



Protecting Employers' most valuable asset: **Employees**

Employee Guidelines-In Depth

As your employer, we are extremely concerned about the industrial injury you recently sustained. It is our utmost desire to assist you in any way possible to obtain any and all necessary medical treatment that will aid in your recovery in order to result in your earliest possible return to active employment.

As you probably know, an industrial injury is covered by Workers' Compensation insurance. Since this program is somewhat different from other health policies, there are different guidelines that need to be followed in order for us to manage your claim quickly and as easily as possible.

Listed below are common claim issues that sometimes cause confusion. Hopefully, this will answer any questions you may have. If, after reviewing it, you still have questions regarding your claim, then please feel free to contact Kathy Stark at Caesar & Seider Insurance Services during normal hours of operation. We are here to help!

Attending Physician

- Ask yourself if your physician specializes in treating your specific type of injury, it may be important for you to be seen by a specialist.
- Has your physician given you a definitive treatment plan that is results-oriented? In other words, is he explaining how the treatment you are currently receiving will actively contribute to your eventual recovery? Otherwise, you could end up wasting valuable time and energy passively treating symptoms, instead of actively working towards maximum improvement.
- Does your physician discuss his findings with you and encourage you to ask questions about anything you don't understand? You should have a good basic knowledge about any treatment, therapy, prescriptions, etc. that are being prescribed for your condition – don't be afraid to ask questions until you are comfortable with the answers you receive. Remember, it's your health!

Medical Bills

- It is vitally important that your treating physician knows that you have a Workers' compensation claim so that he can bill for his services accordingly. This way you will avoid the possibility of the bills being sent to you for payment. If you are not sure where bills should be sent, call the contact person listed above.
- In the event you receive a bill that should be covered under workers' comp., or you pay a bill and need reimbursement, please make sure you forward it (with attached receipt) to the correct person so that you can be reimbursed as quickly as possible.

Medical appointments

During the course of your claim, it may be necessary for you to be seen by several doctors, or to have certain tests performed in order to determine the best course of treatment. If you find that you cannot keep an appointment, please make sure you call to reschedule it as well in advance as possible, and then notify us as to the new date. If you simply do not show up for a scheduled appointment, it will only serve to delay the processing of your claim, and possibly your benefits. This is extremely important.

Contested claims

Sometimes, depending on certain circumstances, it may be necessary for us to deny acceptance of a claim. Like any other insurance program, there are certain standards that must be met for a claim to be accepted; if your claim is for some reason questionable, we may have to deny it, at least until the issues in question have been resolved. Denial of a claim is not a personal offense against you – it simply means that there are questions as to whether your injury qualifies as a workers' compensation claim, rather than being covered under a "sickness & accident" policy.

Returning to work

Naturally, your first desire is to be able to return to the position you held at the time of your accident. But the extent of your injury may dictate that you first return to a "light duty" position while you are still treating, or possibly to job duties that have been modified to accommodate you. We will work with your physician, providing him with all the necessary information, to put as many accommodations possible into place in order to help you return to active employment. In the event you are no longer able to work in your present field, then we will actively pursue the possibility of job retraining.

Legal representation

You have the right to use an attorney to represent your interests in your workers' compensation claim, but it is by no means required or even necessary. If your claim is accepted, as most claims are, then all the necessary paperwork is done by us and filed with the state workers' compensation commission. Since your interests are already covered by state law, we automatically pay all benefits due. If you have any questions as to how benefits are calculated, we will be happy to explain it to you. All your medical treatment will be handled in the same way. Even if your claim is denied, we (as your employer) are required to file all the appropriate paperwork so that a hearing is scheduled. If, however, you feel more comfortable using an attorney to oversee your claim, we will work with him instead.

We hope this guide helps you more fully understand the workers' compensation insurance program. It is our sincere desire to do everything possible to help you recuperate and return to a productive workforce as soon as possible. If you have questions or concerns you (or your family) would like to discuss, please do not hesitate to call your contact person on page one. Good luck!