

Workers Compensation State Claim Kit

Michigan



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Workers Compensation Division $_{_{\rm TM}}$

P.O. Box 881236 San Francisco, CA 94188 (888) 495-8949 <u>bhhc.com</u>

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 contact methods listed to the right.

Michigan state law requires employers to report every industrial injury or occupational disease claim to their workers compensation carrier immediately.

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

Contact Information

Online

<u>bhhcpolicyholder.bhhc.com/</u> <u>Client/External/Claims</u>

Phone

(800) 661-6029

Fax

(800) 661-6984

E-mail

newclaim@bhhc.com







Berkshire Hathaway



Form WC-PUB-005 – Employees – Know Your Rights Poster

• Post in one or more conspicuous places at all business locations

To complete the form, please enter the following information in the spaces provided:

- Your company name
- The name of a company representative and their phone number
- Name of your designated insurance carrier

Form WC-PUB-005 – Employees – Know Your Rights Poster

• Post near Form WC-PUB-005 – Employees -- Know Your Rights Poster



MICHIGAN DEPARTMENT OF

Employees -- Know Your Rights!

Remember - It is important to report your injury to your employer.

Medical Care

You are entitled to reasonable and necessary medical care for work-related injuries or diseases. Employers or their insurance carriers are required by law to provide these services. During the first 28 days of treatment, your employer has the right to choose the physician. After 28 days you are free to change physicians, but you must notify your employer of the change. If you receive treatment from a physician of your choice, you shall obtain and promptly furnish a report to your employer.

If your employer refuses to provide medical care, you should contact Michigan's Workers' Disability Compensation Agency at its toll-free telephone number: **1-888-396-5041**.

You should not receive a bill from a health care provider for treatment of a covered work-related injury or illness. If you do receive such a bill, you should contact your employer or the employer's insurance carrier.

Wage Loss Benefits

You are entitled to weekly workers' compensation benefits if you suffer a wage loss for more than seven consecutive days. These benefits may be claimed as long as a disability and wage loss continue. Generally, the benefit rate is 80% of your after-tax average weekly wage, subject to a maximum rate.

Vocational Rehabilitation

If you are unable to perform the work that you have done previously, you are entitled to vocational rehabilitation. The number one goal is your return to work with your employer. If you cannot do this or require assistance in finding a new job, vocational rehabilitation services can help.

To be completed by the employer

Employer Name

Employer Contact Person and Telephone Number

Workers' Compensation Insurance Carrier Name

If you have questions, please call the State of Michigan Workers' Disability Compensation Agency **Toll-free 1-888-396-5041**

Additional information is on the agency's website at http://michigan.gov/wdca.

EMPLOYER: PLEASE POST THIS NOTICE FOR YOUR EMPLOYEES TO SEE!

Michigan Workers' Disability Compensation

Rights & Responsibilities

Each party involved in the workers' compensation system has rights and responsibilities that help ensure the successful application of the law, and ultimately a safe return to work for the employee.

EMPLOYEES

- Report all injuries to your supervisor immediately!
- Most workers are covered under workers' compensation from the start of employment.
- Benefits include reasonable & necessary medical care, wage loss benefits, and vocational rehabilitation services.
- A compensable injury is one that has arisen "out of and in the course of employment." In other words, work must cause the disability.
- Workers' compensation is the "exclusive remedy" for work injuries, meaning that in most cases you cannot sue for other damages.
- There is a 7-day waiting period for wage loss benefit payments. If the disability lasts beyond one week, the worker is entitled to benefits as of the eighth day after the injury. If a disability continues for two weeks or longer, then the worker is entitled to be paid compensation for the first week of disability from the date of disablement. Paid medical leave may apply during the 7-day waiting period.
- There is no waiting period for medical benefits; coverage • begins at the time of the injury.
- In most cases, wage loss benefits are calculated by taking the average of the highest 39 weeks of the last 52 weeks of gross wages prior to injury. Generally, you should receive 80% of the after-tax value of this average.
- Your first check is due and payable on the 14th day of disability. However, a benefit check is not considered "late" until 30 days after the due date.
- Weekly benefits continue so long as you are disabled, which could be for the rest of your life. However, benefits can be reduced by up to 50% after age 65 at 5% per year up to age 75, or upon receipt of social security retirement benefits.
- If you are only partially disabled, you do have a duty to seek reasonably available work, taking into consideration those limitations (restrictions) from the work-related personal injury or disease.

- If you have more than one job covered under the Worker's Disability Compensation Act, you get credit for all wages earned in those jobs.
- Medical Benefits: You are entitled to all reasonable and necessary medical care including surgical, hospital, and dental services, as well as crutches, hearing apparatus, chiropractic treatment, and nursing care. These services are provided indefinitely as long as there is a need related to the injury.
- Choosing A Doctor: During the first 28 days of treatment, the employer has the right to choose the doctor. After that, you are free to change doctors providing that you notify the employer and insurance company, preferably in writing. You do not need authorization from the insurance company or the employer to be medically treated, as long as the treatment is reasonable and necessary, and your claim is not in dispute.
- Maintaining Contact: It is extremely important that you maintain regular contact with your employer throughout the treatment and recovery period so that they are aware of your progress. Provide your employer with updated work status reports and discuss early return to work options.
- Vocational Rehabilitation: If you have a work-related injury or illness which prevents you from being able to perform work for which you have previous training or experience, you are entitled to vocational rehabilitation benefits. Vocational rehabilitation can include a variety of professional services designed to help injured workers re-enter the workforce. These services may include job placement assistance, retraining support, or guidance in starting your own business. Vocational rehabilitation services are paid for by the employer/insurance carrier, so in most cases you must have an open workers' compensation claim to receive rehabilitation benefits.
- You may also be eligible for Family Medical Leave Act (FMLA) benefits. If you have questions, you should contact the U.S. Department of Labor.

EMPLOYERS

- Stay in touch with your employees while they are off work! Look for appropriate light-duty work options and accommodations when possible.
- All public and most private employers in Michigan are covered by workers' compensation. Every employer subject to the Act must provide proof of insurance or be approved for self-insurance to ensure benefits can be paid to its workers should they become injured.
- covered under Eligible employees are workers' compensation from the date of employment.
- There are severe penalties if an employer fails to provide workers' compensation coverage.

EMPLOYER REPORTING

- All claims must be reported to your insurance carrier. Form WC-100: must be filed with the Workers' Disability
- Compensation Agency (WDCA) and your insurance carrier immediately upon the disability exceeding 7 consecutive days, death or specific loss. A copy of this form must also be given to the employee.
- You must ensure that reasonable and necessary medical treatment is provided promptly.
- You will need to provide a wage history report to the insurance carrier in order to calculate the correct benefit amount.
- Minors: The Act provides that an illegally employed minor is entitled to double compensation if injured.

INSURANCE COMPANIES

- Prompt and regular payment of benefits is required by law.
- Form WC-701: Must be filed with the WDCA when wage loss benefits begin, change or stop.
- Form WC-110: Must be filed with the WDCA 3 months post-injury, and every 4 months after, to report on vocational rehabilitation activity.
- Form WC-107: Must be filed with the WDCA if a claim is disputed.
- Medical services rendered are subject to the State of Michigan Health Care Services Rules and Fee Schedule.
- Injured workers are not to be "balance billed" for charges over and above the fee schedule.
- Benefits are not to be stopped for non-cooperation with vocational rehabilitation; a hearing must be requested prior to stoppage.

For more information contact: State of Michigan Workers' Disability Compensation Agency Toll free: 1-888-396-5041, or visit our website at www.michigan.gov/wdca

EMPLOYER'S BASIC REPORT OF INJURY

Michigan Department of Labor and Economic Opportunity Workers' Disability Compensation Agency PO Box 30016, Lansing, MI 48909

An employer shall report immediately to the agency on Form WC-100 all injuries, including diseases, which arise out of and in the course of the employment, or on which a claim is made and result in any of the following: (a) Disability extending beyond seven (7) consecutive days, not including the date of injury; (b) Death; (c) Specific losses. In case of death, an employer shall also immediately file an additional report on WC-106. See instructions on reverse side for filing/mailing procedures.

I. EMPLOYEE DATA						
1. Social Security Number 2. Date of injury		3. Employee name (Last, Fir	st, MI)			
4. Address (Number & Street)		5. City	6. State		7. ZIP Code	
8. Date of birth (MM/DD/YYYY)	9. Sex		10. Number of dependents	11. Telephone nur	mber	
		lale 🗌 Female				
12. Tax filing status: A. Sing	gle 🔄 B. Sir	ngle, Head of Household	d C. Married, Filing J	oint D. Married	I, Filing Separate	
II. EMPLOYER/CARRIER DA	ГА					
13. Employer name				14. Federal ID Nu	imber	
15. Injury location code	16. Mailing locat	ion code	17. UI number	18. Type of busin	ess (SIC/NAICS)	
19. Employer street address			20. City	21. State		22. ZIP code
23. Insurance company name (if en	nployer not self-ins	sured)		24. Insurance con	npany telephone	number (if known)
III. INJURY/MEDICAL DATA						
25. Last day worked	26. Date employ	ee returned to work (if a	applicable)	27. Did employee die?		28. If yes, date of death
29. Injury city	30. Injury state	31. Injury c	county	32. Did injury occur on Yes N	employer's premi o (If no, see item	
33. Case number from OSHA/MIOS	HA log	34. Time e	employee began work	35. Time of event		If time cannot be determined, check here
36. What was the employee doing ju	ust before the incid	dent occurred? Describ		ols, equipment, or mater		was using. Be specific.
37. How did the injury occur? Exam	ples: "When ladde	er slipped on wet floor, w	vorker fell 20 feet;" "Worker wa	s sprayed with chlorine v	when gasket brok	e during replacement"
38. Describe the nature of injury or	illness		39. Part of bod	y directly affected by the	injury or illness	
40. What object or substance direct	ly harmed the emp	bloyee? Examples: con	crete floor, chlorine, radial arm	saw. If this question do	es not apply to th	e incident, leave it blank.
41. Name of physician or other heal	th care profession	al 42. Was employ	yee treated in an emergency ro	oom? 43. Was empl	, <u> </u>	l overnight as an in-patient?
44. If treatment was given away from	n the worksite, wh	ere was it given? (Inclu	de name, address, city, state a	Ind ZIP code of facility)	Yes	No No
IV. OCCUPATION AND WAG	IV. OCCUPATION AND WAGE DATA					
45. Date hired					scontinued fringes	
49. Occupation (Be specific)				?		
52. Date employer notified by empl	S2. Date employer notified by employee S3. If temporary service agency, provide name/address of employer where injury occurred.					
V. PREPARER DATA I CERTIFY THAT A COPY OF THIS REPORT HAS BEEN GIVEN TO THE EMPLOYEE						
Making a false or fraudulent statement for the purpose of obtaining or denying benefits can result in criminal or civil prosecution, or both, and denial of benefits.						
54. Preparer's name (Please print o	r type)	55. Preparer's signatu	ire	56. Telephone nu	mber	57. Date prepared
Notice to employ	ee: Question	s or errors should	d be reported immedia	tely to the individ	ual listed abo	ove in space 54

If you are using this form as a replacement for the Form 301 to document the specifics of an injury or ill ness for purposes of compliance with the work-related injury and illness logging requirements, follow the instructions in Section A only.

If you are using this form to report a workers' compensation injury, follow the instructions in Section A and B.

Section A

This form can be used in lieu of the MIOSHA Form 301, *Injury and Illness Incident Report.* It is one of the first f orms you must fill out when a recordable work-related injury or illness has occurred. Together with the *Log of Work-Related Injuries and Illnesses* (Form 300) and the accompanying *Summary* (Form 300A), these forms help the employer and MIOSHA develop a picture of the extent and severity of work-related incidents.

Within 7 calendar days after you receive information that a recordable work-related injury or illness has occurred, you must fill out questions 1-9, 27-28, 33-45 and 54-57.

According to Public Law of 1970 (P.L. 91-596) and Michigan Occupational Safety and Health Act 154, P.A. 1974, Part 11, Michigan Administrative Rule for Recording and Reporting of Injuries and Illnesses, you must keep this form on file for 5 years following the year to which it pertains. **DO NOT mail this form to the Workers' Disability Compensation Agency unless it meets the conditions listed below in Section B**.

Section B

You must complete all questions on this form if the injury or disease results in any of the following: (a) Disability extending beyond seven (7) consecutive days, not including the date of injury; (b) Death; (c) Specific loss. The original form must be mailed to the Workers' Disability Compensation Agency, P.O. Box 30016, Lansing, MI 48909.

Authority:Workers' Disability Compensation Act, 408.31(1)(3)Completion:MandatoryPenalty:Workers' Disability Compensation Act, 418.631	LEO is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.
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WC-100 (Rev. 8/19) Back

SUPPLEMENTAL REPORT OF FATAL INJURY

Michigan Department of Labor and Economic Opportunity Workers' Disability Compensation Agency PO Box 30016, Lansing, MI 48909

THIS REPORT IS TO BE FILED BY THE EMPLOYER IMMEDIATELY AFTER THE DEATH OF AN INJURED EMPLOYEE.

I. DECEASED EMPLOYEE

1. Social Security Number	2. Date of Injury	3. Date of Death	
4. Name (Last, First, Middle Initial)			
5. Street Address	6. City	7. State	8. ZIP Code

II. EMPLOYER DATA

9. Employer Name		10. Federal I.D. Num	ber
11. Street Address	12. City	13. State	14. ZIP Code
15. Amount of Burial Expenses Paid (If Not Previously Re	eported)		
\$			

III. DEPENDENTS OF EMPLOYEE

		10	10
16. Name	^{17.} Date of Birth	18. Relationship to Deceased (Spouse, Child, or Other - Please Specify Other)	19. Extent of Dependency (Total/Partial)

20. Employer's Signature	21. Title	22. Date	
LEQ is an equal opportunity employer/program. Auxiliary aids, services and			

LEO is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.	Completion:	Workers' Disability Compensation Act, R408.31(3) Mandatory Workers' Disability Compensation Act 418.631
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Medical History Request



Employee Name

Date of Injury

Employer Name

Completion Date

Please complete this form by providing your medical history for the past 5 years. This will help ensure that we are able to provide all of your medical records to your current treating physician for you to receive the proper care for your work injury.

Thank you for your cooperation.

Past Injuries, Disabilities, or Other Medical Conditions

Hospitalizations

Hospital Name & Address	Phone	Date(s) Adimitted

Treating Physicians or Groups

Doctor or Group Name, Address	Phone	Dates of Treatment



Authorization for the Release of Information Autorización Para La Liberación De Información

Claim Number/Número de Reclamo

Date of Injury / Fecha de la Lesión

Employee/Empleado

Date of Birth / Fecha de Nacimiento

I hereby authorize the divisions of Berkshire Hathaway Homestate Companies, their representative or bearer, to review, inspect, copy, and/or photograph any and all of the following documents:

Por este medio autorizo las divisiónes de Berkshire Hathaway Homestate Companies, su representante o portador, a revisar, inspeccionar, copiar, y/o fotografiar cualquier y todo de los siguientes documentos:

1 Any and all medical records, including but not limited to office and hospital records, laboratory results, diagnostic reports and films, psychiatric records, medical correspondences, doctor's and nurse's notes, and medical histories relevant to my workers' compensation claim. I also hereby give permission to Berkshire Hathaway Homestate Company representatives to contact the attending physicians involved in the treatment of all related conditions.

Cualquier y todo expediente médico, incluyendo pero no limitado, a los expedientes de la oficina y hospitales, resultados de laboratorios y filminas, expedientes psiquiátricos, correspondencia médica, notas de los doctores y enfermeros(as), e historiales médicos relevantes a mi reclamo de compensación de trabajadores. También, por este medio le doy permiso a los representantes de Berkshire Hathaway Homestate Company para comunicarse con el médico tratante envuelto en el tratamiento de todas las condiciones relacionadas.

2 All employment and human resource information including but not limited to: hiring and employment records, payroll and income statements, documentation related to this or any other relevant injury and any other information pertinent to providing benefits and services necessary for the completion of this claim.

Toda información del empleo y de recursos humanos, incluyendo pero no limitado a: expedientes de contratación y empleo, declaraciones de nómina e ingresos, documentación relacionada a esta o cualquier otra lesión relevante, y cualquier otra información pertinente que provea los beneficios y servicios necesarios para completar este reclamo.

The released information is required for the following reasons:

La información liberada es requerida por las siguientes razones:

1 To provide for adequate preparation, investigation, evaluation, review, and discovery of a claim for workers compensation benefits. Specifically, to determine the causation and the nature and extent of any possible pre-existing, concurrent or aggravating medical conditions with potential medical, legal, or factual implications in the this work-related injury or injuries.

Para proporcionar una preparación, investigación, evaluación, revisión, y descubrimiento adecuado del reclamo de beneficios de compensación de trabajadores. Específicamente, para determinar la causa y la naturaleza y extensión de cualquier posible condición médica pre-existente, concurrente o agravante con potencial médico, legal, o implicaciones fácticas en esta lesión o lesiones relacionadas al trabajo.

2 To provide the treating physician, consultant or evaluator with medical information necessary to provide you with the best possible medical care and medical advice.

Para proporcionar al médico tratante, consultor, o evaluador con la información médica necesaria para proporcionarle el mejor cuidado médico posible y consejería médica.



3 To facilitate recovery of all benefits paid toward your workers' compensation claim from any third party responsible for this injury.

Para facilitar la recuperación de todos los beneficios pagados por su reclamo de compensación de trabajadores de cualquier tercer parte responsable de esta lesión.

4 To ensure that you are accurately compensated for any amount of lost wages, time or resources while undergoing evaluation, treatment and recovery for this injury.

Para asegurar que usted se encuentra compensado correctamente por cualquier cantidad de salarios, tiempo, o recursos perdidos mientras se somete a la evaluación, tratamiento, y recuperación de esta lesión.

5 To obtain any information necessary to appropriately determine further actions as a result of the injury or condition and to prevent further issues for you and other employees.

Para obtener cualquier información necesaria para determinar apropiadamente acciones adicionales como resultado de la lesión o condición, y para prevenir problemas adicionales para usted y otros empleados.

6 This consent and authorization is effective immediately, and is subject to revocation by the undersigned at any time except to the extent that action has been taken in reliance hereon, and if not earlier revoked, it shall terminate on conclusion of the claim without express revocation.

Este consentimiento y autorización es efectivo inmediatamente, y está sujeto a la revocación del abajo firmante en cualquier momento excepto a la extensión en que se hayan tomado acciones en dependencia con esto de aquí en adelante, y si no es revocado anteriormente, terminará con la conclusión del reclamo si no se presenta una revocación expresa.

A copy or fax is as valid as the original.

Una copia o fax es tan válida como el original.

Names, Addresses, and Phone Numbers of Providers/Nombres, direcciones, y números de teléfonos de los proveedores

I have read this authorization and fully understand its entire contents. I have asked questions about anything that was not clear to me and I am satisfied with the answers I have received. I understand that I have a right to receive a copy of this authorization upon my request.

He leído esta autorización y entendido completamente su contenido en su totalidad. He hecho preguntas sobre todo lo que no estaba claro para mí y estoy satisfecho con las contestaciones que he recibido. Yo entiendo que tengo derecho a recibir una copia de esta autorización una vez lo solicite.

Signature/Firma

Date/Fecha





Employee Accident Report

This for should be filled out by the injured employee.



The above form is true and correct.

Signature

Date Completed



Supervisor's Report of Employment Accident



Employee Name Employer Name				
Date of Accident	Time of accident	Time you began work on day of	accident	
Did the employee report the accider	nt immediately?			
Address of Accident	City, State		Zip	Offsite? (Y/N)

How did the injury occur? What job duties was the employee performing?

What part(s) of the employee's body were reported as injured?

Has the employee sought any medical treatment for these injuries? If so, specify where and when.

What witnesses were present when the accident occurred (including self)?

Do you have any reason to question the legitimacy of the accident? If so, please explain:



Indicate working conditions present that led to accident (please check all that apply)

Unused/unavailable lifting equipment	Obstructed view	Interaction with patient or resident
Unused/unavailable PPE (gloves, hardhat, goggles, etc.)	Lack of training	Interaction with customer
Unused/unavailable sharps container	Wet/slippery floor	Chemical exposure
Unguarded or improperly guarded	Poor housekeeping	Motor vehicle accident
equipment	Interaction with co-worker	Other:

Electrical exposure

What changes could be made to eliminate or reduce the hazard(s) identified above?

The above form is true and correct.

Prepared by

Signature

Date Completed



Witness' Report/Statement of Employee Accident



Employee Name

Witness' Name	Witness' Phone Number		
Witness' Address	City, State	Zip	Offsite? (Y/N)
Date of Accident	Time of accident	Time you began work on day of accident	
Address of Accident	City, State	Zip	Offsite? (Y/N)

Did you witness the above-reported accident? If so, how did the injury occur? What job duties was the employee performing?

What part(s) of the employee's body were injured? Describe the type 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).

What did the employee do after the accident occurred?

Were any other witnesses present at the time of the accident? If so, please list them below.

The above form is true and correct.

Witness' Signature

Date Completed



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

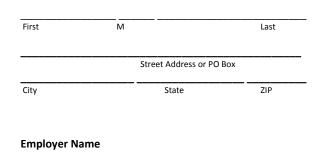
/	Express Scripts
	ID#:
	Your SSN is your temporary ID number; present to the pharmacy at the time prescription is filled. You will receive a new ID number shortly.
	Date of Injury:////
	G3YA
	Group #:
	Employee Date of Birth:///

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



Participating Retail Network Pharmacies



A & P

Acme Pharmacy Albertson's Albertson's/Acme Albertson's/Osco Albertson's/Sav-On Amerisource Bergen **Anchor Pharmacies** Arrow Aurora **Bartell Drugs** Bigg's Bi-Lo **Bi-Mart** BJ's Wholesale Club Brooks **Brookshire Brothers Brookshire Grocery** Bruno Carrs Cash Wise Coborn's Costco Cub CVS D&W Dahl's Dierbergs **Discount Drugmart** Doc's Drugs Dominicks

Drug Emporium Drug Fair Drug Town Drug World Eckerd Econofoods **EPIC** Pharmacv Network FamilyMeds Farm Fresh Farmer Jack Food City Food Lion Fred's Gemmel Giant **Giant Eagle** Giant Foods Hannaford Harris Teeter H-E-B **Hi-School Pharmacy** Hy-Vee Jewel/Osco Kash n Karry Keltsch Kerr Kmart **Knight Drugs** Kroger LeaderNet (PSAO)

Longs Drug Store Major Value Marsh Drugs Medic Discount Medicap Medistat Meiier Minvard NCS HealthCare Neighborcare Network Pharmaceuticals Northeast Pharmacy Services Osco P & C Food Markets Pamida Park Nicollet Pathmark Pavilions Price Chopper Publix **Quality Markets** Raley's Randalls Rite Aid Rosauers **Rx Express** RXD Safeway Sam's Club

Sav-On Save Mart Schnucks Scolari's Sedano Shaw's Shop 'N Save Shopko ShopRite Snyder Stop & Shop Sun Mart Super Fresh Super Rx Target **Texas Oncology Srvs** The Pharm Thrifty White Times Tom Thumb Tops Ukrop's **United Drugs United Supermarkets** Vons Waldbaums Walgreens Walmart Wegmans Weis Winn Dixie





\$1000 REWARD

For information leading to the arrest and conviction of any co-worker, health care professional, or the 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

*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 interpretation 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 op eraciones nos beneficia a todos, incluso esto ayuda a mantener los réditos bajos de la as eguranza de su empleador.

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

1 (800) 300-JAIL

*La recompensa máxima es de \$1,000 por convicción. En caso de que más de una persona presente informaciones sobre la misma demando fraudulenta. BerkshireHathaway 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.

