

Workers Compensation State Claim Kit

Nevada





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P.O. Box 881236 San Francisco, CA 94188 (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 contact methods listed to the right.

Nevada state law requires employers to report every industrial injury or occupational disease claim to their workers compensation carrier within six days of employer knowledge of an 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

bhhcpolicyholder.bhhc.com/ Client/External/Claims

Phone

(800) 661-6029

Fax

(800) 661-6984

E-mail

newclaim@bhhc.com





Workers' Compensation Posting Requirements

Form D-1 – Brief Description of Your Rights and Benefits if You are Injured on the Job or Have an Occupational Disease

- Post in one or more conspicuous places readily accessible to all employees at all business locations
- Must be printed on 11" x 17" paper
- Text for the form completion portion of the Poster must be in at least 10-point font-size

To complete the form, please enter the name, address, contact person, and phone number for MCO/health care provider, along with the name of your designated insurer. For your convenience, our other contact information has been entered on the Poster. Please note, the form fields are designated to populate at text meeting the statutory font-size requirement.

(Nevada Revised Statutes Annotated 616A.490 and Nevada Administrative Code 616A.460 and 616A.480)

Form D-2 – Brief Description of Rights and Benefits

- Post next to Form D-1 Brief Description of Your Right sand Benefits if You are injured on the Job or Have an Occupational Disease
- Must be printed on 8.5" x 11" paper

(Nevada Administrative Code 616A.470)

Form D-22 – Notice to Employees – Tip Information

PLEASE NOTE, FORM D-22 IS ONLY UTILIZED WHEN EMPLOYEES RECEIVE TIPS!

- When applicable, post next to Form D-1 Brief Description of Your Right sand Benefits if You are injured on the Job or Have an Occupational Disease, and Form D-2 – Brief Description of Rights and Benefits
- Must be printed on 8.5" x 11" paper

(Nevada Administrative Code 616A.470)



State of Nevada DEPARTMENT OF BUSINESS & INDUSTRY DIVISION OF INDUSTRIAL RELATIONS

Workers' Compensation Section

ATTENTION

Caution: The information below is general in nature and is not intended to be legal advice. If you have any questions regarding your status as an employer or employee or your rights and qualification for specific benefits under an industrial injury or occupational disease claim, you should consult with an attorney experienced in industrial insurance.

Brief Description of Whether the Employer is Required to Obtain Industrial Insurance and Whether a Person is a Covered Employee

Every employer ... shall provide and secure compensation ... for any personal injuries by accident sustained by an employee arising out of and in the course of the employment. See NRS 616B.612(1).

An **employer** is defined as, "Every person, firm, voluntary association and private corporation, including any public service corporation, which has in service any person under a contract of hire." See NRS 616A.230(2). "A person is not an employer if: (a)The person enters into a contract with another person or business which is an independent enterprise; and (b) The person is not in the same trade, business, profession or occupation as the independent enterprise." See NRS 616B.603(1).

An **employee** is broadly defined as, "... every person in the service of an employer under any appointment or contract of hire or apprenticeship, express or implied, oral or written, whether lawfully or unlawfully employed" (See NRS 616A.105), but excludes casual employees not in the same trade, business, profession or occupation; musicians not lasting more than 2 consecutive days; household servants, farming and ranching employees; voluntary ski patrol; sports officials paid a nominal fee; clergy, rabbi or lay readers; real estate brokers or sales persons; and commissioned sales persons (See NRS 616A.110).

An **independent contractor** is a person who is hired and paid solely to produce a result. It is defined as, "... any person who renders service for a specified recompense for a specified result, under the control of the person's principal as to the result of the person's work only and not as to the means by which such result is accomplished." See NRS 616A.255.

Brief Description of Your Rights and Benefits If You Are Injured on the Job or have an Occupational Disease

Notice of Injury or Occupational Disease (Incident Report Form C-1) If an injury or occupational disease (OD) arises out of and in the course of employment, you must provide written notice to your employer as soon as practicable, but no later than 7 days after the accident or OD. Your employer shall maintain a sufficient supply of the forms.

Claim for Compensation (Form C-4): If medical treatment is sought, the form C-4 is available at the place of initial treatment. A completed "Claim for Compensation" (Form C-4) must be filed within 90 days after an accident or OD. The treating physician or chiropractor must, within 3 working days after treatment, complete and mail to the employer, the employer's insurer and third-party administrator, the Claim for Compensation.

Medical Treatment: If you require medical treatment for your on-the-job injury or OD, you may be required to select a physician or chiropractor from a list provided by your workers' compensation insurer, if it has contracted with an Organization for Managed Care (MCO) or Preferred Provider Organization (PPO) or providers of health care. If your employer has not entered into a contract with an MCO or PPO, you may select a physician or chiropractor from the Panel of Physicians and Chiropractors. Any **medical costs** related to your industrial injury or OD will be paid by your insurer.

Temporary Total Disability (TTD): If your doctor has certified that you are unable to work for a period of at least 5 consecutive days, or 5 cumulative days in a 20-day period, or places restrictions on you that your employer does not accommodate, you may be entitled to TTD compensation.

Temporary Partial Disability (TPD): If the wage you receive upon reemployment is less than the compensation for TTD to which you are entitled, the insurer may be required to pay you TPD compensation to make up the difference. TPD can only be paid for a maximum of 24 months.

Permanent Partial Disability (PPD): When your medical condition is stable and there is an indication of a PPD as a result of your injury or OD, within 30 days, your insurer must arrange for an evaluation by a rating physician or chiropractor to determine the degree of your PPD. The amount of your PPD award depends on the date of injury, the results of the PPD evaluation, your age and wage.

Permanent Total Disability (PTD): If you are medically certified by a treating physician or chiropractor as permanently and totally disabled and have been granted a PTD status by your insurer, you are entitled to receive monthly benefits not to exceed 66 2/3% of your average monthly wage. The amount of your PTD payments is subject to reduction if you previously received a lump-sum PPD award.

Vocational Rehabilitation Services: You may be eligible for vocational rehabilitation services if you are unable to return to the job due to a permanent physical impairment or permanent restrictions as a result of your injury or occupational disease.

Transportation and Per Diem Reimbursement: You may be eligible for travel expenses and per diem associated with medical treatment.

Reopening: You may be able to reopen your claim if your condition worsens after claim closure.

Appeal Process: If you disagree with a written determination issued by the insurer or the insurer does not respond to your request, you may appeal to the **Department of Administration, Hearing Officer,** by following the instructions contained in your determination letter. You must appeal the determination within 70 days from the date of the determination letter at 1050 E. William Street, Suite 400, Carson City, Nevada 89701, or 2200 S. Rancho Drive, Suite 210, Las Vegas, Nevada 89102. If you disagree with the Hearing Officer decision, you may appeal to the **Department of Administration, Appeals Officer**. You must file your appeal within 30 days from the date of the Hearing Officer decision letter at 1050 E. William Street, Suite 450, Carson City, Nevada 89701, or 2200 S. Rancho Drive, Suite 220, Las Vegas, Nevada 89102. If you disagree with a decision of an Appeals Officer, you may file a **petition for judicial review with the District Court**. You must do so within 30 days of the Appeal Officer's decision. You may be represented by an attorney at your own expense or you may contact the NAIW for possible representation.

Nevada Attorney for Injured Workers (NAIW): If you disagree with a hearing officer decision, you may request that NAIW represent you without charge at an Appeals Officer hearing. NAIW is an independent state agency and is not affiliated with any insurer. For information regarding denial of benefits, you may contact the NAIW at: 1000 E. William Street, Suite 208, Carson City, NV 89701, (775) 684-7555, or 2200 S. Rancho Drive, Suite 230, Las Vegas, NV 89102, (702) 486-2830.

To File a Complaint with the Division: If you wish to file a complaint with the Administrator of the Division of Industrial Relations (DIR), please contact Workers' Compensation Section, 400 West King Street, Suite 400, Carson City, Nevada 89703, telephone (775) 684-7270, or 3360 W. Sahara Ave., Suite 250, Las Vegas, NV 89102, telephone (702) 486-9080.

For Assistance with Workers' Compensation Issues: You may contact the State of Nevada Office for Consumer Health Assistance, 3320 West Sahara Avenue, Suite 100, Las Vegas, Nevada 89102, <u>Toll Free</u> 1- 888-333-1597, Web site: http://dhhs.nv.gov/Programs/CHA, <u>E-mail cha@govcha.nv.gov</u>

The information in this publication is derived from Chapters 616A through 616D, inclusive, and 617 of the Nevada Revised Statutes and is provided for informational purposes only. If you have any questions, regarding your injury or workers' compensation claim, please call the following:

Insurer/Administrator:				Contact Person:				
Address:				Telephone Number:				
	City	State	Zip					
MCO/Health Care Provider:				Contact Person:				
Address:				Telephone Number:				
	City	State	Zip	*	D-1 (rev. 10/20)			

BRIEF DESCRIPTION OF RIGHTS AND BENEFITS (Pursuant to NRS 616C.050)

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Medical Treatment: If you require medical treatment for your on-the-job injury or OD, you may be required to select a physician or chiropractor from a list provided by your workers' compensation insurer, if it has contracted with an Organization for Managed Care (MCO) or Preferred Provider Organization (PPO) or providers of health care. If your employer has not entered into a contract with an MCO or PPO, you may select a physician or chiropractor from the Panel of Physicians and Chiropractors. Any **medical costs** related to your industrial injury or OD will be paid by your insurer.

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NOTICE TO EMPLOYEES

Pursuant to: NRS 616B.227 Election by employee to report his tips; effect; regulation.

- 1. For the purpose of workers' compensation, an employee may elect to report the amount he receives as tips for the purpose of the calculation of compensation by submitting to his employer an Employee's Declaration of Election of Report Tips (form D-23). The employee must make his election separately for each pay period before the end of the next pay period. The declaration may not be amended.
- 2. Upon receipt of such notice the employer shall:
 - (a) Make a copy of each report which the employee has filed with the employer to report the amount of his tips to the United States Internal Revenue Service or Employee's Declaration of Election to Report Tips;
 - (b) Submit the copy to its workers' compensation insurer upon request, or if the employer is self-insured or an association of self-insured public or private employers, retain the copy for his records; and
 - (c) If he is not self-insured, pay the insurer the premiums for the reported tips at the same rate as he pays on regular wages.
- 3. An employee who elects to report his tips is not eligible to receive increased compensation based on those tips until 3 months after his employer receives the Employee's Declaration of Election to Report Tips. For the purpose of workers' compensation, tips may be reported pursuant to 26 U.S.C. §6053(a) or on form D-23. The form for reporting tips D-23 can be obtained from your personnel office.

If the forms are not available, contact your employer or the Internal Revenue Service.

Where can I obtain additional information on workers' compensation?

Website: http://dir.nv.gov/WCS/Home/

Email: WCSHelp@dir.nv.gov

For information concerning claims administration or failure to obtain or maintain workers' compensation insurance:

Department of Business and Industry Division of Industrial Relations Workers' Compensation Section

400 West King Street, Suite 400 Carson City, Nevada 89703 (775) 684-7270

3360 W. Sahara Ave., Suite 250 Las Vegas, Nevada 89102 (702) 486-9080

For information regarding occupational safety and health program development and implementation:

SAFETY CONSULTATION & TRAINING SECTION

Website: www.4safenv.state.nv.us

http://dir.nv.gov/WCS/Nevada Law/

Toll Free: 877-4SAFENV

OSHA 10 & 30 Hr Construction Class must

register on-line.

The material contained in this publication is derived from chapters 616A to 617, inclusive, of the Nevada Revised Statutes (NRS) & Nevada Administrative Code (NAC), and is provided for informational purposes only. For more detailed information, please refer to the specific statute or code. The NRS and NAC relating to Workers' Compensation can be accessed via the Internet at:

What will happen to an employer who fails to obtain or maintain workers' compensation insurance?

The Division of Industrial Relations, Workers' Compensation Section (WCS) is responsible for ensuring all employers are in compliance with the law. Employers who do not provide workers' compensation will be charged with an administrative fine up to \$15,000; appropriate premium penalties; may be ordered to close business until insurance has been obtained; and will be held financially responsible for all costs arising from a work-related injury. In addition, the uninsured employer may be subject to a criminal penalty for claims resulting in substantial bodily harm or death. (NRS 616D.200 & NAC 616D.345)

Who can provide workers' compensation coverage in Nevada?

Employers may purchase insurance from a private carrier licensed in Nevada or be certified by the Division of Insurance (DOI) as a self-insured employer or a member of an association of self-insured public or private employers.

Private carriers currently utilize competitive premium rates which allows them to deviate on the expense portion of the premiums. This rate must be filed with the DOI 15 days before if is effective and can be disapproved. Contact DOI for further information at the following:

Carson City (775) 687-7000 Las Vegas (702) 486-4009 http://doi.nv.gov/

EMPLOYER GUIDE

WORKERS' COMPENSATION



Email Notification

Stay connected to what's new in Nevada's workers' compensation by registering to receive email notifications. http://dir.nv.gov/wcs/home/

PUBLISHED BY: STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

WORKERS' COMPENSATION SECTION

This pamphlet is provided to inform stakeholders of some significant points concerning workers' compensation insurance in Nevada.

What is workers' compensation?

Workers' compensation is a no-fault insurance program in the State of Nevada, which provides benefits to employees who are injured on the job and protection to employers who have provided coverage at the time of injury.

What protection is provided for the employer?

Because Nevada has "exclusive remedy," the injured workers' benefits are set forth in the statutes. Employers who provide coverage for their employees at the time of injury are protected from any additional damages claimed by their employees as a result of an injury on the job. This protection is established when the injured employee opts to receive workers' compensation benefits.

What type of benefits are employees entitled to?

Nevada's Workers' Compensation Program provides a variety of benefits which are designed to assist the injured employee. These benefits may include (among others):

- Medical treatment;
- Lost time compensation (TTD/TPD);
- Permanent Partial Disability (PPD);
- Permanent Total Disability (PTD);
- Vocational Rehabilitation;
- Dependent's benefits in the event of death; and
- Other claims-related benefits or expenses (i.e., mileage)

How do the Subsequent Injury Accounts benefit employers?

The Subsequent Injury Accounts encourage employers to hire workers with a permanent physical impairment. The costs of any qualified subsequent injury are paid from the appropriate subsequent injury account. (NRS 616B.557 – 590) Contact Jacque Everhart at (702) 486-9098 or VSkrinjaric@dir.nv.gov for more information.

Which employers are required to provide workers' compensation insurance?

Unless excluded by statute, it is mandatory for an employer who has one or more employees to provide workers' compensation insurance coverage. Some employees are excluded by NRS 616A.110 due to unique criteria.

Employment exempt from workers' compensation insurance coverage requirements includes:

- •Employment related to those interstate commerce entities that are not subject to the legislative power of the state of Nevada.
- •Employment covered by private disability and death benefit plans which comprehend compensation payments of equal or greater amounts than those provided in NRS 616 and which have been in effect for one year prior to July 1, 1947;
- •Employees who are brought into Nevada on a temporary basis and who are insured in another state if extraterritorial coverage provisions are in effect with the other state.

Exception: the construction trades.

•Casual employment (employment lasting not more than 20 days and having a total labor cost of less than \$500) is exempt if employment is not in the course of trade, business, profession or occupation of the employer.

CONSTRUCTION TRADES ARE REQUIRED TO HAVE WORKERS' COMPENSATION INSURANCE.

Workers' Compensation Employer Compliance Checklist

☑Provide requisite workers' compensation insurance coverage and furnish a place of employment free from recognized hazards that may cause death or serious physical harm to employees.

☑Prominently display in your place of business the required workers' compensation information:

- (1) Informational poster to be displayed by employers. (NAC 616A.460, Form D-1)
- (2) Poster to be displayed by employers with employees who receive tips. (NAC 616A.470, Form D-22)

☑Have available at all times and at all locations for inspection by agent of the Division of Industrial Relations or Attorney General:

- •The policy including the declaration page issued by private carrier; or
- Certificate issued by the Commissioner if selfinsured; or,
- Certificate issued by the Commissioner and a certificate or letter issued by an association of self -insured public or private employers if a member of an association.

Note: Temporary worksites (less than 1 year) must produce the above information within 24 hours. (NRS 616A.495)

☑Provide forms for employee use and complete injury or occupational disease reporting requirements and forward the required documents in the allowable timeframe: (1) C-1, Notice of Injury or Occupational Disease (Incident Report) and (2) C-3, Employers' Report of Industrial Injury or Occupational Disease (NRS 616C.015 & 616C.045)

☑Provide immediate first aid to an injured employee (NRS 616C.085)

☑Complete the Employer's Report of Industrial Injury or Occupational Disease Form (Form C-3) within 6 working days of receipt of the Form C-4 from the medical provider and file it with insurer. (NRS 616C.045)



Nevada Department of Industrial Relations (DIR)

Employer Forms

Form Name	Statutes	Information on Requirements	Maximum Fine
C-1 Form	NRS 616C.015	Please note this is an Employee form but the Employer's requirement are underlined. Employee should complete within seven days after the accident; must be maintained by employer for three years; employer required to keep adequate supply of blank forms for employee use. Insurer/TPA should supply forms to employer.	N/A
C-3 Form	NRS 616C.045	Employer must complete and file with the insurer within six working days after receiving a copy of the C-4 Form. Insurer/TPA should supply forms to employer.	\$1,000 per occurrence
D-8 Form	NRS 616C.045 NRS 616A.480	Employer must complete and file with the insurer within six working days of receipt of the C-4 (if the C-4 indicates the injured employee will be off work for 5 consecutive days or more or five days in a 20 day period) or when requested by the insurer. Insurer/TPA should supply forms.	\$1,000 per occurrence
Blank Forms	NRS 616A.480	Employer must fully complete any blank form received by the insurer or the administrator and return to appropriate party within six working days.	\$1,000 per occurrence



NV Statute NRS 616C.045 and NRS 616A.480 - 11/2020

NRS 616C.045

Report of industrial injury or occupational disease: Duty of employer to file; electronic filing; form and contents; penalty.

- 1 Except as otherwise provided in NRS 616B.727, within 6 working days after the receipt of a claim for compensation from a physician or chiropractor, or a medical facility if the duty to file the claim for compensation has been delegated to the medical facility pursuant to NRS 616C.040, an employer shall complete and file with his or her insurer or third-party administrator an employer's report of industrial injury or occupational disease.
- 2 The report must:
 - a Be filed on a form prescribed by the Administrator
 - **b** Be signed by the employer or the employer's designee;
 - **c** Contain specific answers to all questions required by the regulations of the Administrator; and
 - d Be accompanied by a statement of the wages of the employee if the claim for compensation received from the treating physician or chiropractor, or a medical facility if the duty to file the claim for compensation has been delegated to the medical facility pursuant to NRS 616C.040, indicates that the injured employee is expected to be off work for 5 days or more.
- 3 An employer who files the report required by subsection 1 by electronic transmission shall, upon request, mail to the insurer or third-party administrator the form that contains the original signature of the employer or the employer's designee. The form must be mailed within 7 days after receiving such a request.

4 The Administrator shall impose an administrative fine of not more than \$1,000 on an employer for each violation of this section.

(Added to NRS by 1993, 661; A 1995, 649; 1997, 1435; 1999, 3146; 2003, 2305)

NRS 616A.480

Required execution of blank forms by employer; penalty for noncompliance.

- Every employer receiving from the insurer or Administrator any blank form with directions to fill it out shall:
 - a Cause it to be filled out properly.
 - Answer fully and correctly all questions therein propounded, and if unable to do so, shall give sufficient reasons for his or her failure. Answers to questions must be verified and returned to the insurer or Administrator, as appropriate, within six working days.
- 2 If an employer fails to comply with the provisions of subsection 1, the Administrator shall impose a fine of not more than \$1,000 for each failure to comply.

[46:168:1947; 1943 NCL § 2680.46] — (NRS A 1981, 1469; 1991, 2404; 1993, 712; 1995, 2022) — (Substituted in revision for NRS 616.330)

"NOTICE OF INJURY OR OCCUPATIONAL DISEASE"

(Incident Report) Pursuant to NRS 616C.015

Name of Employer _								
Name of Employee			Sc	Social Security Number			Telepho	one Number
Date of Accident (if applicable)	Time of Accident Place where (if applicable)			ere accident	occur	red (if applicable)		
What is the nature of the	njury or occup	ational disease	?			List any body parts inv	olved:	
Briefly describe accident o (Note: if you are claiming an o				ch employee	first be	came aware of connection b	etween con	ndition and employment)
Names of witnesses:								
Did the employee leave work because of the injury or occupational disease?	_ YES _ NO	If yes, when	(date and 1			ne employee YI ned to work? No		If yes, when (date and time)?
Was first aid YES provided? NO		If yes, by whom?			Name	and address of treating	physician,	, if applicable or known
Did the accident happen in the normal course of work? (if applicable)	N	YES O						
Was anyoneelse involved?	YES NO		Name	s of others i	nvolve	d		
								ROVIDER FOR MEDICAL THESE ARRANGEMENTS.
upervisor 's Signature		Date	e		Sign	nature of Injured or	Disabled	d Employee Date

TO FILE A CLAIM FOR COMPENSATION, SEE REVERSE SIDE, SECTION ENTITLED, CLAIM FOR COMPENSATION (FORM C-4).

For assistance with Workers' Compensation Issues you may contact the Office of the Governor Consumer Health Assistance Toll Free: 1-888-333-1597 Web site: http://dhhs.nv.gov/Programs/CHA E-mail: cha@govcha.nv.gov

	TO AVOID PEN COMPLETED AND 6 WORKING DAY		E INSURER	WITHIN		Please pe or Print		EI			PATIONAL D		RIAL INJURY ASE
ER	Employer's Name				Nature of	f Business (m	fg., etc.)		FEIN		OSHA L	og #	
EMPLOYER	Office Mail Address				Location	If differen	t from mail	ing a	ddress		Telephone		
EMF	City	State	Zip		INSURE	R					THIRD-PART	Y AD	MINISTRATOR
	First Name	M.I.	ame	Social Se	ecurity		Birtl	ndate		Age	Prir	nary Language Spoken	
ree	Home Address (Number	er and Street)			Sex [□ Male □	Female	Mari	tal Status	Single	☐ Married	□ Di	vorced Widowed
EMPLOYEE	City	State	Zip		Was the	employee pai	d for the da	-	injury? No	l. N. jo			person been employed by you
EM	In which state was emp	oloyee hired?	Employee	's occupa	tion (job ti	tle) when hire	d or disable	ed		Departr	ment in which	regula	arly employed:
	Telephone	Is the injured en	nployee a cor es No	porate offic		sole proprietor ☐ Yes ☐ No	?par □ Yes				nployee in you upational disea		oloy when injured or disabled O/D)? □ Yes □ No
	Date of Injury (if applicab	ole) Time of injury	(Hours; Minut	e AM/PM) (if applicable)	Date emplo	oyer notifie	d of i	njury or O/D	Supervi	isor to whom in	njury (or O/D reported
r or ie	Address or location of a	accident (Also pro	ovide city, co	unty, state	e) (if applic	cable)				Ac	cident on emp	•	s premises? (if applicable)
JEN SEAS	What was this employe	ee doing when the	e accident oc	curred (loa	ading truc	k, walking dov	vn stairs, e	etc.)?	(if applicable)	ı			
ACCIDENT OR DISEASE	How did this injury or or	ccupational disea	se occur? In	nclude time	e employe	ee began work	. Be spec	ific ar	nd answer in d	etail. U	se additional s	heet i	f necessary.
A													
	Specify machine, tool, (if applicable)	substance, or ob	oject most clo	sely conn	ected with	n the accident	V	Vitnes	SS				Was there more than one person injured in this
	Part of body injured or	affected			If fatal,	, give date of	death V	Vitnes	SS				accident? (if applicable)
DISEASE	Nature of Injury or Occupational Disease (scratch, cut, bruise, strain, etc.)					V	Vitnes	SS				☐ Yes ☐ No	
R DISI							Did employee return to next scheduled shift a accident? (if applicable) ☐ Yes ☐ N					Will you have light duty work available if necessary? Yes No	
Y OR	If validity of claim is do	oubted, state reas	son				L	.ocati	on of Initial Tre		100 🗆 110	,	- 103 - NO
JURY	Treating physician/chi	ropractor name					E	merg	ency Room	□ Yes	□ No	Hos	pitalized □ Yes □ No
N		many days per v loyee work?	veek does		From	[am 🗆	pm	То		am □ pm	Last	day wages were earned
	Scheduled S days off □	M T	W T	F	S F	Rotating	Are you	payin	g injured or dis	sabled e	mployee's wa	ges di	uring disability? □ Yes □ No
0	Date employee	was hired	Last day	of work af	ter injury o	or disability		[Date of return	to work			Number of work days lost
ORTANT TIME INFO	Was the employee hir work 40 hours per wee			or how ma		a week	Did the e		yee receive u		•		any time during the last 12 not know
MP(ST	injured employee is ex	epected to be off	work 5 days	or more, a	ttach wag	e verification	form (D-8).	. Gros	ss earnings wil	l include	overtime, bor	nuses	e of injury or disability. If the , and other remuneration, but te of hire to the date of injury
- O	Pay period	TUE THUR [☐ MONTHLY ☐ SEMI-MON			On the date of the employee's			per	□ Hr □ Day □ Wk □ Mo
													Consumer Health ha@govcha.nv.gov
	I affirm that the information to the best of my knowled payroll records of the employed law.	lge. I further affirm t	he wage inforr	nation provi	ded is true	and correct as t	aken from th	he	Employer's S	Signatur	e and Title	Da	ate
surer Use Only	Claim is: ☐ Accepted	□ Denied □ D	eferred \square 3	d Party	Deeme	ed Wage			Account No.			Cli	ass Code
Insurer Only	Claims Examiner's Sig	gnature			Date	Date			Status Clerk			Da	ate

EMPLOYER'S WAGE VERIFICATION FORM (Pursuant to NRS 616C.045(2)(d))

Please provide the following information for the employee named below by completing this form. The information is needed so that the amount of disability compensation to which your employee is entitled may be calculated. Prompt completion and return of this form will ensure the timely payment of any compensation due this injured worker. Please answer all questions and sign the form where indicated.

FMPI OVER• P	I FASE PROVIDE	THE FOLLOWI	NG INFORMA	TION ANSWE	ERING ALL QUEST	IONS
Date:Inju					_	
Claim No.:						
Was employee hired to work 40 ho						
On the date of injury, the employe	-		-			
Was vacation paid during the appli		-	-	_	-	
Was sick leave paid during the app						
week period? Did emp	loyee receive payment	for overtime during				
termination pay during the applical	-					
Provide prior wage if current wage		-		-	-	
During this 12-week period did em					rate of pay? [] Yes []	No
If so, date:						
Does the employee receive commi	ssions? [] Yes [] No	Period of commis	sion earned	to	·	
Indicate the amount of commission	received over the last	6 months, or since of	late of hire: \$			
Does the employee receive bonuse	s/incentive pay? [] Yes	[] No Period of	bonuses/incentive	pay earned	to	
Indicate the amount of bonuses rec	eived over last 12 mont	ths, or since date of	hire: \$			
Are the commission and bonus am	ounts included in GROS	SS EARNINGS bel	ow? []Yes []	No		
Does the employee declare tips for	the purpose of worker's	s compensation? []	Yes [] No See]	oayroll declarati	on below. Attach decla	ration forms.
Does the employee receive meals of	or lodging (excluding re	imbursement for tra	ivel per diem)? []	Yes [] No (Do	not include in gross ea	rnings)
How many meals per day?			-		=	
Lodging \$				-1 17 7 17		
(except reimbursement for expense Give payroll information from	through bllowing reasons, plea ; 2. Institutionalized ice other than training	If employed less the ase specify the date in a hospital, or of duty conducted on	te(s) absent and the institution; 3.	the number cod Enrolled as ful	l-time student, not emp	sence. loyed on days of
			ъ.,	1.5 . 1	G 6.1	D 1 1
Payroll Period Beginning Ending	Gross Salary (Excluding Tips)	Declared Tips	Payrol Beginning	l Period Ending	Gross Salary (Excluding Tips)	Declared Tips
Degining Ending	(Excluding 11ps)	1103	Degining	Ending	(Excluding 11ps)	1103
			1			
Dates of Absence Rease Begin End	on Dates Begin End		ason Da Begin	ntes of Absence End	Reason	
Pay period ends on (check one) Employee is paid: [] Weekl Employee scheduled day(s) off Explain "other": Date the employee last worked	y [] Bi-Weekly :[] Sunday [] Monda	[] Semi-Monthly ay [] Tuesday []	[] Monthly Wednesday [] T	[] Other hursday [] Frid	[] Friday [] Saturda	
This information is true and corre			records.			
i initivanie.		Signature				<u> </u>

Third-Party Administrator:

Insurer:

 $D\text{-}8 \quad \text{(rev10/10)}$

EMPLOYEE'S DECLARATION OF ELECTION TO REPORT TIPS

For the Purpose of Workers' Compensation

Pursuant to NRS 616B.227

EMPLOYER:	
EMPLOYEE:	
	MBER:
	TO
AMOUNT OF TIPS RECEIVED DU	RING PERIOD: \$
compensation benefits, and may subj	of false information may disqualify me from receiving worker at me to criminal and civil penalties. I declare under penalty concerning the amount of tips which I have received is true and Those tips are declared as wages for the calculation of workers.
Employee Signature	Date

THIS FORM MUST BE SUBMITTED TO YOUR EMPLOYER BEFORE THE END OF THE PAY PERIOD THAT FOLLOWS THE PAY PERIOD INDICATED ABOVE.

Request for Additional Medical Information And Medical Release

(Pursuant to NRS 616C.177 & 616C.490(4))

Injured Employee's Name:	
Claim Number:	Social Security Number:
Injured Employee's Address:	
Injury/Occupational Disease Date:	Date this Notice Printed:
Insurer's Name:	Employer:
Insurer's Address:	Employer's Address:
form also acts as a release to acquire information a your C-4 form at the time your claim was submitte agent in a timely manner could affect your benefits Prior	ign and date the form, and return it to your insurer. Your signature on this affecting your claim from other entities. This renews the release you signed on ed to your insurer. Failure to fully complete and return this form to your claims s or delay the resolution of your claim. History Information ate box below and provide the information requested.
disposition of the claim referenced at this point) I have a prior condition, injury or above. This can include birth defect you checked this box, indicating a prior condition.	or disabilities of which I am aware, that might affect the above. (If you checked this box, no further information is needed disability that could affect the disposition of the claim referenced ets, prior surgeries, injuries, etc., whether work related or not. (If pre-existing condition, please explain in detail in the space below, aper to this form if necessary to fully explain the condition)
obtain the benefits of Nevada's industrial insura 617 of NRS). I hereby authorize any physician, veterans administration or governmental hospita institution or organization to release to each other pertinent to this injury or disease, except information	best of my knowledge and that I have provided this information in order to ince and occupational diseases acts (NRS 616A to 616D, inclusive or chapter chiropractor, surgeon, practitioner, or other person, any hospital, including al, any medical service organization, any insurance company, or other er, any medical or other information, including benefits paid or payable, nation relative to diagnosis, treatment and/or counseling for aids, substances, for which I must give specific authorization. A photostat of this
Signature	



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:

- 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:

- 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.
- 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.
- 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





Medical History Request



Past Injuries, Disabilities, or Other Medical Conditions Hospitalizations Hospital Name & Address Phone Date(s) Adimitted	Employee Name	Date of Injury				
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 Dates of	loyer Name Completion Date					
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						
Hospitalizations Hospital Name & Address Phone Date(s) Adimitted Treating Physicians or Groups Doctor or Group Name Address Phone Dates of	Thank you for your cooperation.					
Hospital Name & Address Phone Date(s) Adimitted Treating Physicians or Groups Dates of Dates of	Past Injuries, Disabilities, or Other Medical Conditions					
Hospital Name & Address Phone Date(s) Adimitted Treating Physicians or Groups Dates of Dates of						
Hospital Name & Address Phone Date(s) Adimitted Treating Physicians or Groups Dates of Dates of						
Treating Physicians or Groups Doctor or Group Name Address Phone Dates of	Hospitalizations					
Doctor or Group Name, Address Phone Dates of	Hospital Name & Address	Phone	Date(s) Adimitted			
Doctor or Group Name, Address Phone Dates of						
Doctor or Group Name, Address Phone Dates of						
Doctor or Group Name, Address Phone Dates of						
Doctor or Group Name, Address Phone Dates of						
Doctor or Group Name, Address	Treating Physicians or Groups					
	Doctor or Group Name, Address	Phone				



Employee Incident Report



This form should be filled out by the injured employee.

Name		Employer N	ame	
Date of Incident	Time of incident	Time you began wo	ork on day of incident	
Address of Incident	City, State		Zip	Offsite? (Y/N)
How did the injury occur? What j	iob duties were you performing?	Please describe in your	rown words.	
What part(s) of your body was inj	jured (indicating right and/or left	:)?		
Have you sought any medical tre	eatment for these injuries? If so, s	specify where and wher	1.	
Have you ever injured this part of	f your body before (yes or no)? If	so, please describe hov	w and when the previous inj	jury(s) occurred.
What witnesses were present wh	nen the incident occurred? Pleas	se provide names if app	licable.	
Who did you report the injury to?	? When was the injury reported?	Please provide name(s)	and job title(s).	
What did you do after the incider	nt occurred?			
The above form is true and corre	ect.			
Signature		Date Compl	eted	



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 e	el día del incidente
Dirección del Incidente	Ciudad, Estado	Código Postal	Fuera del sitio? (S/N)
¿Cómo ocurrió la lesión? ¿Qué de	eberes del trabajo estaba desempeñ <i>a</i>	undo? Por favor, describa en sus propias p	palabras.
¿Qué parte(s) de su cuerpo result	tó(aron) lesionada(s) (indicando dere	cha y/o izquierda)?	
¿Ha buscado algún tratamiento n	nédico para estas lesiones? Si es así,	especifique dónde y cuándo.	
¿Se ha lesionado anteriormente a lesión(es) anterior(es).	alguna vez esta parte de su cuerpo (s	í o no)? Si es así, por favor, describa cómo	o y dónde ocurrió(eron) la(s)
¿Qué testigos estuvieron present	tes cuando ocurrió el incidente? Por f	avor, proporcione nombres si es aplicabl	e.
¿A quién informó la lesión? ¿Cuái	ndo fue informada la lesión? Por favo	r, proporcione nombre(s) y puesto(s).	
¿Qué hizo después de ocurrido el	l incidente?		
El informe anterior es verdadero y	y correcto.		
Firma		Fecha En Que Se Completó El Forn	nulario



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 accident 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:



Supervisor's Report of Employment Accident

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, Lack of training Interaction with customer hardhat, goggles, etc.)

Wet/slippery floor Chemical exposure Unused/unavailable sharps container

Poor housekeeping Motor vehicle accident

Unguarded or improperly guarded 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



Informe de Incidente del Supevisor



Nombre del empleado		Nombre del empleador					
Fecha del incidente	Hora del incidente	Fecha en que se informó el incidente					
¿Informó el empleado el incidente inmediatamente?							
Dirección del Incidente	Ciudad, Estado	Código Postal	Fuera del sitio? (S/N)				
¿Cómo ocurrió la lesión? ¿Qué debere	es del trabajo estaba desempeña	ndo el empleado?					
¿Qué parte(s) del cuerpo del emplead	o se informaron como lesionada	s?					
0.000 ps. 10(4) 0.000 ps. 1000							
¿Ha buscado el empleado algún trata	miento médico para estas lesion	es? Si es así, especifique dónde y cuándo.					
¿Qué testigos estuvieron presentes c	uando ocurrió el incidente (inclu	yendo él mismo)?					
¿Tiene usted alguna razón para dudar	de la legitimidad del incidente?	Si es así, por favor, explique:					



Equipo para levantar no usado/no

Informe de Incidente del Supevisor

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

Vista obstruida

disponible		
DDE (m. m. d. m. m. m. far. m. d. m. m.	Falta de capacitación	Interacción con cliente
PPE (guantes, casco, gafas, etc.) no usado/no disponible	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 re	ducir el(los) peligro(s) identificado(s) anteriormen	te?
El informe anterior es verdadero y correcto.		
Elaborado por	Puesto	Fecha de elaboración:

Interacción con paciente o residente



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 Offsite? (Y/N) Zip 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**



Informe de Incidente del Testigo



Nombre del Empleado Teléfono del Testigo Nombre 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 estaba 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? 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://				
	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

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 Pharmaceuticals** Sun Mart

Bigg's Food City Pharmaceuticals Sun Mart

Bi-Lo Food Lion Northeast Pharmacy Super Fresh

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

Carrs Harris Teeter Pavilions Tom Thumb

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

Costco Hy-Vee Quality Markets United Drugs

Cub Jewel/Osco Raley's United Supermarkets

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

DierbergsKmartRx ExpressWalmartDiscount DrugmartKnight DrugsRXDWegmansDoc's DrugsKrogerSafewayWeis

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 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.

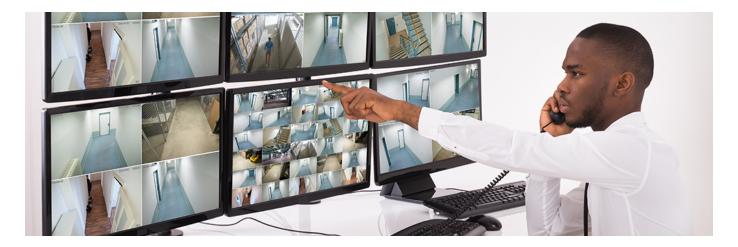
Call our toll-free fraud hotline immediately if you have information on a fraudulent claim.

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.

