

Claims Guide





Dear {{employer}}

Missouri Merchants and Manufacturers Association's Self-Insured Workers' Compensation Fund (MMMA SIWCF) welcomes you back for another year of partnership. Our vision is to provide innovative solutions for managing and controlling workers' compensation exposures while advocating timely, quality care for injured workers and managing your costs. We promise to continue to exceed your expectations through professional, responsive and proactive service.

In these pages, you will find the resources you need to take full advantage of the services that MMMA provides to you, and your employees. We encourage you to read this information thoroughly to be prepared for workers' compensation exposures.

If you have questions about MMMA's SIWCF or any of the information provided, please contact us at 636.537.4613 or www.claimsmgmtmo.com for assistance.

We look forward to providing you outstanding service and support, and a continued partnership in the years to come.

Sincerely,

Tim Phelps
President
636-681-5281
tphelps@mmm-a.com

Third Party Administrative (TPA) services provided by Claims Management of MO, LLC



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MMMA Contact List

ADMINISTRATION

Tim Phelps

President 636-681-5281 tphelps@mmm-a.com

Aimee White

Underwriting Associate 636-681-5276 awhite@mmm-a.com

PAYROLL AUDITS

Laura Murphy

Team Leader 636-681-5277 lmurphy@mmm-a.com

CONTACT US

Main Phone: 636-537-4613 Toll Free: 1-888-805-8765

Fax: 636-537-1362

Website: www.mmm-a.com

Physical & Mailing Address:

MMMA – Claims Management

of Missouri, LLC

15450 South Outer 40 Road

Suite 200

Chesterfield, MO 63017-4817

CLAIMS

Melissa Knittig

Vice President 636-681-5283 mknittig@claimsmgmtmo.com

Paula Rieker

Claims Representative 636-681-5285 prieker@claimsmgmtmo.com

Carol Dingman

Claims Representative 636-681-5278 cdingman@claimsmgmtmo.com

Sam Robertson

Claims Associate 636-681-5284 srobertson@claimsmgmtmo.com

Bill Petroshak Loss Control Specialist Compliance Coordinators, Inc. bpetroshak@gmail.com 816-215-9825

Report a New Claim 24/7

Call NurseNow 1-855-704-3555



Medical Only Claims <\$1,000-\$3,200 Notification

Under Section 287.957 RSMo, the employer may pay up to \$1000 prior to 9/1/16 and up to \$3200 after 9/1/16 for out-of-pocket for injury related medical costs only if there is no lost time greater than 3 days and no claim for compensation is filed by the employee.

** PLEASE NOTE: Employers have a statutory obligation to report "all" claims regardless of cost or severity.

MMMA processes all medical bills in-house. To take advantage of removing the <\$1,000-\$3,200 medical only claims from the members' experience modification rating, members who choose to do so can reimburse MMMA for the bills associated with these claims.

Members will be given the option to reimburse MMMA for their qualifying closed, medical only claims on a quarterly basis. As indicated above, if you choose to reimburse these qualifying claims, the claim(s) dollars will be reduced to \$0.00. Any claim with a balance of \$0.00 will not affect your experience modification rating.

ALL accidents/incidents are to be reported to MMMA with a First Report of Injury. Reporting a new claim via the NurseNow Hotline is the preferred method, but we also accept claims by Internet, fax or e-mail.

Advantages:

- 1. All claims are reviewed for compensability under work comp
- 2. All invoices are reviewed for appropriateness of care
- 3. All payments are discounted by MCO and direct discount reductions
- 4. All payments are made in a timely manner
- 5. All medical records received will be reviewed
- 6. All claims are reported to the Centers for Medicare & Medicaid Services (CMS) per the Medicare Secondary Payer (MSP) Section 111- SCHIP Extension Act

Employer's Responsibility:

"Employers shall.....report all injuries to their insurance carrier, or Third Party Administrators (IE: MMMA-Claims Management of MO) within five (5) days of the date of injury or within five (5) days of the date in which the injury was reported to the employer by the employee, whichever is later."

MMMA's Responsibility:

It is the responsibility of MMMA to file the First Report of Injury with the Division of Workers' Compensation.

Possible Consequences For Not Reporting Claims:

- 1. Fines levied by the Division of Workers' Compensation for late filing or incomplete reporting of the First Report of Injury.
- 2. Increased exposures on claims Claims that are not reported to MMMA will extend the statute of limitations from 2 years of injury or death or last medical payment to 3 years of injury or death or last medical payment. For example, an employee has a minor finger cut in which the employer does not report to MMMA. Since this claim was not reported to MMMA and/or the State of Missouri; now the employee has 3 years to retain an attorney and/or file a Form 21 to pursue a Permanent Partial Disability (PPD) settlement.
- 3. Penalties and fines can be levied by Centers for Medicare & Medicaid Services. We are currently reporting all claims, as required by the Medicare Secondary Payer (MSP) Section 111- SCHIP Extension Act, on behalf of MMMA Fund Members. If claims are not reported to us in a timely manner, we will not be able to file with Medicare on your behalf.
- 4. Increased exposure to your Company and MMMA Fund Members for claims incurred but not reported (IBNR), which is calculated on the financial statement for MMMA-SIWCF.



How to Report a Claim Checklist

Step 1: Assess the Situation
☐ If emergency medical treatment is needed: CALL 911
Step 2: Report the Claim
☐ Call our 24/7 NurseNow Hotline to report a new claim: 1-855-704-3555
The nurse will submit the First Report of Injury to MMMA on your behalf.
Step 3: Complete Forms
Supervisor/Witness Forms
☐ Form #1 Supervisor Incident Report
☐ Form #2 Obtain Witnesses Names and complete Witness Statements
Employee Forms
Form #3 Employee Incident Report
Form #4 Employee Pain Chart
Form #5 HIPAA Medical Authorization
Form #6 Provide Employee First Fill Temporary Pharmacy Card for prescriptions
Employer/Risk Manager Forms
☐ Form #7 Wage Statement (13 weeks prior to date of injury) if requested
☐ Form #8 Light Duty Offer (confirm availability with employee)
☐ Form #9 Drug/Alcohol Violation (if applicable)
Form #10 Safety Violation (if applicable)
Step 4: Direct Medical Treatment - Designate an Authorized Occupational Medical Provider
☐ Form #11 Post Accident Drug Test Consent (if applicable)
☐ Form #12 Refusal of Medical Treatment (if applicable)
Step 5: Submit Completed Forms to MMMA-Claims Management of Missouri
☐ Email: adjusters@mmm-a.com (preferred)
☐ Fax: 636-537-1362

IN CASE OF WORKPLACE INJURY

ACCION a seguir en caso de un accidente en el trabajo

24/7 NurseNow Claim Reporting 1-855-704-3555

Including After Hours, Holidays and Weekends

MMMA - Claims Management of Missouri, LLC

Regular Business Hours (M-F) 8:00 am - 4:30 pm

Phone: **1-636-537-4613**

Toll Free: **1-888-805-8765**

1

Injured worker notifies supervisor.

Empleado lesionado notifica a su supervisor.

2

Supervisor with injured worker immediately calls injury hotline including after hours, weekends or holidays.

Supervisor/Empleado lesionado llama inmediatamente ala líneade enfermeros/as.

3

The 24/7 NurseNow Hotline gathers information over the phone and helps injured worker assess appropriate medical treatment.

Profesional Médico obtiene información por teléfono y asiste al empleado lesionado en localizer el tratamiento médico adecuado.



Claims Management of Missouri, LLC

Mgmt of MO

NOTICE TO EMPLOYER/SUPERVISOR

Please post copies of this poster in multiple locations within your worksite. If the after hours, weekends or holidays injury is non-life threatening, please call Missouri Merchants & Manufacturing Association

Self-Insured Worker's Compensation Fund/Claims Management NurseNow prior to seeking treatment. Minor injuries should be reported prior to leaving the worksite when possible.



24/7 NurseNow Hotline Q & A

Missouri Merchants & Manufacturers Association SIWCF–Claims Management of Missouri, LLC has implemented an injury management program called NurseNow Triage Hotline. When you encounter a workplace injury, the Supervisor and injured employee will call the injury hotline as soon as possible after the incident occurs. After the nurse at NurseNow records the injury and incident information, the attending nurse will provide first aid advice and if needed, recommend additional treatment. If life-threatening or limb-threatening injury, call 911!!

Important NurseNow Facts:

- If an injury is not a true medical emergency, the Supervisor and the Employee will telephone the Nurse Triage Hotline at 1-855-704-3555 before seeking medical treatment. They will speak with a Professional Nurse who will assist the employee with his or her medical needs which expedites the claims processing.
- The nurse will talk to the supervisor first and then the employee to determine what kind of treatment, if any, is necessary for the employee based upon their conversation with the employee and the supervisor.
- The Nurse Triage Hotline will complete First Report of Injury report and forward to MMMA.
- The Supervisor and/or Employee only need to report the injury once to the NurseNow Triage Hotline. However, you can call back any time with changes or updates to the report if needed.

The advantage of a medical professional assisting in directing the employee's medical treatment should result in cost savings and fewer claims if first aid can be applied. Furthermore, employees will receive instant telephonic first aid advice from an experienced Local Missouri Nurse, and be recommended for further treatment if needed. Your cooperation and participation is appreciated.

Q. Should every workplace injury be reported to the Nurse Triage Hotline?

- A. Yes, report all injuries and referrals to the NurseNow Hotline. CALL THE NURSE TRIAGE HOTLINE BEFORE THE EMPLOYEE LEAVES THE JOB SITE. This will provide injury information immediately to Management personnel on every injury. This is a 24/7 service, including all holidays.
- Q. Does the Nurse Triage Hotline diagnose an injury over the telephone?
- **A.** We do not diagnose injuries. We perform a triage process that guides the employee to the appropriate level of care for treatment based on the information obtained during the call.
- Q. The employee was referred for treatment by the nurse. The employee and the supervisor do not think this injury needs to be treated. Should treatment be sought anyway?
- **A.** Yes. It is always best to follow the advice of the RN and get treatment sooner rather than later. Minor injuries are often referred to seek treatment within 48-72 hours. If the employee refuses to seek treatment, that will be documented in the incident report. At minimum, self-care treatment will be provided.

- Q. The employee does not want to call the Nurse Triage Hotline. Should the supervisor call?
- **A.** Yes. However, the employee must be present as the nurse can only triage the injured worker.
- Q. Will the employee be given some type of reference or call confirmation number?
- **A.** Yes, we provide a call confirmation number that associates the employee's injury to a specific report.
- Q. What happens if the employee is on hold for an extended period of time waiting for a nurse?
- **A.** The protocol is to answer every call. Your call will be answered by a Professional Nurse. In the event of high volume, there is an option to leave a message for call back at which time your call will be returned in less than 15 minutes.
- Q. After the Employee has been treated by the authorized medical provider, do they need to call the Nurse Triage Hotline back and update them with the treatment outcome and/or progress?
- **A.** No. The Nurse Triage Hotline does not need to know. Any updates of your condition after treatment should be provided to your employer.



Supervisor Incident Report

Supervisor Name & Department	Date of Incident	Date Incident Reported
Injured Employee Name	Incident Reported to	
Time of Incident A.M. P.M.	Time Incident Reported	A.M. P.M.
Location of Incident	Job Injured Employee Performing	
Type of Injury Near Injury Property Damage	Was Employee on Duty at Time of Inju	ry? Yes No
Location of Incident	Did Injury Result in Lost Time?	Yes No
Was Injury Caused by a Non-Company Person?	By Faulty Equipment?	Yes No
Description of Incident (Explain how incident occurred) — Use Separate	e Sheet If Needed	
Do You Know of Any Other Witnesses? Yes No If Ye	es, List Name(s) and Have Them Comple	ete a Witness Incident/Injury Report
Referred For Medical Treatment? If Yes, Check All That Apply: Occupational Medicine Clinic	Hospital Emergency Room	Transported by Ambulance
Do You Think The Incident Occurred Due to an Unsafe Condition?		
Do You Know of Any Other Similar Incidents Occurring in the Past?	Yes No OR Due to	Unsafe Act? Yes No
Do You Think This Incident Could Have Been Prevented?	Yes No	
How Do You Think This Incident Could Have Been Prevented?		
Print Name of Person Completing This Report		
Signature of Person Completing This Report	Current Date	
Fax or e-mail completed form to:	MMMA-Claims Management of Mis 15450 South Outer 40 Road, Ste. 2 Chesterfield, MO 63017-4817 Fax: 636-537-1362 E-mail: adjusters@mmm-a.com	

FORM #1 8



Witness Statement

Name	Date of Incident	Date of Report		
Address	Witness Job Description			
City/State/Zip	Employer (If Not an Employee)			
Phone Number	Person Incident Reported to			
Time of Incident A.M. P.M.	Location of Incident			
Description of Incident (Explain how incident occurred) — Use Sep	parate Sheet If Needed			
Do You Know of Any Other Witnesses? Yes No	Do You Know of Any Other Similar Injurie	s? Yes No		
If Yes, List Names	How Do You Think The Incident Occurre	d (Unsafe Condition or Act?)		
How Do You Think This Incident Could Have Been Prevented?				
Print Name of Person Completing This Report				
Signature of Person Completing This Report		Current Date		
Fax or e-mail completed form to:	MMMA-Claims Management of Misson 15450 South Outer 40 Road, Ste. 200 Chesterfield, MO 63017-4817 Fax: 636-537-1362 E-mail: adjusters@mmm-a.com	ıri, LLC		

FORM #2 9



Employee Incident Report

Name	Date of Incident	Date of Report
Address	Date of Birth	
City/State/Zip	Social Security #	
Phone Number	Job Performed	
Time of Incident A.M. P.M.	Employer (if not an employee)	
Location of Incident	Person Incident Reported to	
Description of Incident (Explain how incident occurred) — Use Sep	arate Sheet If Needed	
Do You Know of Any Other Witnesses? Yes No	Do You Know of Any Other Similar Injurie	s? Yes No
If Yes, List Names	How Do You Think The Incident Occurre	d (Unsafe Condition or Act?)
How Do You Think This Incident Could Have Been Prevented?		
Print Name of Person Completing This Report		
Signature of Person Completing This Report		Current Date
Fax or e-mail completed form to:	MMMA-Claims Management of Missou 15450 South Outer 40 Road, Ste. 200 Chesterfield, MO 63017-4817 Fax: 636-537-1362 E-mail: adjusters@mmm-a.com	ıri, LLC

FORM #3 10



Employee Pain Chart

njured Employee Name:	
Employer Name:	
Date of Incident:	
Please circle all that apply: My pain is worse:	
A) in the morning B) during the day C) at night D) constant E) with	activity F) during rest
On a scale of 0 (no pain) to 10 (unbearable pain requiring hospitalizate at its BEST: At its WORST: Using the key provided, please draw the symbol representing years it relates to your present condition:	
	KEY: ^^^ = Radiating Pain xxx = Spasms zzz = Tenderness /// = Numbness / Tingling 000 = Aches / Pain

Injured Employee Signature: ______ Date: _____



Employee HIPAA Medical Release

Patient Information:		
Patient Name:		_ Date of Birth:
Address:	City/State/Zip _	
Social Security #:	Phone:	_
Claim #:		_
Date of Incident	Employer:	
I hereby authorize: <u>"ANY & ALL Heal</u>	th Care Provider(s)" to release the fol	lowing information to:
MMMA-Claims Management of Missou	ıri, LLC	
15450 South Outer 40 Road, Ste. 200		
Chesterfield, MO 63017		
Fax: 636-537-1362		
Information to be released: ANY	and ALL records	
☐ Complete Health Record	☐ X-Ray Reports	☐ Photographs, Videotapes
Consultation Reports	☐ Itemized Bill	☐ Discharge Summary
☐ X-Ray Films/Images	☐ Laboratory Test Results	☐ Diagnosis & Treatment Codes
☐ History & Complete Physical Exam	☐ Complete Billing Record	☐ Progress Notes
Other:		

Purpose of Request:

This authorization is being completed at the request of the patient pursuant to litigation. Please note that this authorization includes medical records, reports and other medical documents in your possession, which relate to any prior or subsequent complaints, injuries, illnesses or other conditions involving the same parts of the body and the same or similar conditions described below. This Authorization includes but is not limited to records of all examinations, treatments and tests, including inpatient, outpatient and emergency room, whether for diagnostic or prognostic purposes, consultation reports, correspondence, x-rays, photographs, videotapes, MRI's and CT scans and post-mortem records, if applicable, PROVIDED that the examinations, treatments and/or tests involve or relate to complaints, injuries or illnesses or conditions pertaining to the following the alleged above injury.

The health care provider is neither required nor prohibited by law from engaging in private conversations regarding the patient's above referenced care. The decision to enter into any such conversation is that of the health care provider. However, disclosure that exceeds the scope of this Authorization may subject the health care provider to civil liability.

FORM #5 Page 1 of 2



Employee HIPAA Medical Release

Drug and/or Alcohol Abuse and/or Psychiatric, and/or I understand if my medical or billing record contains information in care, sexually transmitted disease, Hepatitis B or C testing, and/o ☐ YES ☐ NO	n reference to drug and/or alcohol abuse, psychiatric
I understand if my medical or billing record contains information in Virus/Acquired Immunodeficiency Syndrome) testing and/or treat \square YES \square NO	•
Expiration of Authorization: This Authorization shall remain in effect until the underlying claim supplemental request for documents. Provided you have this Aut party making the supplemental request, a written request for sup Authorization is required. It is expressly agreed that a photocopy	horization allowing you to provide records to the plemental documents is sufficient, and no additional
Who & Where to Send / Release Information: MMMA-Claims Management of Missouri, LLC 15450 South Outer 40 Road, Ste. 200 Chesterfield, MO 63017 Fax: 636-537-1362	
Right to Revoke Authorization: I understand that I may revoke this Authorization at any time excereliance on this Authorization. I understand that if I want to cancel Claims Management of Missouri stating that I want to cancel this Authorization.	el/revoke this Authorization, I must mail or fax a letter to
Re-Disclosure: I understand that information disclosed by this Authorization may no longer be protected by the Health Insurance Portability and Ademployees, officers and physicians are hereby released from any above information to the extent indicated and authorized herein.	ccountability Act (HIPAA) of 1996. The facility, its
Signature of Patient or Personal Representative Who I I understand that I do not have to sign this Authorization and my t do not sign this form. I understand that I am entitled to a copy of the protected health information to be used or disclosed.	treatment or payment for services will not be denied if
Patient Signature:	Date:
Authorized Signature (If Other Than Patient):	
Employer Name:	Date:

FORM #5 Page 2 of 2



First Fill Temporary Pharmacy Card

Employer:

- 1. Please fill out the card below with Injured workers' information.
- 2. Distribute this card to the injured worker.

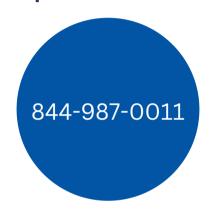
Injured Employee:

- 1. If you need a prescription filled related to a work-related injury or illness, go to a CompPBM network pharmacy.
- 2. Give this page to the pharmacist.
- 3. The pharmacist will fill your prescription at no cost.

Pharmacist:

- 1. The member ID is made up of the above SSN+ Date of Injury
- -- Member ID Format 123MMDDYY--
- 2. Call the CompPBM Help Desk at 844-987-0011 at anytime if you have questions.

Questions? ¿Necesitas ayuda en español? Llame al



Prescription Card

Claims Management Mgmt of MO	of Missouri, LLC
Claims Management of Mi	ssouri
Carrier/TPA	Employer
Injured Worker Name	
Last 3 digits of SSN	Date of Injury (MMDDYY)
	ald be presented to your pharmacy to receive ury. It is only valid for 10 days after the first
	regarding the program or to find nearby

Attention Pharmacists: Please be aware of first fill limitations including maximums of 10 days supply and \$250 for each processed prescriptions. If the medication falls outside of these limits, please call the Help Desk for prior authorization.

BIN: 021031

GROUP: 71954002

PCN: CPBM

PERSON CODE: 01

Claims Ctains Management of Missouri, LLC Mgmt of MO

Help Desk: 844-987-0011



Finding a Network Pharmacy:

- Scan the QR code above
- Visit comppbm.com/pharmacylocator
- Call us at 844-987-0011



Wage Statement

Employee Name: _	 	 	
Claim #:			
Date of incluent			
Employer Name: _	 		

Please Note: The Missouri Division of Workers' Compensation requires a copy of your system payroll report (or) check copies

Reported "Gross" Wages - 13 Weeks "PRIOR" to Date of Injury or 14 Weeks if paid bi-weekly.

Other/Codes: Vacation (V), Overtime Pay (OT), Bonus (B), Gratuities (G), Lodging (L)

Insurance: Health (H), Life (L), Dental (D), Vision (V), Other (O)

	GROSS WAGES	PAY	PERIOD	*OTHER/Code
WEEK 13:	\$	_ =	_ to	\$()
WEEK 12:	\$	_ =	_ to	\$()
WEEK 11:	\$	_ =	_ to	\$()
WEEK 10:	\$	_ =	_ to	\$()
WEEK 09:	\$	_ =	_ to	\$()
WEEK 08:	\$	_ =	_ to	\$()
WEEK 07:	\$	_ =	_ to	\$()
WEEK 06:	\$	_ =	_ to	\$()
WEEK 05:	\$	_ =	_ to	\$()
WEEK 04:	\$	_ =	_ to	\$()
WEEK 03:	\$	_ =	_ to	\$()
WEEK 02:	\$	_ =	_ to	\$()
WEEK 01:	\$	_ =	_ to	\$()
TOTAL WAGE	ES: \$	_ / 13 WEEKS = \$	=	GROSS AWW

Submit Completed Form to:

MMMA-Claims Management of Missouri, LLC 15450 South Outer 40 Road, Ste. 200 Chesterfield, MO 63017

Fax: 636-537-1362

Email: adjusters@mmm-a.com



Light Duty Offer

Today's Date:	_	
Employee Name:		
Employer Name:		
Date of Incident:	_	
Claim #:	_	
Authorized Treating Physician:		
Notice to Injured Employee:		
As your employer, we <u>CAN</u> accord	mmodate light duty work under workers' compensation.	
As your employer, we <u>CANNOT</u> a	accommodate light duty work under workers' compensation	n.
*** If light duty can be accommodated, following your light duty release.***	you will be required to report to work on the first availab	le work day
Employee Signature:	Date:	
I have advised our employee (in person to return to work on the next available re	/ by phone / by mail) that light duty is available and he/she eturn to work date.	is expected
Employer Signature:	Date:	

Submit Completed Form to:

MMMA-Claims Management of Missouri, LLC 15450 South Outer 40 Road, Ste. 200 Chesterfield, MO 63017

Fax: 636-537-1362

Email: adjusters@mmm-a.com



Drug/Alcohol Violation

Missouri - Division of Workers' Compensation - Section 287.120.6, RSMo

Today's Date:	
Employee Name:	
Employer Name:	
Date of Incident:	
Claim #:	
	olicy adopted by the employer on a drug-free workplace or on the use of alcohol or rkplace, and the employee sustains an injury while using alcohol or non-prescribed eath benefits shall be reduced 50%.
	escribed controlled drugs in violation of the employer's rule or policy is the proximate s or compensation payable for death or disability are forfeited.
	umption that the alcohol was the proximate cause of the injury if the voluntary use of ohol in the employee's system meets the legal intoxication standard under Missouri lav
suspects usage by the employee or IF the e	o take a test for alcohol or a non-prescribed controlled substance if the employer employer's policy clearly authorizes the post injury testing. IF the employer does ury occurs and the employee refuses to take the test, the employee forfeits ALL
Yes, I am aware o (Employee Initials)	of my Employer's Drug/Alcohol Policy regarding the above violation.
Employee Signature:	Employee Printed Name:
Supervisor Signature:	Supervisor Printed Name:
Copy of our Company Policy is	s Attached (signed handbook, safety sheets, etc.)
Copy of our Company Policy V	Vill Be Sent Via Fax or E-Mail
Witness Statement(S) Are Attac	ched
Witness Statement(S) Will Be S	Sent Via Fax or E-Mail

FORM #9 17



Safety Violation

Missouri - Division of Workers' Compensation - Section 287.120.5, RSMo

Today's Date:		
Employee Name:		
Employer Name:		
Date of Incident:		
Claim #:		
		failure to use safety devices provided by the Employer or failure to bensation and death benefits are reduced at least 25% but not more
1. The Employee had act	ual knowledge of the Employe	r's safety rule.
2. The Employer had ma	de a reasonable effort to make	sure the employee used the safety device or obey the safety rule.
Violation:		
Yes	s, I am aware of my Employe	er's Drug/Alcohol Policy regarding the above violation.
Employee Signature: _		_ Employee Printed Name:
Supervisor Signature: _		Supervisor Printed Name:
Copy of our Co	mpany Policy is Attached (si	gned handbook, safety sheets, etc.)
Copy of our Co	mpany Policy Will Be Sent V	ia Fax or E-Mail
Witness Statem	ent(S) Are Attached	
Witness Statem	ent(S) Will Be Sent Via Fax o	or E-Mail

FORM #10 18



Post-Accident Drug/Alcohol Test Consent

workers Compensation Post A	Acciaent - Drug	g / Alconol Testing	
Date:			
Patient Name:			
Company:			
Date of Loss:			
Body Part:			
(Photo ID Required)			
Drug Screen: YES	(initials)	Alcohol Screen: YES	(initials)
(Non-DOT)		(breath OR urine acceptable)	
**** Fax Results immediately to	o:		****
Attn:			
Authorized By:			
(Company Signature)			
Printed Name:			
On behalf of Company:			
Phone Number			

FORM #11 19



Refusal of Medical Treatment FOR A WORK-RELATED INJURY

I, (injured employee)	_, acknowledge that medical treatment
has been offered by (employer)	, my employer, for the
injury I sustained at my place of work on (date)	, and that I have refused the offered
medical treatment.	
I understand that my employer has the right to choose a medical pro- understand that payment for any medical treatment I receive related by my employer will be at my own expense.	
Employee Signature	Date:

FORM #12 20