.

## YOUR INSURANCE AUDIT -

At the end of your policy period, we will conduct an audit. In addition to tax documents, the auditor will ask for documentation of all wages paid to both employees and subcontractors. The auditor will also ask to see the certificates of insurance for each insured subcontractor. If you have a valid certificate that covers the time period that your sub was paid, this payment will not be charged to your work comp policy.

The auditor will ask for the first and last date that each sub was paid during your policy period. We are looking for the time range that each subcontractor was paid, so that we can ensure that this subcontractor had his own coverage during the time he worked for you.

If you take time throughout the year to request certificates and organize them, you will find it very beneficial at the time of audit.

SOUTH DAKOTA DEPARTMENT OF LABOR AND REGULATION

## **DIVISION OF LABOR AND MANAGEMENT**

Tel: 605.773.3681 dlr.sd.gov

## FIRST REPORT OF INJURY

## **GENERAL INSTRUCTIONS**

## **EMPLOYEE**

- 1.Å Notify employer immediately of injury, as required by SDCL 62-7-10.
- 2.A Complete all questions in the EMPLOYEE and INJURY/TREATMENT sections.
- 3.Á Sign the form.
- 4.Á Submit this form to your employer within three (3) business days after the injury.

## **EMPLOYER**

- 1.Á Complete all questions in the EMPLOYER/EMPLOYMENT sections.
- 2.Á Sign the form.
- 3.A Submit this form to your workers' compensation insurance carrier within seven (7) days of knowledge of the occurrence of the injury, as required by SDCL 62-6-2.
- 4.Á Give a copy of the form to the injured employee.
- 5.Á Keep the copy of the First Report of Injury for at least four (4) years from the date of injury, as required by SDCL 62-6-1.

## **BODY PART CODES**

	<u>JI IARI CODE</u> S				
02	Blindness one eye	44	Chest, including ribs sternum, soft ribs	78	Ring finger at metacarpal bone
03	Blindness both eyes	48	Internal organs-other than heart, lungs	79	Ring finger at proximal joint
04	Deafness both ears	49	Heart	80	Ring finger at middle joint
05	Deafness one ear	51	Hip	81	Ring finger at distal joint
10	Multiple head injury	52	Upper leg	82	Little finger at metacarpal bone
11	Skull	53	Knee	83	Little finger at proximal joint
12	Brain	54	Lower leg	84	Little finger at middle joint
13	Ear(s)	55	Ankle	85	Little finger at distal joint
14	Eye(s)	56	Foot	86	Great toe metatarsal bone
17	Mouth	57	Toe (other than greater)	87	Great toe at proximal joint
19	Face (facial bones)	58	Toe (greater)	88	Great toe at distal joint
20	Multiple neck injury	60	Lungs	90	Multiple injury
21	Vertebrae	61	Groin	92	Other toe metatarsal bone
22	Disc	67	Thumb metacarpal bone	93	Other toe at proximal joint
24	Other	68	Thumb at proximal joint	94	Other toe at middle joint
31	Upper arm	69	Thumb at distal joint	95	Other toe at distal joint
32	Elbow	70	Index finger at metacarpal bone	96	Little toe metatarsal bone
33	Lower Arm-forearm	71	Index finger at proximal joint	97	Little toe at distal joint
34	Wrist	72	Index finger at middle joint		
35	Hand	73	Index finger at distal joint	]	
37	Thumb	74	Middle finger at metacarpal bone	]	
38	Shoulder	75	Middle finger at proximal joint		
41	Upper Back	76	Middle finger at middle joint		

Middle finger at distal joint

#### **Cause of Injury Codes**

Lower Back

42

01	Body reaction/over reaction (includes chemicals)	70	Striking against or stepping on
03	Temperature extremes	78	Struck or injured by moving parts of machine
13	Caught in/under/between	81	Struck or injured, includes knife or sharp object, kicked, bit, etc. – struck by object, worker, patient, etc.
25	Fall from elevation	89	Hostile attack-person in act of crime
29	Fall from same level	90	Other than physical cause of injury
50	Motor vehicle	94	Repetitive motion – callous, blister, etc.
56	Bending/Lifting	97	Repetitive motion-carpal tunnel syndrome, etc.
65	Machinery/Equipment	99	Other

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### Nature of injury codes

- 00 Not applicable
- 01 Allergy
- 02 Disfigurement
- 71 Occupational disease72 Hearing loss

## South Dakota Employer's First Report of Injury

E M P L O	SSN: Date of Birth: Name: (Last) Mailing Address: City:	Gender: M (First) State: Zip:	F Dependents: ( Middle initial Telephone No.:	Education: ) Less than High School GED or High School		
Y E E	Employee signature: (X)	•	-	-		
I N J U R Y /	Date of Injury: Time of Injury County Where Injury Occurred: Time Work Day Began on Date of Injury: Date Returned to Work (if applicable): Address or Location of Injury: Description of Injury:	Was Safety Eq a.m. p.m. Was Safet	lity Date (if applicable): Juipment Provided? Yes or 1 y Equipment Used? Yes or 1 Cmployer Premises? Yes or 1	No (If code 90, Multiple Injury, please specify body part codes for each body part injured )		
T R E A T	Date Employer Notified of Injury:			Nature of Injury Cause of Injury		
Μ	Injury Reported to:	Witness:				
E N T	Type of Treatment (please check one) No Treatment On-Site Treatment Clinic Emergency Room Hospitalization	If treatment sought, please spec Medical Practitioner, Clinic or Mailing Address: City: Telephone No. :		Zip		
EN	APLOYER/EMPLOYMENT INFORMATION:					
Federal ID No.:     # Employees:     Employment Type:     Regular or     Term       Employer Name (DBA):     Emp. Status:     FT     PT     Seasonal     PT       Mailing Address:     Date Employee Hired:     Employee's Position:     Employee's Position:     Employee's Time in Current Position:						
	lephone No. : nployer signature:	County Where Employer Located	Date	Employee's Hours Per Week: Employee's Current Wage:		
	<b>, , , , , , , , , ,</b>			\$ per		
C	CLAIM OFFICE INFORMATI	ON	If not, you must complet	Office is same as Insurance Provider te the following		
N.	AICS for Employer Being Insured (Nature of B	usiness):	UNDERLYING INSUR	ANCE PROVIDER INFORMATION		
C	arrier Code FEIN (C	laim Office)	Carrier Code (If applica	ble) FEIN (Insurance Provider)		
C	laim Office					
C	laim Office Address		Represented Entity Nan	Represented Entity Name		
Ci	ity State	ZipCode	Address			
Т	elephone		City	State Zip Code		
E	mail Address T		Telephone Number			
C	laim Office Claim #		Policy Number Effective Dates			
D	ate Notified Date	e to DOL	Adjuster/Contact Perso	n		

DLR-LM-101

For information regarding the Workers' Compensation System please visit www.sdjobs.org

SOUTH DAKOTA DEPARTMENT OF LABOR AND REGULATION

## **DIVISION OF LABOR AND MANAGEMENT**

Tel: 605.773.3681 dlr.sd.gov

## FIRST REPORT OF INJURY

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### Nature of injury codes

- 00 Not applicable
- 01 Allergy
- 02 Disfigurement
- 71 Occupational disease72 Hearing loss

## South Dakota Employer's First Report of Injury

E M P L O	SSN: Date of Birth: Name: (Last) Mailing Address: City:	Gender: M (First) State: Zip:		ndents: (iddle initial)	Education: Less than High School GED or High School	
Y E E	Employee signature: (X)	•	-		Beyond High School	
I N J U R Y /	Date of Injury: Time of Injury County Where Injury Occurred: Time Work Day Began on Date of Injury: Date Returned to Work (if applicable): Address or Location of Injury: Description of Injury:	: a.m. p.m. Fatality Date (if applicable): Was Safety Equipment Provided? Yes or No a.m. p.m. Was Safety Equipment Used? Yes or No Did Injury Occur on Employer Premises? Yes or No			(See Codes on Second Page) Body Part Injured (If code 90, Multiple Injury, please specify body part codes for each body part injured.)	
T R E A T	Date Employer Notified of Injury:		Nature of Injury Cause of Injury			
Μ	Injury Reported to:	Witness:			Cause of injury	
E N T	Type of Treatment (please check one) No Treatment On-Site Treatment Clinic Emergency Room	If treatment sought, please spo Medical Practitioner, Clinic o Mailing Address: City: Telephone No. :		ıl Name:		
	Hospitalization					
EMPLOYER/EMPLOYMENT INFORMATION:						
Federal ID No.:     # Employees:       Employer Name (DBA):			Zip:	Zip:		
Telephone No. : County Where Employer Located:			ed:	Employee's Time in Current Position: Employee's Hours Per Week:		
Employer signature:Date			Date	Employee's Current Wage:		
				\$	per	
CLAIM OFFICE INFORMATION				Check if Claim Office is same as Insurance Provider If not, you must complete the following		
NAICS for Employer Being Insured (Nature of Business):				UNDERLYING INSURANCE PROVIDER INFORMATION		
Carrier Code FEIN (Claim Office)		laim Office)	Carrier Cod	Carrier Code (If applicable) FEIN (Insurance Provider)		
Claim Office						
Claim Office Address			Represented	Represented Entity Name		
City State ZipCode		Address				
Telephone			City Telephone N			
Email Address T				Telephone Number		
Claim Office Claim #			•	Policy Number Effective Dates		
Date Notified Date to DOL			Adjuster/Co	Adjuster/Contact Person		

DLR-LM-101

For information regarding the Workers' Compensation System please visit www.sdjobs.org

# Safety's intention is **ACCIDENT PREVENTION**

Be a part of the safety

Together Everyone Accomplishes More