

Sedgwick Claims Kit

Tennessee











Dear Insured:

We would like to welcome you as a policyholder of Service American Indemnity Company. Sedgwick is your Claims Administrator and we are pleased to be able to provide you with workers' compensation claims handling services. Please follow the below instructions for filing a new claim and note the claim kit attachments.

Where do I report a claim?

> Phone: 855-728-5277 (855-7ATLAS7)

Email: 6200AtlasGeneralInsurance@sedgwickcms.com

> Fax: 866-383-3296

Where do I send my injured employee for medical treatment?

> Website: www.sedgwickproviders.com/AG

Sedgwick Claim Kit Attachments:

- A Beginners Guide to Tennessee Workers' Compensation
- Posting Notice English & Spanish *Mandatory*
- Employer's First Report of Injury or Illness (Form C-20)
- Wage Statement (Form C-41)
- Choice of Physician Agreement English & Spanish (Form C-42)
- Workers' Compensation Authorization for Release of Medical English & Spanish (Form C-31)
- Express Scripts First Fill Temporary Pharmacy Card and participating pharmacies.

Need a loss run?

> Email us: Lossruns@atlas.us.com

Have more questions?

Contact the Atlas Customer Care Team at Sedgwick - One of our friendly Client Services Associates will be happy to assist you.

> Phone: 866-738-9201

> Email: <u>AtlasTeam@Sedgwickcms.com</u>

We appreciate your business and believe that communication is critical for successful claims administration. We encourage you to contact us if you have any questions.

www.Atlas.us.com/claims

A BEGINNER'S GUIDE TO TENNESSEE WORKERS' COMPENSATION

Basic facts about the Tennessee Workers' Compensation System For Dates of Injury on or after July 1, 2014



WHAT SHOULD AN EMPLOYEE DO IF INJURED AT WORK?

An employee should report a work-related injury to his/her supervisor within 30 days of the date of the injury or within 30 days of when a doctor first tells the employee that his/her injury is work-related so that the proper forms and paperwork can be completed.



Reporting your injury as soon as possible will speed up the handling of your claim.

All required forms should be completed by the employee's supervisor.

Required forms are located on the Department of Labor and Workforce

Development's website located at: http://www.tn.gov/labor-wfd/mainforms.html



If the injury requires emergency treatment, the injured worker should be taken to the closest hospital emergency room.

HOW IS A DOCTOR SELECTED?

A supervisor should provide an injured employee a panel of at least three nearby doctors willing to provide workers' compensation medical treatment. The supervisor should provide the panel of doctors on an "Agreement between Employer/Employee Choice of Physician", Form C-42. The employee must select one doctor from the Form C-42 and sign the form. The doctor chosen by the employee will become the <u>authorized treating physician</u> and will provide medical treatment at the employer's expense. If emergency treatment is required, the supervisor should provide the panel after the injury is stabilized.



Request and keep a copy of your signed form for your records. If you do not sign the form, but accept medical treatment from a doctor on the form, it may be considered that you have chosen that doctor.



Need More Help?

The Ombudsman Program of the Tennessee Division of Workers' Compensation is available to assist employees, employers and insurance companies that do not have attorney representation with any questions they have. Information is available on the Division's website at:

www.tn.gov/labor-wfd/wcomp.html .

Assistance is also available by calling 1-800-332-COMP (2667).

CAN AN EMPLOYEE BE FIRED FOR REPORTING A WORK INJURY?

No, it is illegal for an employer to fire an employee for reporting a work injury. If an injured employee is fired and believes it was for reporting a work injury, the employee may wish to consult an attorney.

The Workers' Compensation Division does not have authority to resolve wrongful termination claims.

HOW CAN AN INJURED WORKER PROTECT HIS/HER RIGHTS?

The right to receive workers' compensation benefits does not stay open forever. To protect his/her rights, an injured worker must file a Petition for Benefit Determination (PBD) form. The form is available on the Division's website. In most cases, the deadline to file the form is **one year from**:

- 1. The date the injury occurred; or,
- 2. The date the last temporary disability benefits were paid or medical benefits were provided for the injury, whichever is latest.

WHAT BENEFITS ARE INJURED EMPLOYEES ENTITLED TO RECEIVE?

Employees who have suffered a <u>compensable</u> injury, meaning that the authorized treating physician has determined it to be work-related, may be entitled to receive the following:

Medical treatment, at no cost to the employee:

This treatment must be provided for as long as required by the authorized treating physician. Medical treatment recommended by the authorized treating physician that is denied by the insurance company's utilization review can be submitted to the Division's Utilization Review Program for additional review and consideration.

 Reimbursement for mileage to and from medical treatment may be requested if travel exceeds 15 miles.



If the authorized treating physician restricts an injured employee's ability to work, such as limiting the number of hours worked or the type of work performed, it is very important that the physician's instructions and restrictions are followed at all times. Failure to report for light duty offered by your employer may terminate your temporary disability benefits.

Temporary Disability Benefits

Disability begins when the authorized treating physician takes an employee off work. Temporary disability benefits replace lost wages and are due beginning on the eighth day of the disability. If the disability lasts fourteen (14) days, benefits will be paid back to the first day of disability.

Temporary disability benefits are usually two-thirds ($\frac{2}{3}$) of the injured worker's average weekly wages earned during the 52 weeks prior to the injury. If you are able to work, but your average weekly earnings are reduced because of work restrictions, you may be entitled to partial disability benefits.



You should stay in contact with your employer. Temporary disability benefits are usually paid by the employer or its insurance company. The Division of Workers' Compensation does not pay these benefits.

Remember...

You can call the Ombudsman Program of the Tennessee Division of Workers' Compensation at **1-800-332-2667**. A Workers Compensation Specialist will answer your questions or direct you to someone that can.

FREQUENTLY ASKED QUESTIONS

Does an injured employee have to pay for medical treatment for a compensable injury?

No. Injured employees are not responsible for the costs of medical treatment provided by the authorized physician for a compensable claim.

What options does an employee have if they disagree with the authorized treating physician's findings or recommended medical treatment?

The employer or insurance company is usually not required by law to offer a second opinion, but you can always ask for it anyway. The employee may, however, obtain a second opinion or additional medical treatment with any doctor at his/her own expense.

What if I'm not receiving the benefits I deserve?

You can call the Workers' Compensation Division at **1-800-332-2667**. A Workers' Compensation Ombudsman will help you with your need for assistance.



Submitting a completed Petition for Benefit Determination available at:

http://www.tn.gov/labor-wfd/forms/Petition%20for%20Benefit%20Determination%207.9.14.pdf will speed up the process.

Will an employee need to use his/her sick or vacation time while off work due to a compensable injury?

It depends. An employee taken off work by the authorized treating physician for less than 14 days is not entitled to temporary disability benefits for the first seven (7) days of work missed. Injured employees should review their company's policies about this unpaid time. If the authorized treating physician requires the injured employee to miss more than 14 days; however, benefits are due from the first day of disability.

Is an injured employee paid for the time spent attending doctor's appointments during work hours?

Not unless you're company has a policy to pay for this time.

Which employers must provide workers' compensation coverage for their employees?

All employers with five or more full- or part-time employees must carry workers' compensation insurance. In the construction or mining industry however, employers must provide coverage even if there is only one employee. Construction employers may exempt themselves from the workers' compensation coverage requirements by applying for an exemption; but, <u>all employees</u> in construction must be covered.

Information about the Workers' Compensation Exemption Registry is available at:

http://tnbear.tn.gov/WC/Default.aspx or by calling the Tennessee Secretary of State's office at 615-741-2286.

TENNESSEE WORKERS' COMPENSATION INSURANCE



Employers: The law requires this notice to be conspicuously posted at the employer's place of business so all employees have access to it.

WHO IS REQUIRED TO HAVE WORKERS' COMPENSATION INSURANCE?

All employers with five (5) or more full or part-time employees.

All employers engaged in the mining and production of coal with one (1) or more employees.

All workers in the construction industry unless they are specifically exempted.

To confirm if an employer is subject to the workers' compensation law and if so to obtain the name of the

	Name of employer representative authorized to provide information on workers' compensation
	Telephone number of employer representative to provide information on workers' compensation
	Address of employer representative to provide information on workers' compensation
WHAT	Γ SHOULD AN EMPLOYEE DO IF INJURED AT WORK?
1.	Report the injury to the employer immediately. Employer notification is required.
and 2.	Select a treating physician from a panel provided by the employer.
	To report an injury contact:
	Name of employer representative to notify in event of a work related injury
	Telephone number of employer representative to notify in event of a work related injury

WHAT SHOULD AN EMPLOYER DO WHEN AN INJURY IS REPORTED?

- Immediately complete a First Report of Work Injury form and send it to the workers' compensation insurance company or the third party administrator to be filed with the Tennessee Dept. of Labor and Workforce Development, Workers' Compensation Division.
- and 2. Offer a panel of physicians.
 - The employer shall designate a group of three (3) or more physicians or surgeons not associated together in practice from which the injured employee shall have the privilege of selecting the operating surgeon or the attending physician. If the injury is a back injury, the panel shall be expanded to four (4), one of whom must be a doctor of chiropractic. If a doctor of chiropractic is chosen, chiropractor visits may be authorized for up to twelve (12) visits per back injury. More than twelve (12) visits to such doctor of chiropractic must be specifically approved by the employer or insurance carrier. The provisions for chiropractic care shall not apply to workers' compensation self insurer pools established pursuant to Section 50-6-405(a)(1). If the injury requires the treatment of physician or surgeon who practices orthopedic or neuroscience medicine then the employer may appoint a panel of physicians or surgeons practicing orthopedic or neuroscience medicine consisting of five (5) physicians, with no more than four (4) physicians affiliated in practice together. The employee may select a treating physician or surgeon from the employer panel.

The Tennessee Department of Labor and Workforce Development, Division of Workers' Compensation, has staff available to help both employees and employers. For more information contact:

> TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT DIVISION OF WORKERS' COMPENSATION 220 FRENCH LANDING DRIVE NASHVILLE, TENNESSEE 37243-1002 615-532-4812 OR TOLL FREE 1-800-332-2667 OR 1-800-332-2257 (TDD)

www.tn.gov/labor-wfd/wcomp.html

LB-0922 (REV. 03/12) RDA 10183

SEGURO DE ACCIDENTES DE TRABAJO DE TENNESSEE

Empleadores: La ley exige que se ponga este aviso en un lugar del negocio del empleador bien visible para que todos los empleados tengan acceso al mismo.

¿QUIÉNES ESTÁN OBLIGADOS A TENER SEGURO DE ACCIDENTES DE TRABAJO?

Todo empleador que tenga cinco (5) o más de cinco empleados de horario completo o de medio horario.

Todo empleador que se dedique a la explotación de minas y la producción de carbón que tenga un (1) empleado o más de un empleado.

Todos los trabajadores de la industria de la construcción a menos que específicamente están exentos.

Para comprobar si un empleador está sujeto a la ley de accidentes de trabajo y si ese fuera el caso, para obtener el nombre de la compañía de seguro de accidentes de trabajo a contactar:

Nombre del representante del empleador	
Número de teléfono del representante del empleador	
Dirección del representante del empleador	
l nombre, la dirección y el número de teléfono del representante del empleador autorizado a dar información sobre indemnización por accidente abajo)	s de
QUÉ DEBE HACER UN EMPLEADO SI SE LESIONA EN EL TRABAJO?	
1. Notificar al empleador de la lesión inmediatamente. Es obligatorio notificar al empleador.	
y 2. Escoger a un médico que le atienda de la lista que le dé el empleador.	
Para notificar una lesión póngase en contacto con:	
Nombre del representante del empleador	
Número de teléfono del representante del empleador	

Dirección del representante del empleador

(el nombre, la dirección y el número de teléfono del representante del empleador autorizado a dar información sobre indemnización por accidentes de trabajo)

¿QUÉ DEBE HACER EL EMPLEADOR CUANDO SE LE NOTIFICA DE UNA LESIÓN?

- 1. Llenar inmediatamente el formulario Primera Notificación de Accidente de Trabajo y enviarlo a la compañía de seguro de accidentes de trabajo o al administrador del seguro contra tercera persona para que lo registre en el Departamento de Trabajo y Desarrollo Laboral de Tennessee, División de Accidentes de Trabajo.
- y 2. Ofrecer una lista de médicos.

El empleador deberá nombrar un grupo de tres (3) médicos o cirujanos o más que no estén afiliados a la misma oficina y de los cuales el empleado lesionado tendrá el privilegio de escoger ya sea el médico que le va a atender o el cirujano que le va a operar. Si la lesión es una lesión de la espalda, la lista aumentará a cuatro (4), entre los cuales habrá un médico quiropráctico. Si ud escoje un médico quiropráctico, las visitas pueden ser autorizadas hasta doce (12) vezes por la lesión de espalda. Si ud require más de doce (12) visitas al mismo médico quiropráctico tendra que tener autorización de su justador de seguransa or empleador. Las provisiones para el cuidado del quiropráctico no se aplicarán grupos de autoasegurador establecidas conforme a la Sección 50-6-405 (a) (1). Si es una lesión que requiere que le atienda un médico o cirujano que ejerce la medicina ortopédica o de neurociencias, entonces el empleador deberá nombrar un grupo de cinco (5) médicos o cirujanos que ejercen la medicina ortopédica o de neurociencias de entre los cuales sólo cuatro (4) pueden estar afiliados a la misma oficina. El empleado puede escoger un médico o cirujano de la lista del empleador para que le atienda.

El Departamento de Trabajo y Desarrollo Laboral de Tennessee, División de Accidentes de Trabajo tiene trabajadores disponibles para ayudar tanto al empleado como al empleador. Si necesita más información, favor de ponerse en contacto con:

DEPARTAMENTO DE TRABAJO Y DESARROLLO LABORAL DE TENNESSEE
DIVISIÓN DE ACCIDENTES DE TRABAJO
220 FRENCH LANDING DRIVE
NASHVILLE, TENNESSEE 37243-1002
615-532-4812 O LLAME GRATIS AL 1-800-332-2667 O AL 1-800-332-2257 (TDD)
www.tn.gov/labor-wfd/wcomp.html

LB-0922SP (REV. 03/12) RDA 10183



TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT EMPLOYER'S FIRST REPORT OF WORK INJURY OR ILLNESS

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Tennessee Bureau of Workers' Compensation 220 French Landing Drive, I-B Nashville, TN 37243-1002

FORM C-41

WAGE STATEMENT

EMPLOYEE: ______ SSN: _____ STATE FILE #:_____

Employer _		Ins Cl	aim #	Date of	Injury:
Please list t	he wages earned by the e	employee named above	e during each of t	the 52 weeks prior to d	ate of injury, if applicable.
WEEK	WEEK ENDING	GROSS WAGES	WEEK	WEEK ENDING	GROSS WAGES
1			27		
2			28		
3			29		
4			30		
5			31		
6			32		
7			33		
8			34		
9			35		
10			36		
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15			41		
16			42		
17			43		
18			44		
19			45		
20			46		
21			47		
22			48		
23			49		
24			50		
25			51		
26			52		
<u> </u>				TOTAL PAID	\$ 64,655,456,654.00

Date: _____ Name of Preparer and Title _____



Tennessee Bureau of Workers' Compensation 220 French Landing Drive, I-B Nashville, TN 37243-1002

FORM C-42

EMPLOYEE'S CHOICE OF PHYSICIAN

An employer must provide a partially-completed form listing at least three physicians to an employee upon the report of a workplace injury. The employee must complete and then sign and date the section below that indicates the physician chosen. A copy of the fully-completed form should be provided to the employee with the original kept on file by the employer. If the employee refuses to accept medical services from the chosen physician, the employee's rights to benefits may be delayed. NOTE: Employees traveling more than 15 miles one way to or from medical treatment may seek reimbursement of their travel expenses from the insurance carrier.

TO BE COMPLETED BY THE EMPLOYER:

Employer		Date of Injury _	
Employer Contact	Phone	Email	
Physician Name		Phone	
Address	City	State	Zip
Physician Name		Phone	
Address	City	State	Zip
Physician Name		Phone	
Address	City	State	Zip
TO BE COMPLETED BY TH	IE EMPLOYEE:		
I have selected the following physicis	an from the list provided to me by my o	employer:	
Physician Name		Date Selected	
Employee Name		Appt Date/Time	
Address	City	State	Zip
Phone	Email		
Employee Signature		Date	

LB-0382 (REV 11/15) RDA 10183



Tennessee Bureau of Workers' Compensation 220 French Landing Drive, I-B Nashville, TN 37243-1002 800-332-2667

FORM C-31

MEDICAL WAIVER AND CONSENT This form is not required for injuries occurring on or after July 1, 2014

THIS MEDICAL AUTHORIZATION FORM ONLY PERMITS THE EMPLOYER OR THE BUREAU OF WORKERS' COMPENSATION TO OBTAIN MEDICAL INFORMATION THROUGH ORAL OR WRITTEN COMMUNICATION, INCLUDING, BUT NOT LIMITED TO, CHARTS, FILES, RECORDS, AND REPORTS IN THE POSSESSION OF A MEDICAL PROVIDER AUTHORIZED BY THE EMPLOYER PURSUANT TO T.C.A. § 50-6-204 AND A MEDICAL PROVIDER THAT IS REIMBURSED BY THE EMPLOYER FOR THE EMPLOYEE'S TREATMENT.

I,(Printed Patient Name)	, having filed a claim for workers'	compensation benefits, do hereby authorize
(Name of Medical Provider)	to furn	ish to my employer or my employer's
representative, and/or the Bureau	of Workers' Compensation any information	on or written material reasonably related to my
work-related injury of(Date of In	for which I am claiming c	ompensation. I further authorize the release of
	•	it is not restricted to, a right to review and obtain agnoses, opinions and courses of treatment.
A photocopy of the authorization	may be accepted in lieu of the original.	
Patient Signature	Date	Date of Birth

LB-0379 (REV 11/15) RDA 10183

Workers' Compensation Temporary Prescription ID Card



>>> To the Injured Worker:

On your first visit, please give this notice to any pharmacy listed on the back side to speed processing your approved workers' compensation prescriptions (based on the guidelines established by your employer).

Questions or need assistance locating a participating retail network pharmacy? Call the Express Scripts Patient Care Contact Center at 1-866-590-5882.

Atencion Trabajador Lesionado:

Este formulario de identificación para servicios temporales de prescripción de recetas por compensación del trabajador DEBERÁ SER PRESENTADO a su farmacéutico al surtir su(s) receta(s) inicial(es).

Si tiene cualquier duda o necesita localizar una farmacia participante, por favor contacte al área de Atención a Clientes de Express Scripts, en el teléfono 1-866-590-5882.

To the Pharmacist:

Express Scripts administers this workers' compensation prescription program. Please follow the steps below to submit a claim. Standard claim limitations include quantity exceeding 150 pills or a day supply exceeding 14 days. This form is valid for up to 30 days from DOI. Limitations may vary. For assistance, call Express Scripts at 1-866-590-5882.

Pharmacy Processing Steps

Step 1: Enter bin number 003858

Step 2: Enter processor control A4

Step 3: Enter the group number as it appears above

Step 4: Enter the injured worker's nine-digit ID number

Step 5: Enter the injured worker's first and last name

Step 6: Enter the injured worker's date of injury

Express Scripts
ID #:
Your SSN is your temporary ID number; present to the pharmacy at the time prescription is filled. You will receive a new ID number shortly.
Date of Injury:
Group #: _GJC6200
Employee Date of Birth:

Thank you for using a participating retail network pharmacy. Even though there is no direct cost to you, it's important that we all do our part to help control the rising cost of healthcare.

Please see other side for a list of participating retail network pharmacies.

>>> To the Supervisor: Please fill in the information requested for the injured worker.

mployee Information			
First	M		Last
\$	Street Address o	r PO Box	
City		State	ZIP
mployer Name			





Participating Retail Network Pharmacies

A & P Drug Emporium Acme Pharmacy Drug Fair Drug Town Albertson's Drug World Albertson's/Acme Albertson's/Osco Eckerd Albertson's/Sav-On **Econofoods** Amerisource **EPIC Pharmacy** Bergen Network **Anchor Pharmacies** FamilyMeds Arrow Farm Fresh Aurora Farmer Jack **Bartell Drugs** Food City Bigg's Food Lion Bi-Lo Fred's Bi-Mart Gemmel BJ's Wholesale Giant Club Giant Eagle **Brooks** Giant Foods **Brookshire Brothers** Hannaford **Brookshire Grocery** Harris Teeter Bruno H-E-B Carrs Hi-School Cash Wise Pharmacy Coborn's Hy-Vee Costco Jewel/Osco Cub Kash n Karry **CVS** Keltsch D&W Kerr Dahl's **Kmart** Dierbergs Knight Drugs Discount Drugmart Kroger LeaderNet (PSAO) Doc's Drugs

Longs Drug Store

Dominicks

Major Value Marsh Drugs Medic Discount Medicap Medistat Meijer Minyard NCS HealthCare Neighborcare Network **Pharmaceuticals** Northeast Pharmacy Services Osco P & C Food Markets Pamida Park Nicollet Pathmark **Pavilions** Price Chopper **Publix Quality Markets** Raley's Randalls Rite Aid Rosauers Rx Express RXD Safeway Sam's Club Sav-On Save Mart

Schnucks Scolari's Sedano Shaw's Shop 'N Save Shopko ShopRite Snyder Stop & Shop Sun Mart Super Fresh Super Rx Target **Texas Oncology** Srvs The Pharm Thrifty White Times Tom Thumb Tops Ukrop's **United Drugs** United Supermarkets Vons Waldbaums Walgreens Wal-Mart Wegmans Weis Winn Dixie

