

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
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



Online: 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**

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 65,000 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 **1-866-599-5426** 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.

FIRST FILL CARD FOR WORKERS' COMP

MAKING IT EASY TO GET WORKERS' COMPENSATION PRESCRIPTIONS FILLED.



WORKERS' COMPENSATION PRESCRIPTION DRUG PROGRAM

Zurich

CARRIER/TPA

EMPLOYER

INJURED WORKER NAME

Please provide directly to Pharmacist

SOCIAL SECURITY NUMBER

DATE OF INJURY (YYMMDD)

Notice to Cardholder: Present this card to the pharmacy to receive medication for your work-related injury. To locate a pharmacy: [tmesys.com](https://www.tmesys.com).

Attention Pharmacists: Call 1-800-964-2531 to establish First Fill benefit eligibility and obtain the ID number for online adjudication of approved benefits for the injured worker.
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: ZRCHFF

Optum has been chosen to manage your Workers' Compensation pharmacy benefits for your employer or their insurer. Your First Fill Card 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. They will fill your prescription at low or no cost to you.



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.



Most pharmacies and all major chains are included in the network. To find a network pharmacy call **866-599-5426** or visit the **Pharmacy Locator** and select the search option of your choice.

Employer:



Immediately upon receiving notice of injury, fill in the information above and give this form to the employee.

Questions? Need Help?

1-866-599-5426

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."





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.