

Workers' Compensation Claim Reporting Procedures

The Workers' Compensation coverage for your company is provided by The Sheffield Fund. Claims service is provided by Sheffield Risk Management Services, LLC.

Any work related injury can have the potential to become a Workers' Compensation claim. For this reason all employees should be instructed to report all work related injuries, no matter how minor, to their immediate supervisor or H.R. representative for prompt reporting to Sheffield using the Employer's First Report of injury form as soon as possible.

If an injury requires outside medical treatment:

- 1. Treatment must be provided by your Company's Authorized Physician or Clinic.
 - A. Refer for treatment on date of injury, if obvious treatment is needed.
 - B. Do not approve employee to be seen by their PCP (personal physician).
- 2. Request **Post Injury Drug Testing** on initial medical treatment for all employees.
- 3. All referrals to specialists must be authorized by Sheffield.
- 4. If an **emergency** situation occurs, get the injured person to the nearest medical facility.

Complete a **First Report of Injury form** for all work related injuries that may have the potential to become a Workers' compensation claim. Example: An employee states they strained a shoulder, but they don't want to go to the physician. In this situation, complete the First Report of Injury form and mark the top of the form "**For Record Only**." Then send the form to Sheffield. When received, the claim will be filed as closed. If later the injured employee needs to go to the physician, contact Sheffield so the claim can be opened and properly investigated.

Be sure that your company's **Drug and/or Alcohol Testing Procedures** are enforced as specified by the company's written policy. It is critical that screens for substance abuse be administered when the employee seeks **initial medical treatment**. Employees must also be informed in advance, in writing that the refusal to cooperate with a test and/or a positive test result may have an impact on the availability of Workers' compensation benefits.

Questionable claims should be reported to Sheffield **as soon as possible** by way of fax or email. Any claim that involves severe injuries such as amputations, head trauma, death, etc., should be reported immediately.

If you need assistance filing your Workers' compensation claims, contact:

Sheffield Risk Management 900 Corporate Drive Birmingham, AL 35242 Phone: (205) 991-7552

Fax: (205) 991-7978



Modified Duty/Return to Work

Purpose:

Employers increasingly provide a modified work program by allowing a return to work at light duty whenever possible. They find that it is good business to accommodate a return to less than full duty in order to:

- » Limit time off
- » Maintain productive work habits during recovery
- » Keep the employee from falling into a "disability rut"
- » Encourage job interest
- » Assist in transitioning an employee back to his/her full duties
- » Boost morale