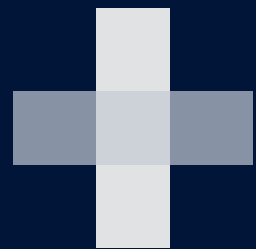


STEP-BY-STEP GUIDE

HANDLING AN EMPLOYEE INJURY AND WORKERS' COMPENSATION CLAIM

Follow these steps to ensure a smooth claims process and get the support your employee and business deserve.



***Take
Action
Fast!***

Filing a workers' compensation claim as soon as possible – ideally within 24 hours of the injury – is important from both a medical and insurance benefits perspective. It also sends the message to an injured employee that they are valued. Avoid delayed filing, which can jeopardize a claim investigation, increase the cost of the claim, and increase the potential for litigation.

First 24 Hours

Prioritize Medical Care

Make sure the injured employee receives immediate and necessary medical attention. Have them call our **Injured Employee Hotline** at **(855) 365-6010** to connect with a registered nurse for 24 / 7 non-emergency medical advice.

If the injury is a medical emergency, dial 911 or go to the nearest emergency room.

Report the Claim

File a workers' compensation claim with EMPLOYERS, ideally within 24 hours of the injury.

SAVE TIME, REPORT ONLINE employers.com/start-claim

Online claim reporting is available to policyholders and agents with **EACCESS**® accounts.

Send a fax to – **(877) 329-2954**

Call our Customer Service Center at – **(888) 682-6671**

Beyond basic contact and employment information for the injured employee, it's helpful to have the answers to the following when submitting a claim:

- Time, date, and location of the injury.
- Nature and /or cause of the injury.
- Parts of the body that are affected and any previous injuries to those areas.
- How the injury was sustained (lifting, bending, etc.).
- Witness(es) name(s) and contact information.

Support and Inform Your Employee

Being injured at work can be scary and stressful. Emphasize your commitment to your employee's well-being and inform them about workers' compensation benefits and the claims process.

First Week

Consider a Return-to-Work Plan

If appropriate, begin putting together a return-to-work plan for your employee, which might require modified work duty or off-site transitional duty.

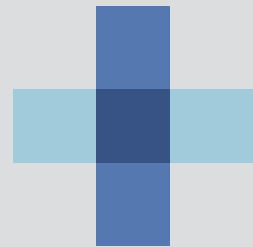
First Month + Ongoing

Keep Communication Open

Check in with your employee and be compassionate about their situation. Employers who maintain contact with injured workers and show they care tend to have more satisfied employees. Be one of those employers.

Facilitate Return to Work

Actively help your employee return to the workplace. Arrange for a transitional, modified job (light duty) if needed.



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To learn more about EMPLOYERS and workers' compensation, visit employers.com