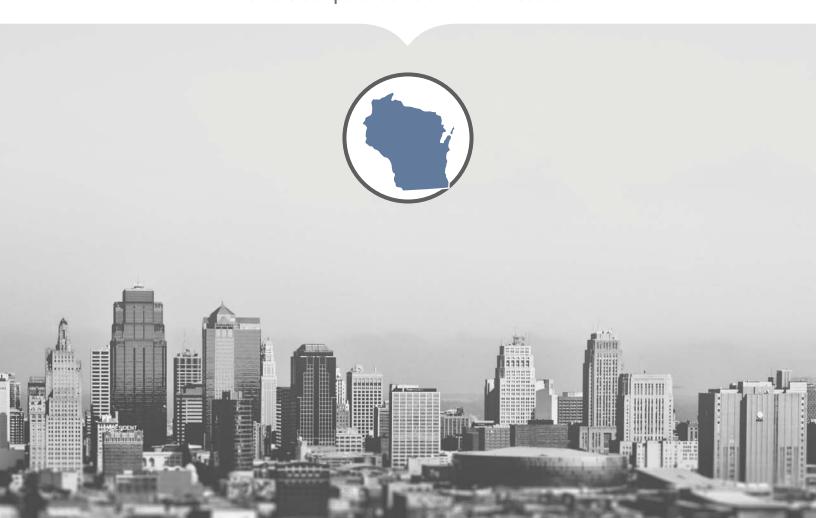


# Workers Compensation Claim Kit - Wisconsin





# BHHC Workers Compensation | Representing Financial Strength & Integrity | bhhc.com

BHHC WI Claims Kit Introductory Letter – 09/07/2017 (page 3 of 23)

WI Form WKC-12 – Employer's First Report of Injury or Disease – 06/2017 (pages 4-5 of 23)

WI Form WKC-13-A – Wage Information Supplement – 03/2019 (pages 6-7 of 23)

BHHC Instructions for WI Form WKC-12698 – 06/06/2018 (page 8 of 23)

WI Form WKC-12698 – Statement of Self-Restriction to Part-time Work – 06/2017 (page 9 of 23)

WI Form WKC-9488 – Voluntary and Informed Consent for Disclosure of Health Care Information (English,

Spanish, & Hmong) – 06/2017 (pages 10-15 of 23)

BHHC Medical History Request – 02/16/2014 (page 16 of 23)

BHHC General Employee Accident Report – 02/16/2014 (page 17 of 23)

BHHC General Supervisor Accident Report – 02/16/2014 (page 18 of 23)

BHHC General Witness Accident Report – 02/16/2014 (page 19 of 23)

BHHC Express Scripts First Fill Form (English & Spanish) – 12/2018 (pages 20-21 of 23)

BHHC Workers' Compensation Fraud Posters (English & Spanish) – 08/10/2018 (pages 22-23 of 23)



P.O. Box 881236, San Francisco, CA 94105 | Phone: (888) 495-8949 | bhhc.com

#### Dear Policyholder:

Thank you for placing your workers compensation coverage with Berkshire Hathaway Homestate Companies (BHHC). We look forward to working with you to fulfill all your workers compensation needs.

Enclosed you will find documentation necessary for the processing and administration of a claim in the event of a workplace injury, as well as important information regarding workers compensation requirements for your state (i.e. posting notices, compliance laws, etc). Please utilize the documents included to collect valid information regarding the injured employee and incident, and send the documents in when reporting the claim or upon request. Any completed document should be sent directly to BHHC using mail, e-mail, or fax. The assigned claims professional will forward necessary documentation onto the appropriate state entity.

It is critical that you promptly report all new claims using one of the following methods:

**Online:** 1. Go to our website: www.bhhc.com

2. Highlight "Workers Comp" in the menu

3. Highlight "Claims Center"

4. Click "Report a Claim"

Phone: (800) 661-6029
Fax: (800) 661-6984
E-mail: newclaim@bhhc.com

Wisconsin state law recommends employers report every industrial injury or occupational disease claim to their workers compensation carrier as soon as possible or within 5 days of employer knowledge of injury.

State law also requires that employers authorize initial medical treatment within 24 hours of knowledge that an occupational injury of illness has been sustained or reported, regardless of the legitimacy of the claim. Failure to comply may result in the loss of "medical control" and a significant increase in the potential claim cost.

We will attempt to contact you and the injured worker within 24 hours of receiving the First Report of Injury. Your cooperation in allowing the injured employee to speak with one of our Claims Professionals is appreciated.

Should you have any questions regarding the contents of this kit, a claim, or claim reporting, please contact our Customer Care Center at (888) 495-8949. Questions regarding your insurance policy or coverage should be directed to your broker or agent. We thank you for choosing BHHC as your workers compensation carrier and look forward to providing you superior customer service and compassionate care for your injured workers.

#### BERKSHIRE HATHAWAY HOMESTATE COMPANIES

### **EMPLOYER'S FIRST REPORT OF INJURY OR DISEASE**

Fatal Injuries: Employers subject to ch.102, Wis. Stats., must report injuries resulting in death to the Department and to their insurance carrier, if insured, within one day after the death of the employee.

Non-Fatal Injuries: If the injury or occupational illness results in disability beyond the three-day waiting period, the employer, if insured, must notify its insurance carrier within 7 days after the injury or beginning of disability. Medical-only claims are to be reported to the insurance carrier only, not the Department.

Electronic Reporting Requirement: All work-related injuries and illnesses resulting in compensable lost time, with the exception of fatalities, must be reported electronically to the Department via EDI or Internet by the insurance carrier or self-insured employer within 14 days of the date of injury or beginning of disability. Employer may fax claims for fatal injuries to (608) 267-0394.

Department of Workforce Development Worker's Compensation Division 201 E. Washington Ave., Rm. C100 P.O. Box 7901 Madison, WI 53707 Imaging Server Fax: (608) 260-2503 Telephone: (608) 266-1340 http://www.dwd.wisconsin.gov/wc

e-mail: DWDDWC@dwd.wisconsin.gov

\*Provision of your Social Security Number (SSN) is voluntary. Failure to provide it may result in an information processing delay. Personal information you provide may be used for secondary purposes [Privacy Law, s. 15.04 (1)(m), Wisconsin Statutes].

lea	ise read the instru	uctions on	page 2 for o	completing	g this forn	n)												
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T	Birthdate		Date of Hi	ire	(	County and State Where Accident of			t or Exposure Occurred?									
r	Employer Nam	е			WI	Unemplo	yment I	ns. Acct No	l	Insur∈ ∕es [	_		lature o	of Busi	ness (Sp	ecifi	c Product)	
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	What Happened to Cause This Injury or Illness? (Describe How The Injury Occurred)																	
	What Was The Injury or Illness? (State the Part of Body Affected and How It Was Affected)																	
	Report Prepare	ed By		Work P	hone Nu	mber		Position								Dat	e Signed	
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### EMPLOYER AND INSURANCE CARRIER INSTRUCTIONS

The employer must complete all relevant sections on this form and submit it to the employer's worker's compensation insurance carrier or third party claim administrator within seven (7) days after the date of a work-related injury which causes permanent or temporary disability resulting in compensation for lost time. The employer's insurance carrier or the third-party claim's administrator may request that this form also be used to immediately report any injury requiring medical treatment, even though it does not involve lost work time.

For any work injury resulting in a **fatality**, the employer must also submit this form directly to the Department of Workforce Development **within 24 hours of the fatality**.

An employer exempt from the duty to insure under s. 102.28, Wis. Stats., and an insurance carrier administering claims for an insured employer are required to submit this form to the Department of Workforce Development within 14 days of the date of work injury.

#### MANDATORY INFORMATION

In order to accurately administer claims, each of the following sections of this form must be completed. The First Report of Injury will be returned to the sender if the mandatory information is not provided.

**Employee Section:** Provide all requested information to identify the injured employee. If an employee has multiple dates of employment, the "Date of Hire" is the date the employee was hired for the job on which he or she was injured.

**Employer Section:** Provide all requested information to identify the injured worker's employer at the time of injury. Provide the name and Federal Employer Identification Number (FEIN) for the insurance carrier or self-insured employer responsible for the worker's compensation expenses for this injury. Also identify the third party claim administrator, if one is used for this claim.

**Wage Information Section:** Provide the information requested regarding the injured employee's wage and hours worked for the job being performed at the time of injury.

**Injury Information Section:** Provide information regarding the date and time of injury. Provide a detailed description of the injury, including part of the body injured, the specific nature of the injury (i.e., fracture, strain, concussion, burn, etc.) and the use of any objects or tools (i.e., saw, ladder, vehicle, etc.) that may have caused the injury. Provide the name of the person preparing this report and the telephone number at which they may be reached, if additional information is needed. This form was designed to include information required by OSHA on form 301. If this section is completed and retained, the employer will not have to complete the OSHA 301 form.

# **WAGE INFORMATION SUPPLEMENT**

Insurers, including self-insured employers, must submit this form with the first WKC-13 report for each claim where TTD is less than the maximum rate in the year the injury occurred.

Read instructions on reverse carefully before completing.

\*Provision of your Social Security Number (SSN) is voluntary. Failure to provide it may result in an information processing delay.

**Department of Workforce Development Worker's Compensation Division** 201 E. Washington Ave., Rm. C100

P.O. Box 7901

Madison, WI 53707-7901 Imaging Server Fax: (608) 260-2503

Telephone: (608) 266-1340 Fax: (608) 267-0394

http://www.dwd.wisconsin/wc e-mail: DWDDWC@dwd.wisconsin.gov

Personal information	on you provide i	may	be used for seconda	ry purp	oses [Pr	rivacy Law,	s. 15.	.04 (1)(m)	, Wiscons	in Sta	tutes].			
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Employer Name						1								
Name of Insurance	Company or S	elf-l	Insured Employer (do	not list	adjustir	ng company	')							
Claims Handling A	ddress (number	r, cit	ty, state, zip code)											
Complete Section 1. Hourly Wage	<b>4 for part-tim</b> Mu		mployees (include	anyon	e worki		an 3		-	<b>befo</b> dd	re compl		<b>ecti</b> Equa	
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## Instructions for Completing the Wage Information Supplement, Form WKC-13-A

These instructions will help you complete the WKC-13-A and compute the TTD rate correctly. If more help is needed, please contact a wage specialist at (608) 266-1340 or send an e-mail to **wcpendrpt@dwd.wisconsin.gov**. Section DWD 80.02(2)(c) of the Wis. Admin. Code requires insurers, including self-insured employers, to submit this form within 30 days after the injury. It must be submitted for every claim where the TTD rate is less than the maximum rate for the year the injury occurred. For a reference to the maximum rates, see our website at: https://dwd.wisconsin.gov/dwd/publications/wc/WKC-9572-P.pdf

Section 1a- Hourly Rate at Time of Injury: Enter the standard base rate at the time of injury. Include in the hourly rate any additional hourly amounts which the employee received at the time of injury, e.g., shift differentials. For employees receiving time-and-a-half, enter the standard base rate, not time and a half rate. If this employee did not have an hourly rate but had a weekly, bi-weekly or monthly salary and has scheduled hours of work, divide the salary by the number of hours worked in the pay period to arrive at the hourly rate. If an employee is paid solely by commission or by mileage or some other method where scheduled hours are not used, the TTD rate will be based only on gross earnings. In such a case, enter "NA" in Section 1 and go on to Section 2. For employees paid on a piece work basis, compute the hourly piece work rate by dividing the earnings from piece work by the number of hours actually worked while on piece rate. Exclude time and a half earnings and hours in this computation. Use the piece rate amount only if the resulting rate is higher than the standard hourly rate. If the employee received tips, compute the additional hourly amount of tips. Enter that amount next to "tip rate" and add the hourly tip rate to the standard hourly rate to get the "standard base rate plus tips". Compute the tip rate by dividing total tip earnings (only the earnings received in tips) by total hours actually worked on a tip basis. The total hourly rate must be at least the legal minimum hourly wage.

Section 1b- Hours Per Week: Enter the normal number of hours scheduled (regular fixed schedule) at the time of injury). Include the number of hours the employee is paid at the time and a half rate. If the employee does not have regular scheduled hours, enter the number of hours which full-time employees normally work for the employer in this occupation. Include scheduled hours paid at a time-and-a-half rate in the number of "normally scheduled hours". If scheduled hours vary by more than 5 hours from week to week during the 90-day period immediately preceding the injury, use the number of hours that is normal for full time employees for this occupation. Check the box "Actually Worked" in Section 1b and enter the hours actually worked if the hourly rate in Section 1a is piece rate or includes tips. Check the "seasonal" box with 44 hours entered for employees who meet the definition of "seasonal" employees in s.102.11(1)(b) Wis. Stats. Seasonal employment cannot exceed 14 weeks. For part time employees, follow the instructions in Section 4.

**Section 1c- Base Weekly Rate:** Multiply the hourly rate in Section 1a times the hours used in Section 1b. For employees who worked a time and a half schedule at the time of injury and at least 13 consecutive weeks immediately prior to the injury, use the following formula: multiply the standard rate times the normal scheduled hours excluding those hours paid at the time-and-a-half rate; then multiply the time and a half rate times the time and a half hours, and add the two results to get the Base Weekly Rate.

Sections 1d & 1e- Hourly Wages/Additions to Base Average Weekly Wages and Average Weekly Earnings: Enter here and in Section 2d (except for tips) the weekly value of any other type of compensation the employee received, as shown in Section 3.

Section 2a-e Gross Wages and Average Weekly Earnings Enter the gross wages and the number of weeks the employee worked on that job (same type of work) in the 52-week period prior to the date of injury. When counting weeks for Section 2b, do not Include the week of injury in the 52-week period. Count partial weeks as whole weeks. Include tips and additions to wages from Section 3 in section 2e. For employees who worked less than 6 weeks, TTD will be determined solely by the hourly rate in Section 1 or, if the employee does not have an hourly rate, by wages paid in a "same or similar" occupation. Enter "same or similar" wages in Section 2e and skip 2a, 2c and 2d. Complete the computations in Sections 2c, d and e for all others.

**Section 3- Additions to Cash Wages:** Enter the weekly value of any additional compensation paid to the employee. This value is added to the computations in Sections 1 and 2. The standard value of "meals" and "room" is set in Wis. Admin. Code DWD 80.29 and DWD 272. The value of all other items is set by common marketplace value to the employee.

**Section 4- Part-Time Employment:** Complete this Section for all workers at less than the maximum TTD rate if they were scheduled to work less than 35 hours per week at the time of injury.

Part of Class Determination: Complete this part before choosing and checking the applicable Section 4a, 4b or 4c. If the employee's regular work schedule varies by more than 5 hours per week during the 90-day period immediately preceding the injury, always consider the employee as "not part of class". Choose Section 4a, 4b or 4c that applies to the employee before doing the computations in Sections 1 or 2 to set the wage for the employee. If you check Section 4b, you will need to check the box in Section 1b "expand to normal full-time" and enter the number of normal full-time hours there for this occupation. Use the number of hours that are normally considered as full-time for that employer for that occupation to compute the wage.

**Self Restriction:** An employee "self restricts" employment if he/she limits his/her availability on the labor market to part-time work only and was not employed elsewhere. If you indicate that the worker self-restricts in Section 4c and wages are set at 100%, <u>you must attach a copy of a self-restriction statement</u> signed by the employee, stating the limitation to part-time and that he/she was not working elsewhere at the time of injury. A sample statement can be found at <a href="https://dwd.wisconsin.gov/dwd/forms/WKC/wkc\_12698\_e.htm">https://dwd.wisconsin.gov/dwd/forms/WKC/wkc\_12698\_e.htm</a>

**Section 5-- Wage and Rate Computation:** Enter the wage used to compute the TTD rate (the higher amount from Section 1e or 2e). The rate in Section 5c is computed by multiplying the wage by either 66.67% or by 100% (see Section 4c). <u>Exception to using 100% in Sections 4c and 5b</u>: If using 100% in Section 4c exceeds 66.67% of the wages of a full-time employee doing this job, use 66.67% of wages (higher of 1e or 2e) after expanding the hours in Section 1b to full-time.

<u>Exception Note:</u> If this employee's employment situation is unique and you cannot use the computation formulas in Sections 1 and 2, indicate the wage and TTD rate in Section 5, and attach an explanation of how you computed the wage and TTD rate to this request.



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# **WORKERS' COMPENSATION FORM REQUIREMENTS**

Form WKC-12698 – Statement of Self-Restriction to Part-Time Work

The attached form is needed to calculate the workers' compensation benefits for part-time workers. Please have all injured workers that are part-time employees complete and sign the attached form when an injury is reported. Please send the completed form to us while reporting the claim.

(Wisconsin Statutes § 102.11 and Wisconsin Administrative Code DWD 80.51)

# STATEMENT OF SELF-RESTRICTION TO PART-TIME WORK

Department of Workforce Development Worker's Compensation Division 201 E. Washington Ave., Rm. C100

P.O. Box 7901 Madison, WI 53707-7901

Telephone: (608) 266-1340 Imaging Fax Server: (608) 260-2503

Fax: (608) 267-0394 http://www.dwd.wisconsin/wc

e-mail: DWDDWC@dwd.wisconsin.gov

\*Provision of your Social Security Number (SSN) is voluntary. Failure to provide it may result in an information processing delay. Personal information you provide may be used for secondary purposes [Privacy Law, s. 15.04 (1)(m), Wisconsin Statutes].

EMPLO	DYEE NAME:
EMPLO	OYEE S.S. #*:
DATE C	OF INJURY:
	rm is needed to properly compute the wage for your Worker's Compensation benefits. answer the following questions, sign, date and return to your insurance carrier or self-insured er.
	At the time of your injury, did you limit your availability in the labor market to part-time work or o work only with the employer where you were injured?  Yes  No
lf	f yes, explain your limitation:
2. A	At the time of your injury, were you also employed by another employer or self-employed?  Yes  No
If	f Yes, please provide us with the name and address of your other employer below:
E	Employer Name:
E	Employer Address:
Signe	edPhone Number: () Area Code
Dated	I

# **Voluntary and Informed Consent for Disclosure of Health Care Information**

\*Provision of your Social Security Number (SSN) is voluntary. Failure to provide it may result in an information processing delay. Personal information you provide may be used for secondary purposes [Privacy Law, s. 15.04 (1)(m), Wisconsin Statutes].

#### **Department of Workforce Development Worker's Compensation Division**

201 E. Washington Ave., Rm. C100 P.O. Box 7901 Madison, WI 53707 Telephone: (608) 266-1340

Fax: (608) 267-0394 http://dwd.wisconsin.gov/wc/

e-mail: <u>DWDDWC@dwd.wisconsin.gov</u>

By law, all health care providers must provide to any employee, employer, worker's compensation insurer or their representative any information reasonably related to any alleged work injury. However, determining the relationship of prior medical records to a work injury can be difficult and time-consuming. Therefore, to assist in the timely investigation of your claim, this document authorizes the health care provider to release medical information without attempting to determine the extent of its relationship to your alleged work injury.

You are not required to sign this document. You may refuse to sign this document without jeopardizing your right to collect worker's compensation benefits. However, by assisting in the investigation of your claim, you are likely to receive benefits quicker than if you refuse to authorize the release of medical information

Health (	Care Provider Name			Street Address			
P.O. Bo	х	City				State	Zip Code
Patient	(Employee) Name		Employer N	ame		<u> </u>	
Patient -	Social Security Number* -	Patient Birth I	Date		WC Claim	No.	
	ient named above hereby authorizes ession relating to the patient's health,				disclose all	records o	checked below in
Name a	and Address of Party Authorized to Recei	ve Protected Ir	nformation				
correspond	Physical Only. Release all record regarding the patient's physical he provided by any physician, nurse,	ossession of the rediscon, and/or heads, correspondath, treatment	the health callosure of su losure of su aring of the vertices, and dence, and nt and evalu	are provider autl ch materials is h worker's comper any other information including,	horized, evnereby authorized, authorized aut	en if thos norized. T m describ whateve ited to, a	se materials were his release is for ed above.  r source hy made or
	health care provider.  This consent constitutes a waiver of a including but not limited to Wis. Stat.					n, rule or	other authority,
□ <b>B</b> .	Physical and Other. Release all regarding the patient's physical and and evaluation including, but not linurse, chiropractor, osteopath, de This consent constitutes a waiver of a including but not limited Wis. Stat. §§ C.F.R. § 164.508.	records, corre ad mental hea mited to, any ntist, physica any privilege cr	espondence alth, drug an made or pr I therapist, h eated by stat	, and any other in alcohol abuse ovided by any places or series or any one or federal status	informatior , HIV and A hysician, po ther health te, regulatio	AIDS test sychiatris care pro n, rule or o	s, treatment, it, psychologist, vider. other authority,
	Patient Signature (or Person Auth	norized to Sig	n for Patien	t) — for Option	В		
Patient	Signature (or Person Authorized to S	Sign for Patie	nt)		Date	Signed	
WKC-948	8 (R. 06/2017)						

In signing this consent form, I acknowledge that I understand that:

- I am authorizing release of the records and information listed above.
- I am waiving any privilege that may otherwise prevent disclosure of the records and information listed above.
- I understand that the health care provider named above, whom I am authorizing to disclose my protected health information, may not condition my treatment, payment, enrollment or eligibility for benefits (if applicable) on whether I sign this authorization, except: (1) if my treatment is related to research, or (2) health care services are provided to me solely for the purpose of creating protected health information for disclosure to a third party.
- I may revoke this authorization at any time by written request to the party authorized above to receive information. However, I understand that my revocation is not effective with respect to actions a covered entity took in reliance on this authorization or as needed for an insurer to contest a claim/policy authorized by law if signing the authorization was a condition to obtaining insurance coverage.
- I may obtain a copy of the disclosed records and information, upon written request to the party authorized above to receive information, at no charge to me.
- My personal health information disclosed pursuant to this authorization may be redisclosed and may no longer be protected by federal law. My personal health information may be released to any of the following: the employer, the worker's compensation insurer, the Department of Workforce Development, other parties to this matter or their attorneys; the Labor and Industry Review Commission; any court on any action or proceeding relating to this matter; experts retained or consulted by any party; and any of their agents, employees, or representatives. I specifically authorize and consent to any such disclosure and redisclosure.
- I am entitled to a copy of this consent form after I sign it.

If you have any questions about this document, you should contact the Worker's Compensation Division at (608) 266-1340. You should not sign this document if the name of the health care provider is blank.

This consent is subject to revocation at any time. If not revoked, this consent is effective for two (2) years from date signed. This authorization expressly waives any requirement that it must be used within a certain number of days after the date of signing, or that it must be dated within any time period before the date it is used. This authorization shall also extend to records of future treatment, after the date of signing of this authorization, as long as such treatment occurs while this authorization is still in effect. A photocopy copy shall be as valid as the original.

Patient Signature (or Person Authorized to Sign for Patient)	Date Signed
If not signed by patient, authority/designation to sign is based on the fact that the patient in A minor Incompetent Incompetent Incompetent Incompetent Incompetent Incompetent Incompetent Incompetent Incompetent Incomp	S

# Kev Zoo Siab thiab To Taub Txog Kev Tso Cai Muab Ntaub Ntawv Kho Mob Hais Qhia Tawm

\*Ntawm kev muab koj tus Social Security Naj Npawb (SSN) yog nyob ntawm siab yeem. Yog tsis muab ces tej zaum yuav ua rau txoj kev lis cov ntaub ntawv mus qeeb.

Cov lus qhia txog ntawm koj tus kheej kuj yuav muab siv mus hais ib kauj ruam tom ntej ntxiv. [(Privacy Law, s. 15.04(1)(m) Wisconsin Statutes].

**Department of Workforce Development Worker's Compensation Division** 

201 E. Washington Ave., Rm. C100 P.O. Box 7901 Madison, WI 53707 Telephone: (608) 266-1340

Fax: (608) 267-0394 http://dwd.wisconsin/wc

e-mail: <u>DWDDWC@dwd.wisconsin.gov</u>

Raws li kev cai lij choj, txhua qhov chaw kho mob yuav tsum hais qhia rau tus neeg ua hauj lwm uas raug mob, qhov chaw ua hauj lwm, lub worker's compensation insurer los yog cov neeg sawv cev rau lawv txog tej yam mob uas yog ntawm txoj hauj lwm. Tiam sis, kev txheeb cov ntaub ntawv kho lwm yam mob thiab tus mob uas yog los ntawm txoj hauj lwm tsis yooj yim thiab yuav siv sij hawm ntau heev. Yog li, yuav kom pab txo cov sij hawm txheeb ntaub ntawv no kom sai, daim ntawv tso cai no yog muab rau lub chaw kho mob kom lawv muab koj cov ntaub ntawv uas teev txog kev tshuaj ntsuam ntawm koj tus mob, uas lawv thiaj tsis tau mus tshawb nrhiav seb cov ntaub ntawv twg thiaj yog cov teev koj tus mob los ntawm kev raug mob tom hauj lwm los.

Koj tsis tas yuav kos npe rau daim ntawv no los tau. Koj muaj cai tsis kam kos npe rau daim ntawv no yam li yuav tsum tsis muaj kev cuam tshuam nrog rau koj cov cai uas tau worker's compensation benefits. Tiam sis, yog muab kev koom tes nrog kev tshawb nrhiav txog koj qhov mob no, tej zaum koj yuav tau cov kev pab cuam sai dua qhov koj tsis kam tso cai muab koj cov ntaub ntawy kho mob obje tawm

tshawb nrhiav txog koj qhov mob no, tej zaum ntaub ntawv kho mob qhia tawm.	n koj yuav tau	cov kev pal	o cuam sai dua d	hov koj t	sis kam tso	cai muab koj cov	
Lub Npe Chaw Kho Mob			Chaw Nyob				
P. O. Box	Lub Zos				Lub Xeev	Zip Code	
Tus Neeg Muaj Mob Lub Npe		Lub Npe Ch	aw Ua Hauj Lwm			L	
Tus Neeg Muaj Mob tus Social Security Naj Npaw	b* Tus Neeg	* Tus Neeg Muaj Mob Lub Hnub Yug WC Clai			claim No.		
Tus neeg muaj mob uas lub npe teev saum to kho mob raws li khij hauv qab txog nws kev ts						vs cov ntaub ntaw	
Lub Npe thiab Chaw Nyob ntawm qhov chaw ua	s tau cai txais c	ov ntaub nta	wv qhia txog kev t	shuaj ntsua	am mob		
thawj, teev txog tus mob, tej kev tshuaj ntsual sau txog, los yog lwm cov ntaub ntawv ntaw chaw kho mob teev hauv daim ntawv no tsis ntawv uas nws muaj xa tuaj raws li teev hau nrhiav, npaj, ntsuam, thiab/los yog sib hais txo CHECK ONE (KHIJ IB NQE):  A. Physical Only. Tso tas nrho cov notawd kev noj qab hauv huv, kev kosteopath, dentist, physical therap Txoj kev tso cai no yuav muab tej cai cai, uas tsis tas rau ntawm tus cai Wis neeg mob tej kev mob ntawm quav cawv, kev tshuaj ntsuam HIV kws kho mob, psychiatrist, psychomob los yog ib qho chaw uas mua Txoj kev tso cai no yuav muab tej cai cai, uas tsis tas rau ntawm tus cai Wis 2.31 thiab 45 C.F.R. § 164.508.  Tus Neeg Mob Kos Npe (los yog	m qhov chaw yog qhov chav yog qhov chav og worker's contaub ntawv, contaub ntawv, contaub ntavev that lub xeev that cev nqaij dain of thiab AIDS, I logist, nurse, b kev tshuaj ruas lub xeev that S. Stat. §§ 51.3	kho mob u aw tshawb tso cai no. ompensation cov ntawv to tshuaj ntsucho mob, los niab tseem fv. 81 thiab 146 awv, cov nt n ntawv thia kev kho, thi chiropracto ntsuam tsha niab tseem fv. 10, 146.025, u Kev Tso (	as tau kev tso ca com tau tus mot Kev tso cai no you n claim raws li ha eev txog, thiab to am nrog rau kws s yog lwm lub ch w tau tsim, tau m 6.82, thiab 45 C.F. awv teev txog, the ab kev meej per ab kev meej per ab kev ntsuam of r, osteopath, de awb pom los yog w tau tsim, tau m 146.81 thiab 146.	ai muab to los nws uav muab is los sau ej yam yuas kho mobuab kev so R. § 164.5 niab lwm yuas nro ntist, phys yuav muuab kev so 82, 42 C.F.	so tawm. To yuav tsum los siv rau los siv rau los ev qhia txogo, nurse, chev tshuajoj ntsuam, los cov ntaub no ev yeeb qua grau, xws los ical theraplab tau los hoj ntsuam, los f.R., Chap. 1	xawm hais tias lub muab cov ntaub txoj kev tshawb  g tus neeg mob iropractor, ntsuam mob. s yog lwm cov eg. Itawv hais txog iv tshuaj thiab li tej yam uas ist, tsev kho nais qhia. s yog lwm cov , subpart C, §	
Tus Neeg Mob Kos Npe (los yog Tus Neeg	Tau Kev Tso	Cai Kos Np	e rau Tus Neeg	Mob) H	nub Kos Nr	oe	
WKC-9488-H (R. 06/2017)							

Kev kos npe rau daim ntawv no, kuv lees paub tias kuv to taub tias:

- kuv tso cai muab kuv cov ntaub ntawv raws li teev saud tso tawm.
- Kuv muab kev zam rau tej yam uas tej zaum yuav txwv tau kev muab kuv tej ntaub ntawv tso tawm raws li teev saud.
- Kuv to taub hais tias lub chaw muab kev tshuaj ntsuaj mob uas teev npe saud, yog lub chaw kuv tso cai kom muab kuv cov ntaub ntawv qhia tawm txog ntawm kuv kev noj qab haus huv, yam li yuav tsis txwv kuv kev kho mob, kev them nqi, kev zwm npe los yog muaj feem tau kev pab cuam txawm kuv kos npe thiab tsis kos rau daim ntawv no, tswj xeeb: (1) yog hais tias kuv kev kho mob yog ib qho kev tshuaj ntsuam mus rau kev kawm, los yog (2) cov kev pab cuam hauv kev kho mob tsuas muab rau kuv kom tsim kev tiv thaiv ntawm ib cov ntaub ntawv txog kev kho mob uas yuav muab mus rau ib qho chaw twg uas yog lwm tus sab nraud (third party).
- Kuv muaj cai sau ntawv mus thim kev tso cai muab kuv cov ntaub ntawv tso tawm li hais saud, tshwj tias qhov chaw uas tau teev saud twb ho xub txais cov ntaub ntawv ua ntej kuv thim no lawm.
- Kuv muaj cai hais kom qhov chaw uas kuv tau tso cai tau kuv cov ntaub ntawv luam ib co qauv rau kuv yam li tsis raug nqi dab tsi rau kuv them.
- Cov ntaub ntawv qhia txog kuv kev noj qab hauv huv yuav muab qhia tawm raws li kev tso cai hauv daim ntawv no tej zaum yuav tsis tau kev tiv thaiv raws li kev cai lij choj hauv tseem fwv lawm. Kuv cov ntaub ntawv qhia txog kuv kev noj qab hauv huv yuav muab hais mus qhia rau xws li: qhov chaw ua hauj lwm, lub worker's compensation insurer, lub Department of Workforce Development, lwm cov chaw uas muaj feem nrog rau qhov teeb meem no los yog cov kws lij choj; hauv Labor and Industry Review Commission; kev sib foob hauv lub tsev hais plaub los yog tej yam yuav sib hais txog qhov teeb meem no; tej tus kws uas paub zoo txog tej yam no uas ib tog twg tau ntiav los yog tau sab laj nrog; thiab tej tug agents, cov neeg ua hauj lwm, los yog cov sawv cev rau lawv. Kuv yeej tso cai meej meej kom muab cov ntaub ntawv li teev hauv daim ntawv no hais qhia.
- Kuv muaj cai tau ib daim qauv ntawm daim ntawv no tom qab kuv kos npe rau.

Yog koj muaj lus dab tsi nug txog daim ntawv no, koj yuav tsum hu mus nug huav Worker's Compensation Division ntawm tus xov tooj (608) 266-1340. Yog tsis teev qhov chaw muab kev tshuaj ntsuam mob lub npe rau hauv daim ntawv no, koj yuav tsum tsis txhob kos npe rau daim ntawv no.

Yuav muab daim ntawv tso cai no rhuav thim thaum twg los tau. Yog tsis muab thim, daim ntawv tso cai no yuav siv tau mus li ob (2) lub xyoos txij hnub kos npe. Daim ntawv tso cai no yuav tshem tej cai uas yuav tsum siv raws sij hawm li cov hnub tom qab hnub kos npe, los yog yuav tsum teev ib lub sij hawm tseg rau kev siv ua ntej hnub yuav pib siv tau. Txoj kev tso cai nov kuj yuav ncua sij hawm mus rau cov ntaub ntawv kho mob uas tseem yuav muaj rau yav tom ntej, uas yog tom qab hnub kos npe rau daim ntawv tso cai no lawm, tsuas kom kev kho yuav tsum tshwm sim nyob hauv lub sij hawm uas kev tso cai no tseem siv tau. Ib daim qauv yuav tsum saib muaj nuj ngis tib yam li daim tseem.

Tus Neeg Mob Kos Npe (los yog Tus Neeg Tau Kev Tso Cai Kos Npe rau Tus Neeg Mob)	Hnub Kos Npe						
Yog tsis yog tus neeg mob kos npe, tus neeg muaj cai/raug taw kom kos npe yog los ntawv qhov muaj tseeb yog hais tias tus neeg mob ntawd:							
☐ Tsis tau muaj hnub nyoog ☐ Tsis muaj peev xwm ☐ Xiam hoob qhab ☐ Tas si	m neej lawm 🔲 Lwm yam:						

# Consentimiento Voluntario e Informado para la Divulgación de Información de Atención Médica

\*La provisión del número de seguro social (SSN, Social Security Number) es voluntaria. No proporcionarlo puede provocar una demora en el procesamiento de la información.

La información personal que se proporcione puede utilizarse para propósitos secundarios (Ley de Privacidad, s. 15.04(1)(m), Estatutos de Wisconsin!

Nombre del Proveedor de Atención Médica

Apartado Postal

Departamento de Desarrollo de la Fuerza Laboral

División de Compensación de Trabajadores

201 E. Washington Ave., Rm. C100

P.O. Box 7901 Madison, WI 53707 Teléfono: (608) 266-1340 Fax: (608) 267-0394

http://dwd.wisconsin.gov/wc/

e-mail: DWDDWC@dwd.wisconsin.gov

Estado Distrito Postal

Según la ley, todos los proveedores de atención médica deben proporcionarle a todo empleado, empleador, asegurador de compensación de trabajadores o sus representantes cualquier tipo de información razonablemente relacionada con cualquier tipo de lesión laboral que se haya alegado. Sin embargo, determinar la relación de las fichas médicas anteriores con una lesión laboral puede ser difícil y llevar tiempo. Por consiguiente, para ayudar a que se lleve a cabo la investigación de su reclamo de manera oportuna, este documento autoriza que el proveedor de atención médica divulgue información médica sin intentar determinar la medida en que se relaciona con la lesión laboral que se ha alegado en su caso.

No se le requiere que firme este documento. Puede rehusarse a firmar este documento sin poner en peligro su derecho de cobrar beneficios de compensación de trabajadores. Sin embargo, al ayudar en la investigación de su reclamo, es probable que reciba beneficios con mayor rapidez que si se rehúsa a autorizar la divulgación de información médica.

Ciudad

Dirección de la Calle

						201000	2.0		
Nombre del Paciente (Empleado)				Nombre del Empleador					
Núr	Número de Seguro Social del Paciente* Fecha de Nacimiento del Paciente No. de Reclamo de CT								
apar	ece a	e cuyo nombre aparece arriba autoriza prriba le divulgue todas las fichas que se Il tratamiento y la evaluación del pacient	han marcado a						
Nor	mbre	y Dirección de la Parte Autorizada a Re	cibir la Informa	ción Protegida					
resul ficha prove docu comp	a sus representantes designados, y a que les suministre duplicados legibles y certificados de todas las fichas, escritos, informes, esultados de pruebas y rayos x que se encuentren en su posesión y contengan esa información. Esta autorización incluye <i>todas</i> las chas, informes, correspondencia u otros materiales que el proveedor de atención médica autorizado tenga en su posesión, incluso si el roveedor de atención médica no generó esos materiales, y el volver a divulgar esos materiales se autoriza por medio del presente ocumento. Este permiso de divulgación puede utilizarse en la investigación, preparación, evaluación, y/o la audiencia del reclamo de ompensación de trabajadores que se describe arriba.								
IVIAR —		UNA DE LAS SIGUIENTES OPCION							
	A.	Salud Física Únicamente. Divulgue to procedencia que tenga que ver con la las hechas o provistas por cualquier no cualquier otro proveedor de atención de cualquier otro proveedor de cualquier otro proveedor de cualquier de cu	salud física, e nédico, enferm	l tratamiento y la evaluación	del paciente,	incluyend	lo sin limitación,		
		Este consentimiento constituye la ren tipo de autoridad estatal o federal, inc							
	Este consentimiento constituye la renuncia de cualquier privilegio creado por estatutos, normas, reglas o cualquier otro tipo de autoridad estatal o federal, incluyendo sin limitación el Estat. de Wis. §§ 51.30, 146.025, 146.81 y 146.82, 42 C.F.R., Cap. 1, subparte C, § 2.31 y 45 C.F.R. § 164.508.								
		Firma del Paciente (o Persona Autori	zada para Firr	mar de Parte del Paciente) —	para la Opci	ión B:			
Firm	a del	Paciente (o Persona Autorizada para F	Firmar de Parte	e del Paciente)	Fecha	a de Firma	l		

Al firmar este impreso de consentimiento, reconozco y entiendo que:

- Estoy autorizando la divulgación de las fichas y la información enumeradas anteriormente.
- Renuncio cualquier privilegio que pueda haber evitado la divulgación de las fichas y la información enumeradas anteriormente.
- Entiendo que el proveedor de atención médica cuyo nombre aparece arriba, al que estoy autorizando a divulgar mi información médica protegida, no puede imponer la condición de que firme esta autorización para proporcionarme tratamiento, pago, inscripción o elegibilidad de beneficios (si es pertinente), excepto: (1) si mi tratamiento se relaciona con la investigación, o (2) los servicios de atención médica se me proporcionan únicamente con el propósito de crear información médica protegida para su divulgación a un tercero.
- Puedo revocar esta autorización en cualquier momento por medio de una solicitud escrita enviada a la parte autorizada arriba a recibir información, excepto que la parte autorizada arriba a recibir esa información puede contar con la información médica personal que haya recibido antes de la revocación de esta autorización.
- Puedo obtener copia de las fichas e información divulgadas previa solicitud escrita enviada a la parte autorizada arriba a recibir información sin costo alguno para mí.
- Mi información médica personal divulgada de acuerdo con esta autorización puede volver a divulgarse y puede que deje de estar protegida por la ley federal. Mi información médica personal puede divulgarse a cualquiera de los siguientes: el empleador, el asegurador de compensación de trabajadores, el Departamento de Desarrollo de la Fuerza Laboral, otras partes relacionadas con este asunto o sus abogados; la Comisión de Revisión Laboral e Industrial; cualquier tribunal o cualquier acción o proceso legal relacionados con este asunto; expertos contratados o consultados por cualquiera de las partes; y cualquiera de sus agentes, empleados, o representantes. Específicamente autorizo y consiento a cualquier tipo de divulgación y redivulgación de ese tipo.
- Tengo derecho a una copia de este impreso de consentimiento después de firmarlo.

Si tiene preguntas acerca de este documento, debe ponerse en contacto con la División de Compensación de Trabajadores llamando al (608) 266-1340. No firme este documento si el nombre del proveedor de atención médica está en blanco.

Este consentimiento está sujeto a revocación en cualquier momento. Si no se revoca, este consentimiento tiene efectividad por un periodo de dos (2) años a partir de la fecha de firma. Esta autorización renuncia expresamente cualquier requisito de que deba utilizarse antes de que pase un determinado número de días después de la fecha de firma, o de que deba ponerse la fecha dentro de un cierto periodo de tiempo antes de la fecha en que se utilice. Esta autorización aplicará también a las fichas de tratamiento que pueda proporcionarse en el futuro, después de la fecha de firma de esta autorización, siempre que ese tratamiento ocurra mientras esta autorización tenga todavía vigencia. Una copia fotocopiada será tan válida como el original.

Firma del Paciente (o Persona Autorizada para Firmar de Parte del Paciente):	Fecha de Firma
Si no está firmada por el paciente, la autoridad/designación de firmar se basa en que el p  Menor de edad Incompetente Incapacitado Fallecido Otro:	paciente es:



P.O. BOX 881716 • SAN FRANCISCO CA 94188 • TOLL FREE: (800) 661-6029 • FAX: (415) 675-5469

	MEDICAL HISTORY REQUEST	
	Date of Injury: Completion Date:	<u> </u>
Please complete this form by providing your medi medical records to your current treating physician for	cal history for the past 5 years. This will help ensure that we are able to provide all of or you to receive the proper care for your work injury.	you
Thank you for your cooperation.		
Past Injuries, Disabilities, or Other Medical Cond	litions	
Hospitalizations HOSPITAL NAME, ADDRESS AND PHONE	DATES ADMITTED	
		-
Treating Physicians or Groups DOCTOR OR GROUP NAME, ADDRESS AND	PHONE DATES OF TREATMENT	
NAME, ADDITIONAL OF THE PROPERTY OF THE PROPER		



# **EMPLOYEE'S ACCIDENT REPORT**

To be completed by the injured worker

Employee name	1		
Employer name			
Date of accident			
Time of accident			
	k on day of accident		
Location of accident	(specify if off-site address)		
How did the injury or	ccur? What job duties were yo	ou performing? P	Please describe in your own words.
		-	
What part(s) of your	body was injured (indicating r	right and/or left)?	
Triat part(o) or your	bedy has injured (indicating i	ignit and or long.	
Have you sought an	y medical treatment for these	injuries? It so, sp	pecify where and when.
Have you ever injure	and this part of your body before	o (voc or no)2 If	so, please describe how and when the
previous injury(s) oc		e (yes of flo)? II	so, please describe now and when the
previous injury(s) oc	cuitea.		
What witnesses were	e present when the accident of	occurred? Please	e provide names if applicable.
	·		
Who did you report t	the injury to 2 When was the in	sium roportod? D	lease provide name(s) and job title(s).
vvno did you report t	ne injury to? when was the in	ijury reported? P	lease provide name(s) and job title(s).
What did you do afte	er the accident occurred?		
,			
The above renew !	- two		
The above report is	s true and correct:		
SIGNATURE:			DATE FORM COMPLETED:



# SUPERVISOR'S REPORT OF EMPLOYEE ACCIDENT

Employee name								
Employee name Employer name	_	_						
Employer name								
Date of accident								
Time of accident	_	_						
	_	_						
Date accident reported	a accident imm	adiataly?		ES 🗆	NO 🗆			
Did the employee report the Location of accident (special content of the location of the locat	e accident imm	ediately?	11	=> □	NU 🗆			
Location of accident (speci	ly ii on-site add	ress)						
Llavo di d tha inione a accomo	How did the injury occur? What job duties was the employee performing?							
How did the injury occur?	vnat job duties	was the employ	ee perrormin	g <i>:</i>				
What part(s) of the employ	ee's body were	reported as inju	ıred?					
L								
Has the employee sought	any medical trea	atment for these	injuries? If s	o specify who	ere and when			
Tido trio orripio, co coagrit	arry modiodi trot	AUTION CTOT CTOO	ilijanico. ii o	o, opeony will	oro aria wriori.			
What witnesses were pres	ent when the ac	cident occurred	l (including se	elf)?				
			_	,				
Do you have any reason to	auestion the le	acitimacy of the	accident? If s	o nlease exn	Nain:			
Do you have any reason to	question the re	gitimacy of the	accident: ii o	o, piedoc che	naiii.			
Indicate working condition	ons present tha	at led to accide	ent (please cl	neck all that	apply):			
☐ Unused/unavailable lifting	equipment		□ We	t/slippery floor				
Unused/unavailable PPE (	gloves, hardhat,	goggles, etc.)		or housekeepir				
Unused/unavailable sharp				eraction with co				
Unguarded or improperly of	juarded equipme	nt			atient or resident			
☐ Electrical exposure				eraction with cu				
Obstructed view				emical exposur				
Lack of training				tor vehicle acc	ident			
☐ Defective tools or equipme	nt:		∐ Otr	ner:	<del></del>			
What shanges sould be me	ada ta aliminata	ar radius that	sazard(a) idan	titied above?				
What changes could be ma	ade to eliminate	of reduce the r	nažard(s) idei	itilied above?				
The above report is true	and correct:							
Prepared by:	Title:			Date prepare	ed:			



# WITNESS' REPORT/STATEMENT OF EMPLOYEE ACCIDENT

Employee name						
Witness name & phone number						
Witness Address						
Williess Address						
Date of accident		1				
Time of accident						
	oito addraga)					
Location of accident (specify if off-site address)						
Did you with one the above war arted ancident? If on how did the injury accura? What inhad the war the						
Did you witness the above-reported accident? If so, how did the injury occur? What job duties was the employee performing?						
employee penoming:						
What part(s) of the employee's boo	dy were injured? Describe the ty	pe of injury (strain, bruise, etc.)				
What did the injured employee say at the time of injury? Did the injured employee complain of pain at the						
time of injury? If they complained of pain, please specify the body part(s).						
ante di injuny i in andy dempiamba di pant, pieded appenty and body part(o).						
What did the employee do after the	e accident occurred?					
Were any other witnesses present at the time of the accident? If so, please list them below.						
The above report is true and correct:						
	Tect.					
Signature of witness:		Date signed:				

NOTE: Willfully making a false statement for the purpose of obtaining or denying benefits is a crime subject to penalties.





# To the Injured Worker:

On your first visit, please give this notice to any pharmacy listed on the back side to speed the processing of your approved workers' compensation prescriptions.

Questions or need assistance locating a participating retail network pharmacy? Call the Express Scripts Patient Care Contact Center at 800.945.5951.

### **Atención Trabajador Lesionado:**

En su primera visita, por favor entregue esta notificación a cualquier farmacia enumerada al reverso para acelerar el procesamiento de sus recetas aprobadas de compensación para trabajadores (según las pautas establecidas por su empleador).

Si tiene cualquier duda o necesita ayuda para localizar una farmacia de venta al por menor participante de la red, por favor llame al Centro de Contacto para Atención a Clientes de Express Scripts, al 800.945.5951.

# To the Pharmacist:

Express Scripts administers this workers' compensation prescription program. Please follow the steps below to submit a claim. Standard first fill shall not exceed a 14-day supply or a cost of \$150. This form is valid for up to 30 days from date of injury (DOI). Limitations may vary. For assistance, call Express Scripts at 888.786.9640.

### **Pharmacy Processing Steps**

Step 1: Enter BIN number 003858

Step 2: Enter processor control WC

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:/				
	G3YA				
	Group #:				
	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.

#### **Employee Information**

First	M		Last
		Street Address or PO Box	
City		State	ZIP
Employer Name			

# Participating Retail Network Pharmacies



Sav-On

Save Mart

Schnucks Scolari's

Sedano

Shaw's

Vons

A & P Drug Emporium Longs Drug Store Acme Pharmacy Drug Fair Major Value Albertson's Drug Town Marsh Drugs Albertson's/Acme Drug World Medic Discount Albertson's/Osco Eckerd Medicap Albertson's/Sav-On **Econofoods** Medistat

**EPIC Pharmacy** Shop 'N Save Amerisource Bergen Meiier **Anchor Pharmacies** Network Minyard Shopko Arrow FamilyMeds NCS HealthCare ShopRite Aurora Farm Fresh Neighborcare Snyder Farmer Jack Network Stop & Shop **Bartell Drugs** 

Bigg's Food City **Pharmaceuticals** Sun Mart Northeast Pharmacy Food Lion Super Fresh Bi-Lo Bi-Mart Fred's Services Super Rx BJ's Wholesale Club Gemmel Osco **Target** 

**Brooks** Giant P & C Food Markets Texas Oncology Srvs

**Brookshire Brothers** Pamida The Pharm Giant Eagle **Brookshire Grocery** Giant Foods Park Nicollet Thrifty White Hannaford Bruno Pathmark Times

Carrs Harris Teeter **Pavilions** Tom Thumb

Cash Wise H-E-B Price Chopper Tops Coborn's Hi-School Pharmacy **Publix** Ukrop's

**Quality Markets United Drugs** Costco Hy-Vee

Cub Jewel/Osco **United Supermarkets** Raley's **CVS** 

Kash n Karry Randalls D&W Keltsch Rite Aid Waldbaums Dahl's Kerr Rosauers Walgreens Dierbergs Kmart Rx Express Walmart

**Discount Drugmart Knight Drugs** RXD Wegmans Weis Doc's Drugs Kroger Safeway

**Dominicks** LeaderNet (PSAO) Sam's Club Winn Dixie



# \$1000 Reward!

For information leading to the arrest and conviction of any co-worker, health care professional, or attorney representing a fraudulent workers compensation claim to Berkshire Hathaway Homestate Companies (BHHC)\*

In most states, it is a felony to make or cause to be made a knowingly false or fraudulent material statement in order to obtain workers compensation benefits. BHHC believes that any party engaging in such fraud should be prosecuted to the fullest extent of the law, including jail sentences.

Please do your part to help! Putting criminals out of operation benefits all of us, including keeping your employer's premium rates reasonable.

Call our toll-free fraud hotline immediately if you have information on a fraudulent claim:



# 1 (800) 300-JAIL



BHHC Workers Compensation Division • Representing Financial Strength & Integrity

\*Maximum reward of \$1,000 per conviction. In the event that more than one individual submits information regarding the same fraudulent claim, BHHC will equally divide the reward among those providing information used in obtaining the conviction. BHHC reserves the right to determine what information, if any, will be provided to the appropriate law enforcement agency. Criminal prosecutions are the sole responsibility of the authorities and may or may not be pursued at their discretion. Any issues regarding the intrepretation of this policy shall be resolved by BHHC at their sole discretion. Program subject to change or termination without prior notice.



# \$1000 RECOMPENSA!

INFORMACIÓN QUE LLEVA AL ARRESTO Y A LA CONDENA DE CUALQUIER COMPAÑERO DE TRABAJO, PROFESIONAL DE CUIDADO MEDICO, O ABOGADO QUE REPRESENTE UN RECLAMO FRAUDULENTO EN CONTRA DE BERKSHIRE HATHAWAY HOMESTATE COMPANIES\*

En la mayoría de los estados es un delito grave hacer que haga una declaración de material fraudulento para obtener beneficios de Compensación al Trabajador. Berkshire Hathaway Homestate Companies cree que cualquier persona que se involucre en tal fraude debe ser procesado con todo el rigor de la ley, incluyendo SER SENTENCIADO A LA CARCEL.

Ayúdenos de su parte. El poner a estos delincuentes fuera de operaciones nos beneficia a todos, incluso esto ayuda a mantener los réditos bajos de la aseguranza de su empleador.

Si usted tiene información sobre un reclamo fraudulento por favor llame de inmediato a nuestra LINEA GRATUITA DE FRAUDE.



(800) 300-JAIL



BHHC Workers Compensation Division • Representing Financial Strength & Integrity

\*La recompensa máxima es de \$1,000 por convicción. En caso de que más de una persona presente informaciones sobre la misma demando fraudulenta. Berkshire Hathaway dividirá la recompensa por partes iguales entre aquellas persones que aportaron informaciones para obtener la convicción. Berkshire Hathaway se reserva el derecho de determinar qué informacion presentará a la agencia judicial correspondiente. El proceso de crímenes es la responsibilidad exclusiva de las autoridades, que pueden decidir si el proceso debe entablarse or no. Cualquier disputa que pudiera surgir en la interpretación de esta ofreta será resuelta por la propia Compañia de Seguros Berkshire Hathaway. Este programa está sujeto a cambios a cancelación sin aviso previo.