

Mississippi Worker's Compensation Claim Kit



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Employers must complete and post

Statement of Wages



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 www.amtrustnorthamerica.com 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 help.desk@amtrustgroup.com 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 help.desk@amtrustgroup.com 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

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WORKERS' COMPENSATION - FIRST REPORT OF INJURY EMPLOYER'S INSTRUCTIONS

GENERAL INFORMATION

EMPLOYER (NAME & ADDRESS INCL ZIP) - The name and address of the entity employing or statutorily responsible for the employee.

SIC CODE - The code which represents the nature of the employer's business which is contained in the Standard Industrial Classification Manual published by the Federal Office of Management and Budget.

EMPLOYER FEIN - Employer's Federal Employer Identification Number.

CARRIER/ADMINISTRATOR CLAIM NUMBER - Carrier's claim or file number.

REPORT PURPOSE CODE - A code used with Electronic Data Interchange to define the specific purpose of the report. (Original, Cancel, Change, Correction)

JURISDICTION - State in which you are filing the claim (Mississippi).

JURISDICTION CLAIM NUMBER - Number assigned to claim by Mississippi Workers' Compensation Commission (to be completed by MWCC).

INSURED REPORT NUMBER - The number, if any, used by the employer to identify the claim

EMPLOYER'S LOCATION ADDRESS (IF DIFFERENT) - The name and address of the employer's facility where the employee was employed at the time of injury, if different from above.

LOCATION #/ **PHONE** # - The number, if any, assigned by the employer to identify its location where the injury occurred and the phone number.

CARRIER (NAME, ADDRESS & PHONE NO) - The licensed business entity issuing the contract of insurance and assuming financial responsibility for the claim on behalf of the employer.

POLICY PERIOD - The date that the contract/policy under which the claim occurred began and expired.

<u>CHECK IF APPROPRIATE (SELF-INSURANCE)</u> - An indicator that identifies the employer as one who retains the risks arising from their operations and bears the financial responsibility. A jurisdictionally approved or acknowledged employer, group fund, or association assuming financial risk and responsibility for their employee's worker's compensation claims.

CLAIMS ADMINISTRATOR - The business entity providing claim services on behalf of the carrier, or self-insured. The name of the carrier, third party administrator, state fund, or self-insured responsible for administering the claim.

CARRIER FEIN - Carrier's Federal Employer Identification Number.

<u>POLICY/SELF-INSURED NUMBER</u> - The number assigned by the carrier to the insurance contract/policy for the employer; or any similar number assigned to a self-insured employer.

ADMINISTRATOR FEIN - Federal Employer Identification Number of Administrator.

AGENT NAME & CODE NUMBER - The name of the insurance agent and the agent's code number if known. This information should be found in the insurance policy.

EMPLOYEE/WAGE INFORMATION

NAME (LAST, FIRST MIDDLE) - Employee's legally recognized name.

ADDRESS - The mailing address used by the employee.

PHONE - A telephone number where the employee can be reached.

DATE OF BIRTH - The date the employee was born.

SOCIAL SECURITY NUMBER - A number assigned by the Social Security Administration used to identify the employee.

<u>DATE HIRED</u> - The date the injured worker began his/her employment with the employer under which the claim is being filed. If there have been multiple periods of employment, this would be the beginning date of the current employment period.

STATE OF HIRE - State where employee was hired.

SEX - The code which indicates the sex of the employee.

MARITAL STATUS - The code which indicates the marital status of the employee.

OCCUPATION/JOB TITLE - This is the primary occupation of the employee at the time of the accident or exposure.

EMPLOYMENT STATUS - Indicate the employee's work status. The valid choices are: Full-time, Part-Time, Not Employed, On Strike, Disabled, Retired, Unknown, Apprenticeship Full-Time, Apprenticeship Part-Time, Volunteer, Seasonal, or Piece Worker.

NCCI CLASS CODE - A code which corresponds to the primary occupation which the employee was engaged at the time of accident/injury, or injurious exposure. Codes are found in the NCCI BASIC MANUAL FOR WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE.

RATE - The reported employee's wage rate at the time of injury.

DAYS WORKED/ WEEK - The number of days worked by the employee in a week.

 $\underline{\textbf{FULL PAY FOR DAY OF INJURY}}$ - State whether employee was paid his full wages on the injury date.

<u>DID SALARY CONTINUE</u> - State whether employee's salary was continued by the <u>employer in lieu of compensation benefits</u>.

OCCURRENCE/TREATMENT INFORMATION

 $\underline{\textbf{TIME EMPLOYEE BEGAN WORK}}$ - The time employee began work on date of injury.

DATE OF INJURY/ILLNESS - The date employee was injured.

TIME OF OCCURRENCE - The time employee was injured.

LAST WORK DATE - The date employee last worked following the injury.

DATE EMPLOYER NOTIFIED - The date on which the employer was notified of the injury.

DATE DISABILITY BEGAN - The date on which employee began losing time.

CONTACT NAME/PHONE NUMBER - Name and phone number of employer representative to be contacted for further information.

TYPE OF INJURY/ILLNESS - Briefly describe the nature of the injury or illness, (e.g., Lacerations to the forearm).

PART OF BODY AFFECTED - Indicate the part of body affected by the injury/illness, (e.g., Right Forearm, lower back).

DID INJURY/ILLNESS EXPOSURE OCCUR ON EMPLOYER'S PREMISES - Mark yes or no as applicable.

TYPE OF INJURY/ILLNESS CODE - The NCCI code which corresponds to the nature of the injury or illness. (NCCI Table 8: Nature of Injury Codes)

PART OF BODY AFFECTED CODE - The NCCI code which corresponds to the part of the body injured. (NCCI Table 7: Part of Body Codes)

COUNTY WHERE ACCIDENT OR ILLNESS EXPOSURE OCCURRED - The county where the injury occurred. If the injury did **not** occur in Mississippi, put "out of state"

ALL EQUIPMENT, MATERIALS, OR CHEMICALS EMPLOYEE WAS USING WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED - 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.

SPECIFIC ACTIVITY THE EMPLOYEE WAS ENGAGED IN WHEN THE ACCIDENT OR ILLNESS EXPOSURE OCCURRED - 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 (e.g., 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 - 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.

CAUSE OF INJURY CODE - The NCCI code which identifies the cause of injury. (NCCI Table 9: Cause of Injury Codes)

<u>DATE RETURN(ED) TO WORK</u> - Enter the date following the most recent disability period on which the employee returned to work.

IF FATAL, GIVE DATE OF DEATH - Date of death of employee.

WERE SAFEGUARDS OR SAFETY EQUIPMENT PROVIDED/WERE THEY USED - Check applicable "yes" or "no" box.

PHYSICIAN/HEALTH CARE PROVIDER (NAME AND ADDRESS) - The name and address of the physician or health care professional providing initial treatment.

HOSPITAL (NAME AND ADDRESS) - The name and address of the hospital where employee was treated (if applicable).

INITIAL TREATMENT - Check applicable choices.

WITNESSES (NAME & PHONE #) - The name(s) and phone number(s) of any one who witnessed the accident.

DATE ADMINISTRATOR NOTIFIED - The date the carrier or claims administrator processing the claim received notice of the injury.

DATE PREPARED - The date this report was prepared.

PREPARER'S NAME & TITLE - The name and title of the person who prepared this report.

PHONE NUMBER - The phone number of the person who prepared this report.





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.



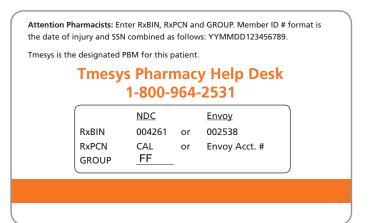
Most pharmacies, including Walgreens, our preferred provider, and all major chains, are included in the network. To find a network pharmacy call 1-866-599-5426 or visit tmesys.com.

Questions? Need Help?



1-866-599-5426

OPTUM [®]	AmTrust North America An AmTrust Financial Company
WORKERS' COMPENSATIO	N PRESCRIPTION DRUG PROGRAM
CARRIER/TPA	EMPLOYER
INJURED WORKER NAME Please provide directly to Pharma	acist
SOCIAL SECURITY NUMBER	DATE OF INJURY (YYMMDD)
Notice to Cardholder: Present this car your work-related injury. To locate a p	d to the pharmacy to receive medication for pharmacy: tmesys.com.



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?

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1-866-599-5426

WORKERS' COMPENSAT	TION PRESCRIPTION DRUG PROGRA
PORTADORA	EMPLEADOR
Nombre del trabajador lesion	IADO
Please provide directly to Pha	armacist
NUMERO DE SEGURO SOCIAL	FECHA DE ALA LESION (AAMMDD)

Attention Pharmacists: Enter RxBIN, RxPCN and GROUP. Member ID # format is the date of injury and SSN combined as follows: YYMMDD123456789.										
Tmesys is th	Tmesys is the designated PBM for this patient.									
Tmesys Pharmacy Help Desk 1-800-964-2531										
	NDC Envoy RxBIN 004261 or 002538 RxPCN CAL or 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!

MISSISSIPPI WORKERS' COMPENSATION

NOTICE OF COVERAGE

Work	ssippi Workers' Co	ice that your Employer is in compliance with the requirements of the empensation Law, and [select one] [has been approved by the Mississippi Commission to act as a self-insurer], or [maintains workers' compensation in the following:]
		(Name of insurance carrier or self-insurance group)
		(address & telephone number)
II.	Individual work	ers' compensation claims will be submitted to and processed by:
		(Name of third party claims administrator or claims office)
		(address & phone number)
III.		compensation coverage is effective for the following period: to
IV. super	All job related in visor, or to the per	ujuries or illnesses should be reported as soon as possible to your immediate son listed below:
		(Name of employer contact person)
		(Title & Department/Division)
V.	Please be advise	ed that any person who willfully makes any false or misleading

statement or representation for the purpose of obtaining or wrongfully withholding any benefit or payment under the Mississippi Workers' Compensation Law may be charged with violation of Miss. Code Ann. §71-3-69 (Rev. 2000) and upon

conviction be subjected to the penalties therein provided.

2001 M.W.C.C. Notice of Coverage Form

COMPENSACIÓN AL TRABAJADOR DE MISSISSIPPI

NOTIFICACIÓN DE COBERTURA

la Ley de Compensación a aprobado por la Comisión	a que su Empleador está en cumplimiento con los requisitos l Trabajador de Mississippi, y [seleccione uno] [ha sido de Compensación al Trabajador de Mississippi para actuar mo], o [mantiene seguro de compensación al trabajador con	
	Nombre del asegurador o grupo de seguro propio) BOX 94405, CLEVELAND, OH 44101 888 -239-3909 (dirección y número de teléfono)	
II. Los reclamos indiversos procesados por:	iduales de compensación al trabajador serán entregados y	
(Nombre de	administrador de reclamos de terceros u oficina de reclamos)	
	(dirección y número de teléfono)	
III. Esta cobertura de o periodo:	ompensación al trabajador está en vigencia durante el siguie	nte
has	ra	
	o enfermedades laborales deben ser reportadas tan pronto co inmediato, o a la siguiente persona:	mo
	Nombre de la persona de contacto del empleador)	
	(Título y departamento o división)	

V. Por favor tenga presente que cualquier persona que intencionalmente hace cualquier declaración o representación falsa o engañosa con el propósito de obtener o retener erróneamente cualquier beneficio o pago bajo la Ley de Compensación al Trabajador de Mississippi puede ser acusado de infracción de Miss. Code Ann. §71-3-69 (Rev. 2000) y al ser condenado será sujeto a las penas provistas en ella.

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	Part TimeSeasonalTe er, last day of season or job end d	· ————	
• •	•	ic	
WAGETYPE: HourlySalary	Commission		
WAGE INFORMATION:			
\$ perhour; Monthly Wage	e \$; Does monthly w	age include commissionYesNo	
		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	lue
Meals: \$per week Auto:\$	Rent/Lodging: \$	per week Bonus\$ perwkmthyr	
PLEASE COMPLETE THE BELOW FO	R THE PERIOD	TO	

				1	<u> </u>		I				<u> </u>
	Pay	Hrs	Begin	End	Gross		Pay	Hrs	Begin		
WK	Rate	Worked	Date	Date	Salary	WK	Rate	Worked	Date	End Date	Gross Salary
1	race	Worked	Date	Date	Sarary	27	nate	Worked	Dute	Ena Bate	Gross sarary
2						28					
3						29					
4						30					
5						31					
6						32					
7						33					
8						34					
9				1		35					
10				1		36					
11				1		37					
12						38					
13						39					
14						40					
15						41					
16						42					
17						43					
18						44					
19						45					
20						46					
21						47					
22						48					
23						49					
24						50					
25						51					
26						52					