

# New Mexico Worker's Compensation Claim Kit



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Must be completed and posted by Employer

• Statement of Wages/Salary



#### 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 <u>www.amtrustnorthamerica.com</u> 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
- 9. 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 <u>help.desk@amtrustgroup.com</u> 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 <u>help.desk@amtrustgroup.com</u> 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

## **NEW MEXICO WORKERS' COMPENSATION ADMINISTRATION**

## EMPLOYERS' FIRST REPORT OF INJURY OR ILLNESS

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Completion of this form is not an admission that the claim is compensable under the Workers' Compensation Act.

EQUIVALENT TO OSHA'S FORM 301

Phone: (505) 841-6000 FARMINGTON: 599-9746/1-800-568-7310 LAS VEGAS: 454-9251/1-800-281-7889

 NEW MEXICO WORKERS' COMPENSATION ADMINISTRATION

 5) 841-6000
 In-State Toll Free: 1-800-255-7965

 -800-568-7310
 LAS CRUCES: 524-6246/1-800-870-6826

 -800-281-7889
 LOVINGTON: 396-3437/1-800-934-2450

#### FILING INSTRUCTIONS

**PURPOSE:** To report all alleged work-related injuries or illnesses resulting in more than 7 days of lost work or in death of the worker. This form is not an admission or denial by the employer as to whether the worker's alleged injury or illness is compensable, **and must be completed by the employer or the employer's representative.** 

WHEN TO FILE: This form must be filed within 10 days of knowledge of any alleged work-related injury or illness that results in more than 7 days of lost work. It must be filed even if the employer disputes the worker's claim of work-related injury or illness.

WHERE TO FILE: Mail the original form to the New Mexico Workers' Compensation Administration (Attention: Statistics) at the address on the front of this form. Copies must also be provided to the worker and the employer's workers' compensation insurer.

PENALTIES: Each instance of failure to file this form when required is punishable by a fine of up to \$1,000.00.

#### **INSTRUCTIONS FOR COMPLETION**

FILLING IN THE SHADED AREAS IS OPTIONAL. The employer may wish, however, to use some of these areas (such as "Witnesses") for the employer's records. Expanded instructions are found in the publication *Guide to Completing the Employer's First Report of Injury or Illness*, available from the Administration's Albuquerque office (call either number bold-faced above and ask for Statistics).

Please print in black ink or type, and ensure that all entries are legible before submission. An illegible or incomplete E1 may be returned.

**NAIC CODE:** Represents the nature of the employer's business at the location where the worker was employed at the time of injury or illness exposure; derived from the federal government publication *North American Industry Classification System Manual*. Include this code if known.

EMPLOYER'S LOCATION ADDRESS: Facility where the worker was employed at the time of injury, if different from mailing address.

**CARRIER:** Name, mailing address and telephone number of the licensed business entity issuing a contract of insurance and assuming financial responsibility on behalf of the employer. A WCA-approved self-insured employer should enter its business name.

**CLAIMS ADMINISTRATOR:** Name, mailing address and telephone number of the insurance carrier, agency, third party administrator or self-insured responsible for adjusting the claim.

EMPLOYER, CARRIER OR ADMINISTRATOR FEIN: Federal Identification Number, assigned by the Internal Revenue Service.

DID SALARY CONTINUE? Shows if the employer is continuing to pay the worker's regular wages without charge to employee benefits.

**DATE OF INJURY/ILLNESS:** In the case of an occupational illness (arising from the worker's activity or exposure over an extended period), enter the date of diagnosis or the date first reported to the employer as possibly work-related.

**DATE EMPLOYER NOTIFIED:** The date the worker first notified (verbally or in writing) the employer or the employer's representative of the alleged work-related injury or illness.

DATE DISABILITY BEGAN: The first full day on which the worker lost time from work due to the injury or illness.

**TYPE OF INJURY OR ILLNESS:** Briefly describe the nature of the injury (such as lacerations to the forearm) or illness (such as carpal tunnel syndrome). Be as specific as possible.

PART OF BODY AFFECTED: The specific part of body affected by the injury or illness (for example, right forearm, lower back).

**DEPARTMENT OR LOCATION:** If the accident or illness exposure did not occur on the employer's premises, enter specific address or location (for example, Client's office at 123 Main St., Yourtown, NM 87xxx). For occurrences in New Mexico, give ZIP or COUNTY.

**ALL EQUIPMENT, MATERIAL OR CHEMICALS:** List all equipment, materials and/or chemicals the worker was using, applying, handling or operating when the injury or illness exposure occurred. Be specific (for example, decorator's scaffolding, electric sander, paintbrush and paint). Enter "NA" if not applicable. NOTE: The items listed do not have to be directly involved in the worker's injury or illness.

**SPECIFIC ACTIVITY:** Describe the specific activity the worker was engaged in when the accident or illness exposure occurred (for example, sanding ceiling woodwork in preparation for painting).

**WORK PROCESS:** Describe the work process the worker was engaged in when the accident or exposure occurred, such as building maintenance. Enter "NA" for not applicable if not engaged in a work process (for example, if the worker was walking along a hallway).

**HOW INJURY OR ILLNESS OCCURRED:** Describe how the injury or illness/abnormal health condition occurred. Be very specific. Include the sequence of events and name any objects or substances that directly injured the worker or made the worker ill. (For example: worker stepped back to inspect work and slipped on some scrap metal. As worker fell, worker brushed against the hot metal.)

#### WORKER'S/EMPLOYER'S RIGHTS AND RESPONSIBILITIES

If you, the worker, believe that benefits are due you under the Workers' Compensation Act, and your employer or the employer's insurance carrier has failed or refused to make those benefits available to you, you have a right to file a complaint with the New Mexico Workers' Compensation Administration. Workers and employers with questions about rights or responsibilities under the Act may contact an ombudsman at any Workers' Compensation Administration regional office for information and assistance. To do so, call any of the above-listed telephone numbers (8 a.m. to 5 p.m. M-F).

#### NEW MEXICO WORKERS' COMPENSATION ADMINISTRATION WORKER'S AUTHORIZATION FOR USE AND DISCLOSURE OF HEALTH RECORDS

Worker/Patient FULL NAME:	DOB:	SSN: XXX-XX					
FOR WCA REFERENCE ONLY: Date/s of Injury:	WCA Case F	ile Number:					
<b>INSTRUCTIONS FOR USE</b> : In accordance with Section 52-10-1 NMSA 1978, a w medical authorization, in any form, for records that are directly related to any for copying records are subject to non-clinical services fees set by the Admin pages or up to twenty-cents (\$0.20) for each page thereafter. A copy of this au <i>Este formulario es obligatorio al presentar una queja. Si necesitas ayuda par</i> <i>ombudsman (866) 967-5667.</i>	work place injuries or disabilities nistration, and shall not exceed s thorization may be used as an or	claimed by an injured worker. Costs \$1.00 per page for the first ten (10) iginal.					
RELEASE OF HEALTH C	ARE RECORDS						
I, (Worker's Name), hereby authorize the following health care provider (HCP) or named facility to release my health care records for the <b>PURPOSE OF</b> facilitating and evaluating my Worker's Compensation Claim that arises from alleged workplace injuries or illnesses that occurred on the above date/s of injury. Provider or Facility:							
Address:							
Telephone No.:		ES					
provide a date range for records authorized to be released							
RELEASE OF SPECIFIC HEALTH RECORDS         I FURTHER AUTHORIZE THE RELEASE OF RECORDS THAT MAY CONTAIN INFORMATION ABOUT THE FOLLOWING: (check any that may apply).            Treatment for alcohol and/or substance abuse         Behavioral or Mental Health, including Psychiatric or Psychological         Behavioral or Mental Health, including Psychiatric or Psychological         Signature of Worker/Patient/Personal Representative         Date							
PERSON/ENTITY AUTHORIZED	TO RECEIVE RECORDS						
I authorize records be released to my employer, my employer's insurer, my att representative, and IME providers. (To be completed by authorized recipient/s): Records to be Picked Up	torney or representative, my emp						
Authorized Recipient/s:							
Address:							
Telephone No.: Fax/Email:							
EXPIRATION and CONDITIONS AFFECT MY TREATMENT OR SERVICES, EXCEPT AS PERMITTE MEDICAL RECORDS AND DOES NOT WAIVE ANY PATIENT DOCT AUTHORIZATION IS TO BE VALID FOR TWO (2) YEARS FROM THE DATE OF MY SIG THIS AUTHORIZATION MAY BE REDISCLOSED BY THE RECIPIENT/S. I MAY REVOKE PROVIDER OR FACILITY IN WRITING; A COPY OF ANY REVOCATION SHOULD BE PROVI OF THE SIGNED AUTHORIZATION.	D BY LAW. THIS AUTHORIZATION IS OR PRIVILEGE WITHOUT MY SEPARA SNATURE. I UNDERSTAND THAT INF THIS AUTHORIZATION AT ANY TI	E LIMITED TO USE AND DISCLOSURE OF TE AUTHORIZATION AND CONSENT. THIS FORMATION DISCLOSED PURSUANT TO IME BY NOTIFYING THE HEALTH CARE					
Signature of Worker/Patient	Date						
Signature of Personal Representative (if any)	Date						

Printed Name of Personal Representative

Relationship to Worker/Patient

## NOTICE OF ACCIDENT OR OCCUPATIONAL DISEASE DISABLEMENT NOTIFICACIÓN DE ACCIDENTE O ENFERMEDAD DE OFICIO

In accordance with New Mexico law, Section 52-1-29, Section 52-3-19 and Section 52-1-49, NMSA 1978; NMAC 11.4.4.11 Conforme a la Ley de la Compensación de los Trabajadores, Sección 52-1-29, Sección 52-3-19 y Sección 52-1-49, NMSA 1978; NMAC 11.4.4.11

I,, <i>Yo,</i> (name of employee/nombre del empleado)	was involved in an on-the-job accident or was disabled me lastimé en un accidente en el trabajo o fui incapacitado
by an occupational disease at approximately, or por enfermedad de oficio aproximadamente (time/a la(s) hora(s))	on, 20 e/ (date/fecha) del 20
Employee's social security number:	Where did the accident occur?
What happened? ¿Qué ocurrió?	

En caso afirmativ		<ul> <li>Worker will choose health care provider. Yes No</li> <li>Trabajador elegirá proveedor de atención médica.</li> <li>If No, Worker has the right to change health care provider after 60 days.</li> <li>En caso que no elige, el trabajador tiene derecho a cambiar de proveedor de atención médica después de 60 dias.</li> </ul>						
	WORKER'S INITIALS INICIALES DEL TRABAJADOR							
Signed: <i>Firma:</i> Date/Fecha:		ed/Notice Received:						
ANY PERSON WHO INFORMATION IN A		M FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES. RMS ARE STILL VALID FOR USE						
Form NOA-1	Employer/employee: Each keep Empleador/empleado: Retener	one copySEE BACK OF THIS FORM una copiaVER AL REVERSO DE ESTA FORMA						

#### Worker ---

For emergency medical care, go to any emergency medical facility.

Workers and Employers with questions about workers' compensation may contact an Ombudsman at any New Mexico Workers' Compensation Administration office for information and assistance. The offices are open Monday through Friday, 8 a.m. to 5 p.m., except holidays.

#### Trabajador

Para emergencias médicas vaya a cualquier clinica / hospital.

Trabajadores y empleadores con preguntas acerca de la compensación de los trabajadores pueden comunicarse con un asesor ("ombudsman") a cualquier oficina de la Administración de la Compensación de los Trabajadores para información y asistencia. Las oficinas están abiertas desde las ocho de la mañana hasta las cinco de la tarde de lunes a viernes, con la excepción de dias festivos.

Statewide Helpline -- Linea de Asistencia

## 1-866-WORKOMP / 1-866-967-5667

toll free -- llamada sin costo de larga distancia New Mexico Workers' Compensation Administration PO Box 27198, Albuquerque, NM 87125

Albuquerque: (505) 841-6000 - 1 (800) 255-7965 Farmington: (505) 599-9746 - 1 (800) 568-7310 Hobbs: (575) 397-3425 - 1 (800) 934-2450 Las Cruces: (575) 524-6246 - 1 (800) 870-6826 Las Vegas: (505) 454-9251 - 1 (800) 281-7889 Roswell: (575) 623-3997 - 1(866) 311-8587 Santa Fe: (505) 476-7381

https://workerscomp.nm.gov

#### The Importance of Notice of Accident in New Mexico workers' compensation By Judge Gregory Griego

The workers' compensation law, section 52 -1-29 (A) NMSA, requires an injured worker to give written notice of an accident. The notice of the accident must be provided within 15 days of when worker knew or should have known of the accident occurrence. A notice of an accident must be provided to the employer, an employer's agent, or another person acting within supervisory capacity. <u>Mosher v. Bituminous Ins. Co.</u>, 96 NM 674, 634 P.2d 696 (Ct. App. 1981).

Actual notice of an accident by a supervisor can substitute for the written notice required by the statute. Section 52-1-29 (A) NMSA. Actual notice can take many forms, including direct observation of an accident, or the consequences of an accident.

Notice to a health care provider normally will not constitute notice of an accident complying with the statute. <u>Sanchez v. Azotea Contractors</u>, 84 NM 764, 508 P.2d 34 (Ct. App. 1973).

Verbal notice to a supervisor may constitute actual notice, but only if it puts the employer on notice regarding the time, place and circumstances of a work accident. <u>Bell</u> <u>v. Kenneth P. Thompson Co.</u>, 76 NM 420, 415 P.2d 546 (S. Ct. 1966). Verbal notice of an accident can be given to a supervisor by someone other than the worker. For example, a co-worker can inform a supervisor of the occurrence of a work accident.

Mere knowledge of an injury, without relation to a work accident is insufficient notice within the requirements of the statute. <u>Herndon v. Albuq. Publ. Sch.</u>, 92 NM 635, 593 P.2d 470 (Ct. App. 1978). For example, the statement, "My neck hurts," would not constitute notice of an accident. The statement, "My neck hurts since I lifted an engine block yesterday," would be sufficient as notice to an employer.

Actual notice of an accident is subject to the same time limitations and requirements as written notice. <u>See Rohrer v. Eidal International</u>, 79 NM 711, 449 P.2d 81 (Ct. App. 1968).

The failure to give timely notice of an accident constitutes an absolute defense to a claim for worker's compensation benefits. <u>Geeslin v. Goodno, Inc.</u>, 75 NM 174, 402 P.2d 156 (S. Ct. 1965). The defense is considered to be an affirmative defense, which must be raised by the employer. <u>Mosher v. Bituminous Ins. Co.</u>, 96 NM 674, 634 P.2d 696 (Ct. App. 1981). The practical effect of this is that notice is assumed to have been given unless there is a specific denial of notice on the part of the employer. Employer bears the burden of proof establishing a lack of notice.

# The Importance of Notice of Accident page 2

Employer is required under Section 52-1-29 (B) NMSA to keep posted in a prominent location a poster promulgated by the Workers Compensation Administration regarding the law of workers' compensation. The poster is required by statute to have posted along with it forms of notice which have been approved by the Director of the Workers' Compensation Administration. Section 52-1-29 (C) NMSA.

If an employer fails to comply with the statutory requirement regarding the posting of the WCA poster, the time for providing notice by a worker of an accident can extend up to 60 days from the accident. Section 52-1-29 (B) NMSA. Trial decisions have held that the posting of the notice poster, without the notice forms, was inadequate and the time for notice was extended to 60 days. A trial decision has held that the placement of the poster and notice forms in a locked cabinet without ready access was inadequate.

Worker is expected to give notice of an accident when the worker knows or should have known of a work related injury and seriousness of the accident and its resulting injuries. In one case, the worker felt a minor neck pain at the time of the accident. The worker later related serious arm pain to the work accident. The time for giving notice began to run when the worker was aware of the relation between work and injury. <u>Garnsey v. Concrete, Inc.</u>, 1996-NMCA-081, 122 NM 195. It is not uncommon for a worker to first become aware of the relation between a work incident and an injury when they are informed of that by a health care provider. Even where there is a clear relation between an accident and injury, the time for notice does not begin to run until a reasonable worker would appreciate the seriousness of the injury. <u>Gomez v. B. E. Harvey Gin Co.</u>, 110 NM 100 (S. Ct. 1990).



**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.

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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. Questions? Need Help?

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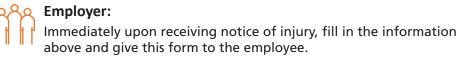
Most pharmacies, including Walgreens, our preferred provider, and all major chains, are included in the network. To find a network pharmacy call 1-866-599-5426 or visit tmesys.com.

	AmTrust North America An AmTrust Francial Company
<b>WORKERS' COMPENSATIO</b>	N PRESCRIPTION DRUG PROGRAM
CARRIER/TPA	EMPLOYER
INJURED WORKER NAME	
Please provide directly to Pharma	acist
SOCIAL SECURITY NUMBER	DATE OF INJURY (YYMMDD)
	rd to the pharmacy to receive medication for pharmacy: tmesys.com.
your work-related injury. To locate a	, ,

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

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.



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.

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

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WORKERS' COMPENSATION PR	ESCRIPTION DRUG PROGRAM
PORTADORA	EMPLEADOR
Nombre del trabajador i esionado	
Please provide directly to Pharmacist	
NUMERO DE SEGURO SOCIAL	FECHA DE ALA LESION (AAMMDD)
Aviso para el titular de la tarjeta: Presente medicamentos para la lesión relacionada co 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

RxBIN RxPCN GROUP	<u>NDC</u> 004261 CAL FF	or or	Envoy 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!

**State of New Mexico Workers' Compensation Administration** 

# WORKERS' COMPENSATION ACT

# If You Are Injured At Work Si Se Lastima En El Trabajo

1) Notice -- In most cases you must tell your employer about the accident within 15 days, using the Notice of Accident Form.

2) You have the right to information and assistance from an information specialist known as an "Ombudsman" at the Workers' Compensation Administration.

3) Claims information -- Contact your employer's Claims Representative.

1) Aviso. -- En la mayoría de los casos usted debe de avisarle a su empleador del accidente dentro de los primeros 15 días usando las formas de Aviso de Accidente.

2) Usted tiene el derecho a información y ayuda contactándose con un especialista en información conocido como "Ombudsman" en la Administración para la Compensación a los Trabajadores.

3) Información acerca de Reclamaciones. --Contáctese con el representante de reclamaciones de su compañía.

Employer's Insurer / Claims Representative:	]
Name:	
Phone #:	WCA POSTER (TOP)
Note: Employer must fill in this insurer / claims representative information.	PART 1 OF 2 ATTACH BOTTOM OF POSTER HERE

## **YOUR RIGHTS**

If you are injured in a work-related accident:

Your employer / insurer must pay all reasonable and necessary medical costs.

You may or may not have the right to choose your health care provider. If your employer / insurer has not given you written instructions about who chooses first, call an ombudsman. In an emergency, get emergency medical care first.

If you are off work for more than seven days, your employer / insurer must pay wage benefits to partially offset your lost wages.

If you suffer "permanent impairment," you may have the right to receive partial wage benefits for a longer period of time.

# **SUS DERECHOS**

Si se lastima en el trabajo:

ATTACH TOP OF POSTER HERE WCA POSTER (BOTTOM) PART 2 OF 2

Su empleador / asegurador debe de pagar por los gastos médicos necesarios y razonables.

Es posible que usted tenga, o no tenga, el derecho de escoger el proveedor de servicios para la salud. Si su empleador / asegurador no le ha dado instrucciones por escrito de quien es él que selecciona primero, pregúntele o llame a un ombudsman. En una emergencia, obtenga asistencia médica de emergencia primero.

Si usted está fuera del trabajo por más de siete días, su empleador / asegurador debe de hacerle un pago compensatorio de prestaciones para compensar parcialmente la pérdida de su salario.

Si usted sufre "daño permanente," usted puede tener el derecho a recibir prestaciones parciales de salario por un periodo de tiempo más largo.

Ombudsmen are loca	ated at the following	offices:	por un po	niodo de nempo m	lub lui 50.					
Albuquerque: 1-866-967-5667 1-505-841-6000	Farmington: 1-800-568-7310 1-505-599-9746	Hobbs: 1-800-934-2450 1-575-397-3425	Las Cruces: 1-800-870-6826 1-575-524-6246	Las Vegas: 1-800-281-7889 1-505-454-9251	Roswell: 1-866-311-8587 1-575-623-3997	Santa Fe: 1-505-476-7381				
	If You Need HELP Call: Ask for an Ombudsman Si Usted Necesita Ayuda Llame Al: Pregunte por un Ombudsman 1 - 8 6 6 - W O R K O M P (1-866-967-5667) Visit our website at: https://workerscomp.nm.gov									
USI	For FREE copies of this poster and Notice of Accident Forms call: 1-866-967-5667 USE A NOTICE OF ACCIDENT FORM TO REPORT YOUR ACCIDENT TO YOUR SUPERVISOR									
EMPLOYER: Notice of Acci	You are require	ed by law to post h it. This poster y	this poster where	e your employees Accident forms o	s can read it an	d to post with law.				



You have other rights and duties under the law.

### **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	mp	
If Temporary or Seasonal work	er, last day of season or job end d	ate	
WAGETYPE: HourlySalary	Commission		
WAGE INFORMATION:			
\$ perhour; Monthly Wage	e \$; Does monthly w	age include commissionYesNo	
Hours per Week ; Overtin	ne Rate \$ per hour ; Overtim	e Hours Regularly Worked per week	
Tips reported: \$ per wee			
If employees' compensation packa	age includes an allowance for any	of the following, please indicate the actual or estimat	ed value:
Meals: \$per week Auto:\$	Rent/Lodging: \$	per week Bonus\$ perwkmth	yr

PLEASE COMPLETE THE BELOW FOR THE PERIOD \_\_\_\_\_\_ TO \_\_\_\_\_\_

	Dav	Hrs	Pogin	End	Gross		Рау	Hrs	Pogin		
wк	Pay Rate	Worked	Begin Date	Date	Salary	wк	Rate	Worked	Begin Date	End Date	Gross Salary
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