

WORKERS' COMPENSATION

# CLAIMS KIT



## WORKERS' COMP CONTACT INFO

PHONE: (727) 799-1229 x4700 | OR: (800) 393-0815 | FAX: (727) 725-7656

# HOW TO REPORT A WORKPLACE ACCIDENT



**Online:** [FrankCrum.com/Accident](https://FrankCrum.com/Accident)  
**Phone:** **1-800-393-0815** or **727-799-1229, x4700**  
8:00 am - 5:30 pm, Monday - Friday

**888-443-3699**  
After hours, weekends or holidays  
**Fax:** **727-725-7656**

Timely claims reporting is one of the most important aspects of controlling workers' compensation costs. It helps get injured employees the medical care they require to return to work. Your employees will receive timely benefits and you will avoid any fines and/or penalties imposed by the state because of late reporting of accidents.

## THINGS TO DO:

- 1. Immediately Contact FrankCrum To Report The Accident.** In the case of an emergency or life threatening injury, dial 911. Otherwise, call us in order to be directed to a doctor in our network. Doctors in our network provide the best possible care and they understand workers' compensation laws and regulations.
- 2. Have the Employee's Personnel File Available to Provide Us.** We need details about the injured employee including his or her address, phone number, marital status, etc.
- 3. Our Claims Department Will Immediately Process Your First Notice Of Injury Report and File the Same With the State.**
- 4. You Will Be Contacted By Your Claims Processor Within One Business Day to Begin the Claims Process.**
- 5. Stay in Touch With the Injured Worker.** Empathy and sympathy go a long way in these situations.
- 6. FrankCrum Utilized Optum as the Pharmacy Benefit Manager (PBM)** to assist the employee in receiving prescriptions related to their worker's comp claim. Please see details in the Retail Pharmacy Program for Workers' Compensation. Following the guidelines will ensure there are no out-of-pocket expenses for you or your employee.
- 7. Fax or Email Any Legal Documents Related to the Claim to FrankCrum.** These documents are typically time sensitive and late responses could be reason for additional allegations or suits against you. We will promptly respond to all legal filings and administer all aspects of a workers' compensation claim.

## HERE'S WHAT NOT TO DO:

- Do Not Withhold The Report Of Injury For Any Reason.** Reporting a loss is not an admission of liability or compensability. Fines and penalties can be imposed by the state for failure to report a claim.
- Do Not Delay In Reporting Claims.** Delays will increase costs as much as 30% or more.
- Do Not Withhold The Injury Report Because You Believe A Claim Is Questionable.** Treat the injured worker with respect and empathy. Let the adjusters investigate the claim to determine compensability.
- Do Not Pay Medical Bills Or Authorize Treatment.** Refer medical facilities to FrankCrum. Payment of medical bills could be an admission of liability in some states.

# EMPLOYER'S ACCIDENT REPORT



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Client Company Name: \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Phone: \_\_\_\_\_

Injured Employee's Name: \_\_\_\_\_

Address: \_\_\_\_\_

Occupation: \_\_\_\_\_ Phone / Cell: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ SSN: \_\_\_\_\_

Date of Accident: \_\_\_\_\_ Time: \_\_\_\_\_ Full Time ☐ Part Time ☐

Date Employer Notified: \_\_\_\_\_ Last Worked Day: \_\_\_\_\_ Time Started Shift: \_\_\_\_\_

Return to Work Date: \_\_\_\_\_ Can You Accommodate Light Duty? Yes ☐ No ☐

How Did the Accident Happen? What Was the Employee Doing? \_\_\_\_\_

\_\_\_\_\_

Describe the Injuries and Name the Injured Body Parts: \_\_\_\_\_

\_\_\_\_\_

Place of Accident/ Address: \_\_\_\_\_

Immediate Supervisor: \_\_\_\_\_ Phone: \_\_\_\_\_

Agree with Description? Yes ☐ No ☐ Additional Comments: \_\_\_\_\_

\_\_\_\_\_

Witness Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Are You Continuing to Pay Wages: Yes ☐ No ☐ Medical Attention: Yes ☐ No ☐

Refused Med. Attention: Yes ☐ No ☐ Clinic/ Hospital's Name: \_\_\_\_\_

Phone/Contact: \_\_\_\_\_ Language of Choice (spoken and read): \_\_\_\_\_

Original Date of Hire: \_\_\_\_\_ Work Schedule (days and hours): \_\_\_\_\_

Health Insurance? Yes ☐ No ☐ Does company contribute to premium? Yes ☐ No ☐ Amount per month? \_\_\_\_\_

Completed by: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_





# POST ACCIDENT DRUG OR ALCOHOL TESTING GUIDELINES

**FrankCrum encourages clients to request drug and alcohol tests following a work-related accident.** However, in accordance with new Occupational Safety and Health Administration (OSHA) regulations, there must be a “reasonable possibility” that drug and/or alcohol use caused or contributed to the reported injury or illness to justify requiring the employee to submit to a test. Blanket requirements could be considered a violation by OSHA.

## To Ensure Compliance:

- Review the new OSHA guidelines
- Remove any blanket testing rules
- Make certain testing occurs only when there is a reasonable basis to assume drug use contributed to the accident or injury
- Determine if other employees are involved in the incident and ensure they are tested as well
- Review your state laws

Adherence to drug free workplace program\*\* and state workers compensation laws did not change. OSHA will not find a violation of these new regulations when post-accident testing is performed in compliance with these laws. Provide post accident “reasonable suspicion” training for your supervisors and managers.\*\* Contact a FrankCrum Workers’ Compensation representative to assist in assessing whether drug or alcohol use could have contributed to the injury.

**FrankCrum contracted with Total Compliance Network and Quest Diagnostics to provide drug and/or alcohol testing for our co-employees. If you determine you have a reasonable basis to request a test on the injured worker and/or others involved in the incident, please complete the Drug Test Request form located on the FrankCrum website or contact your Workers’ Compensation Processor at 1-800-393-0815, x4700.**

\*\*FrankCrum can assist with either establishing a Drug Free Workplace Program or training your supervisor/management personnel. Call 1-800-393-0815, x4700, for more information.



# RETAIL PHARMACY PROGRAM FOR WORKERS' COMPENSATION

LOWER COSTS AND INCREASED NETWORK OPTIONS FROM FIRST FILL TO FINAL BILL.

## Our Network Affiliate Offers Flexible And Cost-Effective Ways For Injured Employees To Obtain Prescriptions Right Away.

- Large network of retail and independent pharmacies with 72,000 pharmacy options across the country
- All major chain pharmacies in network
- Retail or mail-order programs
- Low or no cost for injured workers
- Online processing of prescriptions by a nationwide network of pharmacies
- Web-enabled authorizations for prescriptions that fall out of dispensing parameters
- Customer help desk available 24/7 to respond to questions
- Online pharmacy locator

## How Injured Individuals Can Locate A Pharmacy:

- Call **888-813-0023** and a representative will assist with the location of a nearby participating pharmacy.
- Visit the **Pharmacy Locator** and select the search option of your choice.

# WORKPLACE INJURY PRESCRIPTION INFORMATION

## Employer

Please fill out the employee information below and provide the employee with this document to take to any pharmacy for their Workplace injury prescriptions.

## Employee

**Broadspire** has partnered with **Cadence Rx** to make filling workplace injury prescriptions easy. Medications may be subject to formulary and pre-authorization requirements.

**This document serves as a temporary prescription card. A permanent prescription card specific to your work-related injury or illness will be forwarded directly to you if your**

## Pharmacist

Please obtain the below information from the injured employee to process prescriptions for the workplace injury only. Please do not send the patient home or have the patient pay for medication(s) before calling Cadence Rx for assistance.

**Note:** Certain medications are pre-approved for this patient; these medications will process without an authorization. All others will require prior approval.

Please take this letter and your prescription(s) to a pharmacy near you. Cadence Rx has a network of over 72,000 pharmacies nationwide. To locate a network pharmacy near you, please use the pharmacy locator at <https://cadencerox.com/find-a-pharmacy/> or call Cadence Rx toll-free at 1-888-813-0023.

**If You Have Questions or Need Assistance  
at the Pharmacy, Please Call 1-888-813-0023**

### Prescription Drug ID Card

CADENCE 

**Broadspire**  
A CRAWFORD COMPANY

\*Refer to Member ID Format

Employee Name

Member ID Number

FWCM

Date of Injury

Group Number

CRX

021460

PCN Number

BIN Number

\*Member ID format: The ID must start with FF followed by the last 4 digits of the social security number plus 8- digit DOI (MMDDYYYY). Example: FF999901012018

### Pharmacy Information

This form allows you to fill your initial prescriptions with a maximum cost of \$300 per medication and no more than a 14-day supply per prescription.

**Pharmacy, If you need  
assistance processing this claim,  
please call 1-888-813-0023**

The pharmacy benefit card is only to be used for medications prescribed for your work-related injury. By using this card, you acknowledge and accept financial responsibility for any prescriptions billed under this card that are later found to be unrelated to your injury.

Card Created On: \_\_\_\_/\_\_\_\_/\_\_\_\_







A Return-to-Work (RTW) program allows workers who are unable to perform their usual and customary job duties due to an injury to return to work in a temporary, limited or light duty capacity while they recover.

## THE VALUE OF RETURN-TO-WORK PROGRAMS

### BENEFITS FOR EMPLOYERS AND INJURED WORKERS.

Implementing a RTW program benefits both employers and employees. Employers experience cost savings and reduced claim durations. Employers who work for companies with strong RTW programs appreciate the certainty of knowing their employer is committed to retaining them, while accommodating them at the same time.

FrankCrum partners with expert ergonomists and occupational specialists who can assist in modifying an employee's position to accommodate the employee's physical restrictions. When an employer cannot offer modified or alternate work, FrankCrum may be able to offer a program to place them in a safe role with a non-profit organization.



**The Bureau of Labor Statistics reports the best outcomes for accident claims occur when an employee remains productively working in some capacity.**

### Did You Know?

- The likelihood of an injured worker returning to work decreases from 90% during the first month, to just 50% after six months.
- After a year, the likelihood drops down to 5%
- An injured employee, who is provided the ability to transition back to their regular position, can save thousands.
- Employees who know their company is committed to their recovery will take a more active role in their own health care needs.

In addition to workers' compensation considerations, employers may have an obligation under the Americans with Disabilities Act (ADA) or other federal regulations to provide a reasonable accommodation that would allow a disabled employee to perform the essential functions of his or her job. Failure to communicate with a disabled employee to determine whether a reasonable accommodation can be made could expose an employer to a discrimination lawsuit. If you need help developing an effective RTW program, call FrankCrum's Risk Management Department at 727-412-7723.