

Workers Compensation State Claim Kit

Maryland



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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 methods listed to the right.

Maryland 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

Report a Claim

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



WCC Form C-24 – Workers' Compensation in Maryland

- Post in one or more conspicuous places at all business locations and work sites
- Print on legal size (8.5" x 14") yellow or goldenrod colored paper
- Must contain the complete employer and insurer information

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

- Your company name, address, federal employer identification number
- (FEIN), and telephone number
- Name of your designated insurer company

For your convenience, our phone number has been entered on the Poster.

(Code of Maryland Regulations 14.09.01.03)



WORKERS' COMPENSATION LA COMPENSACIÓN DEL TRABAJADOR

Job Related Accidental Personal Injury or Occupational Disease?

If you are disabled and unable to work for more than three (3) days, your employer's workers' compensation insurance company may pay your medical bills and other expenses and replace two-thirds (2/3) of your salary (limited to the maximum set by law).

If you are injured on the job:

- 1. Notify your employer or supervisor at once. You cannot receive full benefits unless your employer knows you are injured.
- 2. Tell the doctor who treats you that you were hurt on the job.
- 3. Complete an Employee's Claim Form C-1 (available by phone or on the Commission's website) and send it to us as soon as possible.

Note: Withholding information or giving false information about any work-related activity or return to work could prevent you from receiving benefits and may subject you to fines, imprisonment or both.

Employer/Empleador

Business Address/Dirección_

City/State/Zip

Ciudad/Estado/Código Postal

Federal Employer ID (FEIN) Indentificación Federal Del Empleador

Telephone Number/Número Telefónico -

Insurance Company Name

La Compañía de Seguro **Insurance Company Telephone** Telefónico de la Compañía de Seguro

MD WCC Form C-24 05/2017

in Maryland

¿Accidentes por lesión/daño corporal relacionados con el Empleo o Enfermedad Profesional?

Si usted se encuentra incapacitado o inhabilitado para trabajar por más de tres días, el seguro de trabajadores que tienen las compañías pudiera cubrir las facturas médicas y otros gastos relacionados. También le compensarían 2/3 de sus ingresos (Hasta un monto máximo estipulado por la ley).

<u>Si usted sufre una lesión en el trabajo, debe:</u>

1. Informarle a su empleador o supervisor de inmediato. No podría recibir todos sus beneficios a menos que su empleador fuere notificado que sufrió una lesión.

2. Informarle al médico quien le administre tratamiento que usted se lesionó en su trabajo.

3. Llenar el formulario Employee's Claim Form C-1 (disponible

consultando la página del Internet para el Workers' Compensation o solicitándo uno por teléfono). Diligenciarlo para que las oficinas del Workers' Compensation lo reciban lo antes posible.

Aviso: El suministrar información falsa u ocultar información sobre cualquier actividad relacionada con su trabajo o relacionada con su regreso al trabajo, pudiera afectar los beneficios que recibiera o pudiera acarrearle multas, encarcelamiento o ambas.

Maryland Workers' Compensation Commission 10 East Baltimore Street, Baltimore, Maryland 21202-1641 (410) 864-5100 / Outside Baltimore (800) 492-0479

Webpage - http://www.wcc.state.md.us / TTY Users - 711 in Maryland or (800) 735-2258 This notice must be printed on 8.5 "X 14" gold or yellow paper, display complete employer information and be posted in a conspicuous location at each work site or location in accordance with COMAR 14.09.01.02 and 14.09.01.10.

WORKERS COMPENSATION - FIRST REPORT OF INJURY OR ILLNESS

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AGENT NAME & CODE NUMBER															
EMPLOYEE/WAGE															
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OTHER															
WITNESSES (NAME & PHONE #)															
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FORM IA-1(r 1-1-02)	SEE BA	CK FO	RIM	IPORTA		ORN	MATION	1		©	AIA	BC 2	2002		

EMPLOYER'S INSTRUCTIONS

DO NOT ENTER DATA IN SHADED FIELDS

DATES:

Enter all dates in MM/DD/YY format.

INDUSTRY CODE:

This is the code which represents the nature of the employer's business, which is contained in the Standard Industrial Classification Manual or the North American Industry Classification System, published by the Federal Office of Management and Budget.

CARRIER:

The licensed business entity issuing a contract of insurance and assuming financial responsibility on behalf of the employer of the claimant.

CLAIMS ADMINISTRATOR:

Enter the name of the carrier, third party administrator, state fund, or self-insured responsible for administering the claim.

AGENT NAME & CODE NUMBER:

Enter the name of your insurance agent and his/her code number if known. This information can be found on your insurance policy.

OCCUPATION/JOB TITLE:

This is the primary occupation of the claimant at the time of the accident or exposure.

EMPLOYMENT STATUS:

Indicate the employee's	work status.	The valid choices are:
Full-Time	On Strike	Unknown
Part-Time	Disabled	Apprenticeship Full-Time
Not Employed	Retired	Apprenticeship Part-Time

DATE DISABILITY BEGAN:

The first day on which the claimant originally lost time from work due to the occupation injury or disease or as otherwise designated by statute.

CONTACT NAME/PHONE NUMBER:

Enter the name of the individual at the employer's premises to be contacted for additional information.

TYPE OF INJURY/ILLNESS:

Briefly describe the nature of the injury or illness, (eg. Lacerations to the forearm).

PART OF BODY AFFECTED:

Indicate the part of body affected by the injury/illness, (eg. Right forearm, lower back).

DEPARTMENT OR LOCATION WHERE ACCIDENT OR ILLNESS EXPOSURE OCCURRED: (eg. Maintenance Department or Client's office at 452 Monroe St., Washington, DC 26210)

If the accident or illness exposure did not occur on the employer's premises, enter address or location. Be specific.

Volunteer Seasonal Piece Worker

EMPLOYER'S INSTRUCTIONS – cont'd					
ALL EQUIPMENT, MATERIAL OR CHEMICALS EMPLOYEE WAS USING WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED: (eg. Acetylene cutting torch, metal plate)					
List all of the equipment, materials, and/or chemicals the employee was using, applying, handling or operating when the injury or illness occurred. Be specific, for example: decorator's scaffolding, electric sander, paintbrush, and paint.					
Enter "NA" for not applicable if no equipment, materials, or chemicals were being used. NOTE: The items listed do not have to be directly involved in the employee's injury or illness.					
SPECIFIC ACTIVITY THE EMPLOYEE WAS ENGAGED IN WHEN THE ACCIDENT OR ILLNESS EXPOSURE OCCURRED: (eg. Cutting metal plate for flooring)					
Describe the specific activity the employee was engaged in when the accident or illness exposure occurred, such as sanding ceiling woodwork in preparation for painting.					
WORK PROCESS THE EMPLOYEE WAS ENGAGED IN WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED: Describe the work process the employee was engaged in when the accident or illness exposure occurred, such as building maintenance. Enter "NA" for not applicable if employee was not engaged in a work process (eg. walking along a hallway).					
HOW INJURY OR ILLNESS/ABNORMAL HEALTH CONDITION OCCURRED. DESCRIBE THE SEQUENCE OF EVENTS AND INCLUDE ANY OBJECTS OR SUBSTANCES THAT DIRECTLY INJURED THE EMPLOYEE OR MADE THE EMPLOYEE ILL: (Worker stepped back to inspect work and slipped on some scrap metal. As worker fell, worker brushed against the hot metal.)					
Describe how the injury or illness/abnormal health condition occurred. Include the sequence of events and name any objects or substance that directly injured the employee or made the employee ill. For example: Worker stepped to the edge of the scaffolding to inspect work, lost balance and fell six feet to the floor. The worker's right wrist was broken in the fall.					
DATE RETURN(ED) TO WORK: Enter the date following to most recent disability period on which the employee returned to work.					

EMPLOYER'S INSTRUCTIONS

DO NOT ENTER DATA IN SHADED FIELDS UNLESS APPROPRIATE

DATES:

Enter all dates in MM/DD/YY format. Enter all time in HH:MM format (e.g. 06:05)

INDUSTRY CODE:

This is the code which represents the nature of the employer's business, which is contained in the Standard Industrial Classification Manual or the North American Industry Classification System, published by the Federal Office of Management and Budget.

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The licensed business entity issuing a contract of insurance and assuming financial responsibility on behalf of the employer of the claimant.

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Not Employed	Retired	Apprenticeship Part-Time	Piece Worker

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If the accident or illness exposure did not occur on the employer's premises, enter address or location. Be specific.

EMPLOYER'S INSTRUCTIONS - cont'd

ALL EQUIPMENT, MATERIAL OR CHEMICALS EMPLOYEE WAS USING WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED:

(eg. Acetylene cutting torch, metal plate)

List all of the equipment, materials, and/or chemicals the employee was using, applying, handling or operating when the injury or illness occurred. Be specific, for example: decorator's scaffolding, electric sander, paintbrush, and paint.

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(eg. Cutting metal plate for flooring)

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(Worker stepped back to inspect work and slipped on some scrap metal. As worker fell, worker brushed against the hot metal.)

Describe how the injury or illness/abnormal health condition occurred. Include the sequence of events and name any objects or substance that directly injured the employee or made the employee ill. For example: Worker stepped to the edge of the scaffolding to inspect work, lost balance and fell six feet to the floor. The worker's right wrist was broken in the fall.

DATE RETURN(ED) TO WORK:

Enter the date following to most recent disability period on which the employee returned to work.

STATEMENT OF WAGE INFORMATION

The information below is provided pursuant to LE, §9-602(a)(2), Annotated Code of Maryland and COMAR 14.09.03.06. This form should be submitted before the consideration date or to provide updated wage information.

Enclo cpv'Pco g''

Y EE'Encko 'Pwo dgt

*Was this employee provided free rent, lodging, board, tips or other allowances in addition to the above earnings? If "yes", the weekly or bi-weekly value must be included in the "Other Allowances" Column.

When the employee is paid weekly, complete each row for the most recent 14 weeks where wages were paid. If paid alternate weeks please enter in the clear, even-numbered rows. If paid on any other schedule, please use the worksheet on page 2 to calculate the average weekly wage. If less than 14 weeks were worked by the employee, use the worksheet on page 2.

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Street

City

State

ZIP Code

Telephone

Email address

WORKERS' COMPENSATION COMMISSION

STATEMENT OF WAGE INFORMATION

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A. Inclusive dates used in wage statement

to

- **B.** Number of days used in calculation (Minimum 98 days to capture 14 weeks)
- C. Gross wages (including overtime, free rent, lodging, board, tips & other allowances)
- **D.** Daily Rate $(\mathbf{C} \div \mathbf{B})$

Average Weekly Wage (D x 7)

WORKERS'COMPENSATION COMMISSION



MD WORKERS' COMPENSATION COMMISSION AUTHORIZATION FOR DISCLOSURE OF HEALTH INFORMATION

Authority COMAR 14.09.03.07B: Unless the Commission orders otherwise for good cause shown, a party shall provide to any other party, on written request, a medical authorization or release.

A. Person Covered by Authorization This document authorizes the disclosure of protected health information regarding:

Name/Claimant

Date of Birth

B. Purpose of Disclosure

This document authorizes the disclosure of protected health information for the purpose of processing, adjudicating and resolving workers' compensation claims.

C. Entities Authorized to Make Disclosure

This document authorizes any health plan, physician, health care professional, dentist, hospital, clinic, laboratory, pharmacy, medical facility, or other health care provider that has provided payment, treatment or services to me or on my behalf to disclose my protected health information consistent with this directive.

D. Entities Authorized to Receive Protected Health Information

This document authorizes the disclosure of my protected health information to the following entities and their agents: my attorney, my employer, my employer's workers' compensation insurer, the Uninsured Employers' Fund and the Subsequent Injury Fund.

E. Information to be disclosed This document authorizes the entities listed in C to disclose protected health information that is relevant to:

- 1. The member of the body that was injured:
- 2. The description of how the accidental injury occurred:
- 3. The description of how the occupational disease occurred:

The protected health information that may be disclosed includes, but is not limited to: history, findings, office and patient charts, files, examination and progress notes, and physical evidence.

F. I understand that I may revoke this authorization by giving written notice to all parties to my claim for workers' compensation, except to the extent that this authorization has already been acted on prior to receipt of my revocation.

I understand that the information disclosed by this authorization may be subject to redisclosure by the recipient to a medical manager, health care professional or registered rehabilitation practitioner, and others consistent with state and federal law.

By signing this form, I am authorizing the disclosure of my protected health information. This authorization is valid for one year from the date this form is signed.

Patient/Claimant Signature:

Date:

A photocopy, facsimile or electronic transmission of this signed authorization form is valid.



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



Employee Incident Report

This form should be filled out by the injured employee.



Signature

Date Completed



Informe de Incidente del Empleado

A ser completado por el trabajador lesionado.

 Nombre del empleado
 Nombre del empleador

 Fecha del incidente
 Hora del incidente
 Hora en que usted empezó a trabajar el día del incidente

 Dirección del Incidente
 Ciudad, Estado
 Código Postal
 Fuera del sitio? (S/N)

 ¿Cómo ocurrió la lesión? ¿Qué deberes del trabajo estaba desempeñardo? Por favor, describa en sus propias palaras.

¿Qué parte(s) de su cuerpo resultó(aron) lesionada(s) (indicando derecha y/o izquierda)?

¿Ha buscado algún tratamiento médico para estas lesiones? Si es así, especifique dónde y cuándo.

¿Se ha lesionado anteriormente alguna vez esta parte de su cuerpo (sí o no)? Si es así, por favor, describa cómo y dónde ocurrió(eron) la(s) lesión(es) anterior(es).

¿Qué testigos estuvieron presentes cuando ocurrió el incidente? Por favor, proporcione nombres si es aplicable.

¿A quién informó la lesión? ¿Cuándo fue informada la lesión? Por favor, proporcione nombre(s) y puesto(s).

¿Qué hizo después de ocurrido el incidente?

El informe anterior es verdadero y correcto.

Firma

Fecha En Que Se Completó El Formulario



Supervisor's Report of Employment Accident



Employee Name		Employer Name			
Date of Accident	Time of accident	Time you began work on day c	faccident		
Did the employee report the accide	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







Workers Compensation Division

Informe de Incidente del Supevisor

	Nombre del empleador	
Hora del incidente	Fecha en que se informó el incidente	
ediatamente?		
Ciudad, Estado	Código Postal	Fuera del sitio? (S/N)
	ediatamente?	Hora del incidente Fecha en que se informó el incidente ediatamente?

¿Cómo ocurrió la lesión? ¿Qué deberes del trabajo estaba desempeñando el empleado?

¿Qué parte(s) del cuerpo del empleado se informaron como lesionadas?

¿Ha buscado el empleado algún tratamiento médico para estas lesiones? Si es así, especifique dónde y cuándo.

¿Qué testigos estuvieron presentes cuando ocurrió el incidente (incluyendo él mismo)?

¿Tiene usted alguna razón para dudar de la legitimidad del incidente? Si es así, por favor, explique:



Indique las condiciones de trabajo presentes que conllevaron al incidente (por favor, marque todas las que apliquen).

Equipo para levantar no usado/no disponible	Vista obstruida	Interacción con paciente o residente
PPE (guantes, casco, gafas, etc.) no usado/no disponible	Falta de capacitación	Interacción con cliente
	Herramientas o equipo defectuosos	Exposición a producto químico
Contenedor de objetos punzantes no usado/no disponible	Piso mojado/resbaloso	Incidente de vehículo motorizado
Equipo no resguardado o	Mala limpieza	Other:
incorrectamente resguardado	Interacción con compañero de trabajo	
Exposición eléctrica		

¿Qué cambios se pueden realizar para eliminar o reducir el(los) peligro(s) identificado(s) anteriormente?

El informe anterior es verdadero y correcto.

Elaborado por

Puesto

Fecha de elaboración:



Witness' Report/Statement of Employee Incident



Employee Name

Witness' Name	Witness' Phone Number		
Witness' Address	City, State	Zip	Offsite? (Y/N)
Date of Incident	Time of incident		
Address of Incident	City, State	Zip	Offsite? (Y/N)

Did you witness the above-reported incident? 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 incident occurred?

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

The above form is true and correct.

Witness' Signature

Date Completed





Workers Compensation Division

Informe de Incidente del Testigo

Nombre del Empleado

Nombre del Testigo	lel Testigo Teléfono del Testigo		
Dirección del Testigo	Ciudad, Estado	Código Postal	Fuera del Lugar de Trabajo? (Si/No)
Fecha Del Incidente Hora del incidente			
Dirección del incidente	Ciudad, Estado	Código Postal	Fuera del Lugar de Trabajo? (Si/ No)
¿Presenció el incidente? Si es así, ¿cómo ocurrió?	'¿Qué deberes laborales est	aba realizando el empleado?	

¿Qué parte(s) del cuerpo del empleado resultaron lesionadas? Describa el tipo de lesión (tensión, moretón, etc.)

¿Qué dijo el empleado lesionado en el momento de la lesión? ¿El empleado lesionado se quejó de dolor en el momento de la lesión? Si se quejaron de dolor, especifique la(s) parte(s) del cuerpo(s).

¿Qué hizo el empleado después de que ocurrió el incidente?

¿Había otros testigos presentes en el momento del incidente? Si es así, por favor escríbalos aquí.

La forma anterior es verdadera y correcta.

Firma del Testigo

Fecha



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

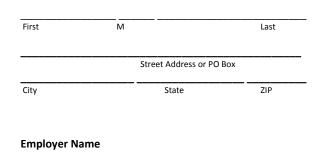
/	Express Scripts
	ID#:
	Your SSN is your temporary ID number; present to the pharmacy at the time prescription is filled. You will receive a new ID number shortly.
	Date of Injury:/// MM/DD/YYYY
	G3YA
	Group #:
	Employee Date of Birth:///

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.

