

Workers Compensation State Claim Kit

Rhode Island





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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.

Rhode Island 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> Client/External/Claims

Phone

(800) 661-6029

Fax

(800) 661-6984

E-mail

newclaim@bhhc.com







Form DWC-8 – Workers' Compensation Act 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:

- Name of your designated insurance company
- · Your policy effective date

For your convenience, our other contact information has been entered on the Poster.

(Rhode Island General Law § 28-29-13 and § 28-29-14)

STATE OF RHODE ISLAND DEPARTMENT OF LABOR & TRAINING



This employer is subject to the provisions of the

WORKERS' COMPENSATION ACT

of the State of Rhode Island

Workers' Compensation Insurance Company:	
Adjusting Company:	
Telephone:	Policy Effective Date:

In accordance with Rhode Island General Law §28-32-1, the **employer must report** to the Director of Labor and Training **every personal injury sustained by an employee if the injury incapacitates the employee from earning full wages for at least three (3) days or requires medical treatment, regardless of the period of incapacity.** If the injury proves fatal, the report must be filed within forty-eight (48) hours. If not fatal, the report shall be made within ten (10) days of the injury.

An injured employee shall have the freedom to choose medical treatment initially. The employee's first visit to any facility under contract or agreement with the employer or insurer to provide priority care shall not be considered the employee's initial choice.

For more information about Workers' Compensation procedures and benefits, call the Education Unit at (401) 462-8100 and press option #1 or TDD (401) 462-8006. If you suspect fraud, contact the Fraud Prevention Unit at (401) 462-8100 and press option #7.

In accordance with Rhode Island General Law §28-29-13, this notice must be posted and maintained in conspicuous places where workers are employed.

Fines may be imposed for noncompliance.

DEPARTAMENTO DE TRABAJO Y ENTRENAMIENTO DEL ESTADO DE RHODE ISLAND



Esta empresa esta sujeta a las estipulaciones del

ACTA DE COMPENSACION DE TRABAJADORES

del Estado de Rhode Island

Seguro de Compensación de Trabajo	
Compañía Ajustadora:	
Teléfono:	Fecha Efectiva de Póliza:

De acuerdo con las Leyes Generales de Rhode Island §28-32-1, las empresas tienen que reportarle al Director de Trabajo y Entrenamiento cada lesión personal reportada por un empleado si la lesión incapacita al empleado de ganar un sueldo completo por un mínimo de tres (3) días, o requiere tratamiento médico, sin importar el período de incapacidad. Si la lesión es fatal, el incidente debe ser reportado dentro de cuarenta y ocho (48) horas. Si no es fatal, el incidente será reportado dentro de diez (10) días de la lesión.

Un empleado lesionado tiene la libertad de escoger al primer proveedor médico. La primera visita del empleado a cualquier centro de atención médico contratado por la empresa o la aseguradora, con la intención de facilitar atención inmediata, no será considerado el primer proveedor médico.

Para más información referente a la compensación para trabajadores a causa de accidentes de trabajo, procedimientos y beneficios, llame a la Unidad Educacional al (401) 462-8100 y apriete la opción #1 o TDD (401) 462-8006. Si usted sospecha de fraude, póngase en contacto con la Unidad de Prevención de Fraude al (401) 462-8100 y apriete la opción #7.

De acuerdo con las Leyes Generales de Rhode Island §28-29-13, este aviso debe ser colocado y mantenido en lugares visibles para los trabajadores. Las empresas que no cumplan con este requerimiento pueden ser sujetas a multas.

EMPLOYER'S FI		F ALLEGED OCC	CUPATIONAL INJ			CTION OF PRIO	R REPORT	
•	•	vision of Workers' C	Compensation		DWC No.			
PO Box 20190, Cran Phone (401) 462-810		? 3006 FAX (401) 46:	2-8105		Inquiror Eilo No			
1. EMPLOYER LOC		(, , ,		Insurer File No. 2. EMPLOYER NAMED ON WC INSURANCE POLICY: SAME AS BLOCK 1				
FEIN				FEIN			•	
Name				Name				
Address				Address				
City, State, Zip				City, State, Zip				
Phone	Ext.	Type of Business	i	Phone			Ext.	
RI Unemployment In		NAICS		WC Policy Number				
3. INSURANCE COM				4. CLAIM ADMINIST	TRATOR:		SAME AS BLOCK 3	
FEIN				FEIN				
Name				Name				
Address				Address				
Address				Address				
City, State, Zip				City, State, Zip				
Phone Ext.				Phone			Ext.	
5. EMPLOYEE INFO	RMATION:			6. MEDICAL INFOR	MATION:			
SSN		Male	Female	Treatment Facility				
Name				Address				
Address				City, State, Zip				
City, State, Zip				Phone			Ext.	
Phone		Date of Birth		7. WITNESS INFOR	MATION:			
Occupation		Date Hired		Name		Phone		
State of Hire		Preferred Language	of Employee: O Eng	lish O Spanish O Po	ortuguese 0 Other:			
8. INJURY INFORMA	ATION:			What was person do	ing when injured?			
Injury Date								
Time injury occurred			□АМ □РМ					
Time employee bega	un work		ПАМ ПРМ					
Time employee bega The employee bega			NONE LOST					
	to work (if appropriate	۵۱		List injured body part	ts and nature of injury	/:(ex: Broken left finge	er, lower back strain)	
		5)		-				
3. Date employer	, ,) - t f - d t						
If fatal - REPORT WI		At employer location	listed in Block 1 OR	Complete address whe	ere accident occurred:			
		•	tment and no time los	12	Yes	□ No		
was this injury previo	•		cal treatment or time		163	NO		
Category(ies) of injur			Occupational Disease		auma O Occupati	onal Hearing Loss	O Unknown	
Print Name of Report			•	Date Prepared	- Coouput	Phone & Extension	C CHILIOWII	
. The Hamo of Repor	ισραίσι			_ato i ropurou		. Hono & Extendion		
Print Name of Emplo	oyer Contact Person	OR Same as abo	ove			Phone & Extension		
County	Time A	Time W	occ	Nature	Part	Source	Туре	

EMPLOYER'S FIRST REPORT OF ALLEGED OCCUPATIONAL INJURY OR DISEASE (DWC-01)

By law, the employer <u>must</u> complete a First Report of Injury for an employee for any work-related injury, if that injury requires any medical treatment or if the employee loses full wages for at least three (3) days.

The employer must also report any work-related death.

General Instructions:

- Clearly print or type information into all of the areas of the First Report. INCOMPLETE FORMS MAY BE REJECTED.
- The First Report Form is to be completed by the employer.
- The First Report must be filed with Department of Labor and Training (DLT) within 10 days of knowledge of the injury OR within 48 hours of death. If you do not send in the First Report on time **or** if it is incomplete, you may be subject to a **\$250 fine**.
- Submit the original to Department of Labor and Training to the address on the form. Submit a copy to the Claim Administrator. The employer should keep a copy.
- DO NOT ATTACH MEDICAL REPORTS to the DLT form.

Definitions:

PLEASE CHECK IF CORRECTION OF PRIOR REPORT: Check this box if you are sending in an amended form.

1. Employer Location:

- FEIN: Employer's Federal Employer Identification Number.
- *Name:* The name of the business by which the employee was employed at the time of the injury.
- Address (including city, state, zip): Employer's mailing address.
- *Phone/Ext:* Phone number of the employer's facility. Include an extension if appropriate.
- Type of Business: Briefly describe the employer's purpose. (Ex. Restaurant; Jewelry Manufacturing; etc.)
- RI Unemployment Ins. No.: This number (ERN Employer Record Number) is assigned to employers by the Rhode Island Division of Taxation. Employers use this number on the Quarterly Tax and Wage Report form TX-17 for RI Unemployment Insurance and Temporary Disability Insurance taxes. The Division of Worker's Compensation will use this number for employer identification purposes only.
- *NAICS*: North American Industry Classification System, established by the US Census Bureau to provide common industry classifications based on the type of business. Visit www.census.gov and click on NAICS to locate the industry code. If this code is not available, be sure to complete 'Type of business' on the form.
- 2. Employer Named on WC Insurance Policy: If this information is the same as the information in Block 1, check the 'Same' box, complete the WC Policy Number, and move onto Block 3. If different, proceed below.
 - FEIN: Federal Employer Identification Number of the employer listed on the WC Insurance Policy.
 - *Name:* Insured named on the policy or the financially responsible self-insured employer, as certified by DLT.
 - Address (including city, state, zip): Mailing address of the employer named on the WC Insurance Policy.
 - Phone/Ext: Phone number of the named employer's facility. Include extension if appropriate.
 - WC Policy Number: Number assigned to the WC contract or policy for that employer.

3. Insurance company named on WC Policy:

- *FEIN:* WC insurance company's Federal Employer Identification Number.
- *Name:* Name of the licensed worker's compensation insurance carrier listed on the insurance policy, not the insurance agent or insurance group. List 'Self-Insured' if the company has been certified as self-insured by DLT.
- Address (including city, state, zip): Mailing address of the WC insurance carrier named on the WC Insurance Policy.
- *Phone/Ext:* Phone number of the named WC insurance carrier. Include extension if appropriate.
- 4. Claim Administrator: Identify the entity who will handle the claim, the insurer or a third party administrator. If this information is the same as the insurer information in Block 3, check the 'Same' box, and move to Block 5. If different, proceed below.
 - FEIN: Federal Employer Identification Number of the company administering the claim.
 - Name: Name of the WC insurance carrier, third party administrator, or self-insured employer responsible for administering the claim.
 - Address (including city, state, zip): Mailing address of the claim administrator.
 - *Phone/Ext:* Phone number of the claim administrator. Include extension if appropriate.

5. Employee:

- SSN: Employee's Social Security Number.
- Male/Female: Check one.
- Name: Employee's full name as shown on social security card.
- Address (including city, state, zip): Employee's current mailing address.
- Phone: Employee's current home telephone number.
- Date of Birth: Date the employee was born.
- Occupation: Primary occupation of the employee at the time of the accident.
- Date Hired: Date the employee began his or her employment with the employer.
- State of Hire: State in which the employee was actually hired.
- Preferred Language of Employee: Primary language spoken or understood by the employee.

6. Medical Information:

- Treatment Facility: Name of the facility where employee received treatment for injury or illness.
- Address (including city, state, zip): Treatment facility address.
- *Phone/Ext:* Phone number of the treatment facility. Include extension if appropriate.

7. Witness Information:

- Name: Name of person or persons who witnessed injury.
- Phone: Phone number(s) of witness(es)

8. Injury Information:

- Injury Date: Date that the accident happened.
- *Time injury occurred:* Time that the injury happened.
- *Time employee began work:* Time that the employee began work on the day the injury happened.
- First full day lost from work: First full day that the employee lost from work (include scheduled days off, weekends and holidays). This is referred to as the Incapacity Date throughout the claim. Check NONE LOST if the employee lost no time due to the injury.
- Date returned to work (if appropriate): If employee has returned to work, enter the date.
- Date employer notified of injury: Date that the injury was reported to a representative of the employer.
- If fatal, REPORT WITHIN 48 HOURS Date of Death: If employee died, enter the date of death.
- What was person doing when injured?: Describe how the accident happened. List any objects that caused the injury.
- List injured body parts and nature of injury: Description of what body part or parts were injured and what type of injury it is. (EX. Heat burn to right index finger and right middle finger, fractured left ankle)
- Place where injury/illness occurred: Check this box if the injury happened at the address of the employer listed in Block 1
 OR enter the complete address (including city and state) where injury actually took place.
- Was this injury previously an incident-only with no medical treatment and no time lost? Check No if that is the appropriate answer. Checking Yes refers to injuries which were originally not reportable to the State—meaning that the employee lost no time or received no medical treatment for the injury (incident only). If the injury later becomes reportable because the employee now has lost full wages for at least three (3) days or received any medical treatment due to the work-related injury, then check Yes.
- If Yes, date employer first notified of medical treatment or time lost: If Yes was checked on the previous question, enter appropriate date.
- Category(ies) of injury or illness: Check the appropriate item(s).
- Print Name of Report Preparer/Date Prepared/Phone & Extension: Clearly enter the name of the person who filled out the form, the date that the form was prepared, and the complete phone number of the preparer.
- Print Name of Employer Contact Person OR Same as above /Phone & Extension: Clearly enter the name and complete
 phone number of the employer contact person OR check the SAME box if the employer contact person also prepared the
 report.



Employee's Certificate of Dependency Status

State of Rhode Island

Department of Labor and Training, Division of Workers' Compensation PO Box 20190, Cranston, RI 02920-0942 Phone (401) 462-8100

	Check if this is a corrected report	
Cla	im Administrator File Number:	

PC) Box 20190, Cra	nston, RI 02920-09	42 Phone (401) 462-81	00					
1.	Employee in	nformation:		2. Claim information:					
	N or ID four digits only	XXX-XX-		Employer name					
Naı	me			Claim Administrator					
Ado	dress			Address					
City, St, Zip				City, St, Zip					
Pho	one			Injury Date					
Dat	te of Birth			Incapacity Date					
3.	Marital Statu	This informat At the time	olete this form and ion is needed to contain the injury the employed does not work Spo	alculate your con	npensatio				
	Spouse w		e does not work - Spo						
4.	Number of Exemptions		for workers' compe	n number of personal ensation purposes. Inc any other exemptions.					
5.	Dependents		endent for workers' com Under age 18, or age Mentally or physically	18 to 23 and a full time	student		; :		
	Dependent's	Name	Date of Birth	Relationship		Full time s	tudent?		
						Yes	No		
						Yes	No		
						Yes	No		
						Yes	 No		
							二		
						Yes	∐No		
						Yes	No		
						Yes	No		
						Yes	No		
						Yes	No		
						<u> </u>			
	nployee's				Date				

An Employee's Certificate of Dependency Status is required with a Memorandum of Agreement or a Nonprejudicial Agreement to verify marital status, maximum number of personal exemptions, and number of dependents for calculation of weekly benefits.

The claim administrator (the company handling the claim: the insurer, self-insured employer or third party administrator) completes sections 1 and 2 of the form. The employee completes the rest of the form, signs it, and returns the form to the claim administrator. The claim administrator sends the form to the DLT as part of a Nonprejudicial Agreement, Memorandum of Agreement, or as required by court order or decree.

Top of form:

- Correction Box: Check if this document is correcting a document previously filed.
- Claim Administrator File Number: Provide the claim number or file identification number for the company handling the claim: the insurer, self-insured employer or third party administrator.
- 1. Employee Information. The claim administrator completes section 1.
 - SSN: provide <u>at most</u> the last 4 digits of the employee's social security number or the employee ID number assigned by RIDLT. DO NOT USE A FICTITIOUS NUMBER. Please contact RI DLT to obtain an assigned employee ID number.
 - Name: enter the employee's first name, middle initial and last name.
 - Address: complete the employee's street address, city, state, and zip code.
 - Phone: provide the employee's phone number if available.
 - Date of Birth: enter the employee's date of birth if available.
- 2. Claim Information. The claim administrator completes section 2.
 - Employer name: enter the company name of the injured worker's employer.
 - Claim Administrator: enter the company name of the party handling the claim.
 - Address: complete the mailing address for the claim administrator.
 - Injury date: enter the injury date.
 - Incapacity date: Enter the incapacity date, which is the first full day that the employee was unable to work.
- 3. Marital Status. The employee completes section 3.
 - Check the **single** box if you are unmarried, widowed or divorced. Check the **married** box if you are married or separated.
 - If you are single, leave the rest of section 3 blank.
 - Check "Spouse works" if your spouse is employed or "Spouse does not work" if not. A non-working spouse qualifies as a dependent for workers' compensation.
 - Enter your spouse's name.
- 4. Number of Exemptions. The employee completes section 4.
 - Enter the maximum number of personal exemptions you are allowed to claim for workers' compensation purposes. This includes you, your spouse, your dependent children, and any other exemptions.
 - A single employee with no dependents has a maximum number of personal exemptions of at least one (1). A married employee with three (3) dependent children has a maximum number of personal exemptions of at least five (5); the employee, spouse and three children. An employee may be entitled to additional exemptions.

- The maximum number of allowed personal exemptions used here might not be the same number of personal exemptions or withholding allowances the employee actually claims for federal withholding.
- The Department of Labor and Training relies upon exemption guidelines established prior to the Tax Cuts and Jobs Act of 2017. You may refer to IRS Publication 501 (2017) for further guidance.
- 5. Dependents. The employee completes section 5.
 - Dependents for workers' compensation include children you support who are under age 18, full time students to age 23, or mentally or physically incapacitated from earning at any age.
 - A child may qualify as a personal exemption even if they do not qualify as a
 dependent for workers' compensation purposes. Contact your claim
 administrator if you believe that you are allowed to claim any other personal
 exemptions beside yourself, your spouse, and children who qualify as dependents
 for workers' compensation.

The employee must sign and date the form and return the form to the claim administrator.

RIDLT accepts any digital signature solutions that conform to current standards for integrity and authenticity. However, typed names in lieu of signatures do not meet this standard <u>and will not be accepted.</u>

The claim administrator sends the form to the Department of Labor and Training as part of a Nonprejudicial Agreement, Memorandum of Agreement, or as required by court order or decree.

Revised 01/2021

FULL-TIME/PART-TIME WAGE STATEMENTS (DWC-03F/DWC-03P)

General Instructions:

Full-time: Hired for 20 hours or more per week. (13 weeks of wages)

Part-time: Hired for less than 20 hours per week. (26 weeks of wages)

Completed by: Employer.

- Time Frame: No set time frame. However, the wage statement should be completed as soon as the employee has been out of work for four consecutive days due to his or her work-related injury.
- Distribution: Original from employer to claim administrator. Claim administrator must attach to appropriate documentation when filing with DLT.

Attachments: None.

Definitions:

PLEASE CHECK IF CORRECTION OF PRIOR REPORT: Check if sending in an amended form.

1. Employee Information:

- SSN: Employee's Social Security Number.
- Name: Employee's full name.
- Hired for: Number of hours that the employee was hired to work per week. Check box if hours are not regularly scheduled but approximated.
- Are these supplemental wages? Yes/No: Check No if the wages are from the employer where the employee was injured. Check Yes if
 the employee has more than one employer and the wage statement is from the employer where the injury did not occur.
- If Yes, supplemental employer name: Name of the supplemental employer.
- Maximum no. of exemptions/Single or Married: Total exemptions the employee is able to claim; <u>not</u> necessarily what is on the employee's W-4 form. Check appropriate marital status.

2. Claim Information:

- Employer: Employer's actual name where the employee was employed at the time of the injury.
- Insurance Co.: Name of the worker's compensation insurer OR 'Self-Insured' if the company has been certified as self-insured by DLT.
- Claim Administrator: Name of the WC insurance carrier, third party administrator, or self-insured employer responsible for administering the claim.
- Injury Date: Date that the accident happened.
- Incapacity Date: First full day that the employee lost from work (include weekends and holidays).
- *Hire Date*: Date the employee began his or her employment with the employer.

3. Employed Less Than 2 Weeks: Use this section only if the employee was employed for less than two full weeks.

- List agreed upon hourly wage: Hourly rate of pay agreed to between employer and employee.
- Number of hrs. per week for full-time (part-time) employees: Enter number of hours full-time (part-time) employees are generally scheduled for the employer.
- Multiply #1 by #2: Multiply the hourly rate by the number of scheduled hours for the average weekly wage (AWW).
- OR Give average weekly for same or similar employment: If no hourly rate was agreed upon, put the AWW for the same or similar job.

4. Employed More Than 2 Weeks: Follow the instructions.

- LIST 13 (26) CONSECUTIVE WEEKS:
 - Week Ending Date: Ending date of the weekly earnings period.
 - No. of standard hours worked: Number of hours worked for the week listed.
 - Gross Wages (No Overtime): Gross wage for the week listed. Include Sunday and Holiday pay. Do not include overtime.
 - Total number usable weeks: Total the number of weeks listed that have wages entered.
 - Total Earnings: Total of wages entered.
- BONUS AND OVERTIME CALCULATION:
 - Number of weeks employed(up to 52): Number of weeks the employee had been employed prior incapacity date. If more than 52, enter 52.
 - Total BONUS amount paid in past 52 weeks: Total of all bonus monies paid to employee in 52 weeks prior to incapacity date.
 - Divide Block 2 by Block 1 for average bonus: Divide total bonus monies by number of weeks employed (up to 52).
 - Total OVERTIME amount paid in past 52 weeks: Total of all overtime monies paid to employee in 52 weeks prior to incapacity
 date.
 - Divide Block 4 by Block 1 for average overtime: Divide total overtime monies by number of weeks employed (up to 52).
- CALCULATION OF AVERAGE WEEKLY WAGE(AWW):
 - 1. Total earnings from 13 (26) weeks: Enter the total earnings from the left side of the wage statement.
 - 2. Total number usable weeks: Enter the total the number of usable weeks from the left side of the wage statement.
 - 3. Divide total earnings by number of usable weeks: Enter calculation.
 - 4. Average bonus: Enter the calculation from Block 3 above.
 - 5. Add 3 and 4 for AWW excluding Overtime: Enter calculation.
 - 6. Average overtime: Enter calculation from Block 5 above.
 - 7. Add 5 and 6 for Total Average Weekly Wage: Enter calculation.
- Print Preparer Name/Date: Clearly enter the name of the person who filled out the form and the date that the form was prepared.
- Print Adjuster Name/Date: Clearly enter the name of the adjuster who checked the calculations on the form and the date signed.
- More wage calculation tips.

WAGE CALCULATION TIPS

When a wage statement arrives at DLT, Division of Workers' Compensation from the claim administrator, each one is calculated separately to ensure accuracy. If incorrect, a letter is sent to the claim administrator who must contact the employer to get the corrections; the corrections go back to the claim administrator and again are sent to DLT. To avoid this lengthy process and promote prompt payment to the injured worker, please review these tips.

- Be ready to prepare a wage statement as soon as the employee has been out of work for 4 calendar days. A delay in completing the wage statement can lead to problems with a claim.
- Know which wage statement to use and have it available. Do not wait for the claim administrator to send you the wage statement. Use the...
 - Full-time for a person hired for 20 hours or more per week.
 - Part-time for a person hired for less than 20 hours per week.
 - Seasonal for a person hired to work for 16 weeks or less.
- The same rules for completion apply to the full-time and the part-time wage statements. The seasonal wage statement is different (see Seasonal Wage Statement instructions).
- Complete all areas of the wage statement you may not realize the many uses for a single number or date.
- Be sure to include the number of hours per week the employee was hired to work.
- Injury date and Incapacity date are very important. Incapacity date is the first full calendar day that the employee was out of work due to their injury.
- Hire date must be provided it is used for several reasons.
- Use the correct section depending on whether the employee worked less or more than 2 weeks.
- USE CONSECUTIVE WEEKS ALWAYS whether the employee earned money or not.
- COMPLETE ALL COLUMNS. Skipping weeks and incomplete columns are two troublesome errors.
- Weeks go backwards from the incapacity date not the injury date.
 - EX: Injury date: 5/10/2003; Incapacity date: 8/13/2003. Wages would go from 8/13/2003 back 13 or 26 weeks (depending on the statement used).
- In this same example, you would not use the week of incapacity unless it was a full week worked.
 - EX: If the employee was hired for 40 hours and worked 40 hours during the week of the incapacity, that week could be used on the wage statement. If the employee worked less than the 40 hours, you would not list the week, but would start with the week previous (no matter how many hours worked that week).
 - The same rule applies for the week of hire if it appears on the wage statement, only use it if a full week was worked.
- No overtime or bonus monies or hours should be listed in the 13 (26) weeks. They are calculated separately on the right side of the form.
- Since overtime is generally paid after 40 hours, if an employee worked more than 40 hours without earning any overtime, use the total hours and put *NO OT* next to the hours. This will let others know that, although more than 40 hours are listed, no overtime is included.
- Common examples of what will be included in the 13 (26) weeks:
 - Commissions
 - Holiday Pay except during an unpaid plant shutdown week
 - Shift Differential
 - Sick Pay or put "UNPAID"
 - Sunday Pay
 - Vacation Pay or put "UNPAID"
- Sick and vacation pay are included, but if the employee did not receive payment for any of those weeks which might appear, put the word "UNPAID" in the Gross Wages column instead of a zero. This will let others know that it was, in fact, unpaid. Otherwise, one might think that the preparer did not know that those monies are used.
- When determining *Total number of usable weeks*, add up only the weeks where wages are listed. Zero weeks are not used in the mathematical computation when getting the average weekly wage (AWW).
- Although only 13 or 26 weeks of wages are used, you must go back 52 weeks from the incapacity date to collect bonus and overtime monies.
- In *Block 1* of the Bonus and Overtime Calculation, remember to only use the number of weeks employed up to 52. If the employee worked for less than 52, list the actual number if greater than 52, list 52.
- Following the step-by step instructions on the remainder on the wage statement should result in an accurate computation of the AWW.
- Many unique circumstances may develop when completing a wage statement, contact your WC claim administrator or call a DLT Claims Analyst at (401) 462-8120 for help.
- All wage statements are available in an Excel format, which will do the final calculations for you!

State of Rho FULL-TIME	ode Island WAGE STAT	Γ ΕΜΕΝΤ (Hire	ed for 20 hours or n		CHECK IF CORRECTION OF F	PRIOR REPORT
Department of La	abor and Training,	, Division of Worke	ers' Compensatio	on ,	DWC No.	
PO Box 20190, Cra	anston, RI 02920-0	942 Phone (401)) 462-8100 FFY (F	Relay RI): 711	Insurer File No.	
1. EMPLOYEE	INFORMATION	۷:		2. CLAIM INF	ORMATION:	
SSN				_Employer		
Name				Insurance Co.		
		(Approxima	<u>-</u>		to <u>r</u>	
Are these supplem	•	∐Yes	∐No	Injury date		
•	al employer name:		Married	_Incapacity date Hire date		
Maximum no. or ex	rembrious	·				
If Yes:		3. EIVIP	LOTED LE	OR:	2 WEEKS:	
List agreed upo	n hourly wage			OK.		
Number of hrs. per week for full-time employees		Give average we	ekly for same or similar employment:			
3. Multiply #1 by #	2 for average week	dy wage				
		4. EMP	LOYED MO	ORE THAN	2 WEEKS:	
					O NOT include their week of hire or we	
			•		us paid SEPARATELY on the right side	
L	-	CUTIVE WEEKS		BON	NUS AND OVERTIME CALCULA	
Week Number	Week Ending Date	No. of standard hrs. worked	Gross Wages (No Overtime)	Number of week	s employed (up to 52)	Block 1
1				Total BONUS ar	mount paid in past 52 weeks	Block 2
2				Divide Block 2 by	y Block 1 for average bonus	Block 3
3						
4				Total OVERTIMI	E amount paid in past 52 weeks	Block 4
·						Block 5
5				Divide Block 4 by	y Block 1 for average overtime	
6						
7				CALCULA	TION OF AVERAGE WEEKLY V	VAGE (AWW):
8				1. Total earning	s from 13 weeks	
9				2. Total number	usable weeks	
10				3. Divide total ea	arnings by number of usable weeks	
11				4. Average bonu	us (Block 3 in BONUS AND OT)	
12				5. Add 3 and 4 f	for AWW excluding Overtime	\$
13				6. Average over	rtime (Block 5 in BONUS AND OT)	
Total number usable weeks:		Total earnings:		7. Add 5 and 6 f	for Total Average Weekly Wage	\$
Print Preparer N	Name:		Date:	Print Adjuster	Name:	Date:

	WAGE STAT	ΓΕΜΕΝΤ (Hire		hours per week)	CHECK IF CORRECTION OF F	PRIOR REPORT
•	•	, Division of Worke 1942 Phone (401)	•		DWC No.	
FO BOX 20190, OR	3115t011, KT 02320-0	942 Filolie (401)	402-0100 111 (F	Relay Kij. 111	Insurer File No.	
1. EMPLOYEE	INFORMATION	l:		2. CLAIM INFO	PRMATION:	
SSN				Employer		
Name				Insurance Co.		
Hired for	hours each week	(Approximate	te)	Claim Administrato	r	
Are these supplem	ental wages?	☐Yes	□No	Injury date		
If yes, name of sup	plemental employe	r		Incapacity date		
Maximum no. of ex	emptions	Single	Married	Hire date		
	·	_	OYED LES	SS THAN 2	WEEKS:	
If Yes:				OR:		
1. List agreed upo	n hourly wage					
2. Number of hrs.	per week for part-tir	ne employees		Give average week	kly for same or similar employment:	
3. Multiply #1 by #	2 for average week	ly wage				
				RE THAN 2		
					OT include their week of hire or week of SEPARATELY on the right side of the	
-		CUTIVE WEEKS			US AND OVERTIME CALCULA	
Week Number	Week Ending	No. of standard	Gross Wages	1		Block 1
week Number	Date	hrs. worked	(No Overtime)	Number of weeks	employed (up to 52)	
1				Total BONUS amo	ount paid in past 52 weeks	Block 2
3				-		Block 3
4				Divide Block 2 by	Block 1 for average bonus	DIOCK 3
5				Bivido Biook E Sy	Blook I for avolage beliae	
6]		
7				1		Block 4
8				Total OVERTIME	amount paid in past 52 weeks	
9 10				Divide Block 4 by	Diagle 1 for average avertime	Block 5
11				Divide Block 4 by	Block 1 for average overtime	
12				1		
13				CALCULAT	ION OF AVERAGE WEEKLY V	/ACE (A\\/\\/)·
14				CALCULATI	ION OF AVENAGE WEEKET V	AOL (AVVV).
15				.		
16 17				1. Total earnings	from 26 weeks	
18				2. Total number u	isable weeks	
19				1		
20				3. Divide total ear	nings by number of usable weeks	
21				_		
22				4. Average bonus	(Block 3 in BONUS AND OT)	_
23 24				5 Add 3 and 4 for	r AWW excluding Overtime	¢
25				5. Add 5 and 4 loi	AVVVV excluding Overtime	φ
26				6. Average overtir	me (Block 5 in BONUS AND OT)	
Total number		Total earnings:		1	T (A W W	Φ.
usable weeks:		. c.a. carmigo.		1. Add 5 and 6 for	r Total Average Weekly Wage	
Print Preparer N	Name:		Date:	Print Adjuster N	lame:	Date:

	WAGE STATEME	NT (Hired for 16 weeks or	less)		ON OF PRIOR REPOR
	_	n of Workers' Compensation hone (401) 462-8100 TTY (DWC No.	
O BOX 20 130, Ola	113(011, 1(1 02320-0342 1	Holic (401) 402-0100 111 (rtolay 1117. 7 11	Insurer File No	
	INFORMATION:		2. CLAIM INFO	RMATION:	
SSN _			_Employer		
lame _			Insurance Co.		
	_		Claim Administrato	r	
Maximum no. of exe	emptions 🗌 Si	ngle	Injury date		
			Incapacity date		
Vages for how mar	ny employers are listed belo	ow?	Hire date		
List 52 Co	ONSECUTIVE weeks	of gross wages for any	employment held	by this person within t	ne 52 week period.
Week Number	Week Ending Date	Gross Wages	Week Number	Week Ending Date	Gross Wages
1			27		
2			28		
3			29		
4			30		
5			31		
6			32		
7			33		
8			34		
9			35		
10			36		
11			37		
12			38		
13			39		
14			40		
15			41		
16			42		
17			43		
18			44		
19			45		
20			46		
21			47		
22			48		
23			49		
24			50		
25			51		
26			52		
	Total ea	ırnings:		Total e	arnings:
			Combine total e	arnings listed	
			2. Divide total earn	nings by 52	÷ 52
			3. Average Weekl	y Wage\$	
Print Preparer N	lame:	Date:	Print Adjuster N	lame:	Date:
Print Preparer N	lame:	Date:			



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



Employee Name	Date of Injury				
Employer Name	Completion Dat	e			
Please complete this form by providing your medical history for the past 5 years. all of your medical records to your current treating physician for you to receive the					
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.

Name		Employer Name		
Date of Incident	Time of incident	Time you began work on day of	f incident	
Address of Incident	City, State		Zip	Offsite? (Y/N)
How did the injury occur? Wh	nat job duties were you performing:	? Please describe in your own words		
What part(s) of your body was	s injured (indicating right and/or le	ft)?		
Have you sought any medical	I treatment for these injuries? If so,	specify where and when.		
Have you ever injured this pa	rt of your body before (yes or no)? I	f so, please describe how and when	the previous in	jury(s) occurred.
What witnesses were present	t when the incident occurred? Plea	se provide names if applicable.		
Who did you report the injury	to? When was the injury reported?	P Please provide name(s) and job title	e(s).	
What did you do after the inc	ident occurred?			
The above form is true and co	orrect.			
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 e	l día del incidente
Dirección del Incidente	Ciudad, Estado	Código Postal	Fuera del sitio? (S/N)
¿Cómo ocurrió la lesión? ¿Qué	deberes del trabajo estaba desempeñ	ando? Por favor, describa en sus propias p	alabras.
¿Qué parte(s) de su cuerpo res	sultó(aron) lesionada(s) (indicando dere	echa y/o izquierda)?	
¿Ha buscado algún tratamient	o médico para estas lesiones? Si es así	, especifique dónde y cuándo.	
¿Se ha lesionado anteriorment lesión(es) anterior(es).	e alguna vez esta parte de su cuerpo (:	sí o no)? Si es así, por favor, describa cómo	y dónde ocurrió(eron) la(s)
¿Qué testigos estuvieron prese	entes cuando ocurrió el incidente? Por	favor, proporcione nombres si es aplicable).
¿A quién informó la lesión? ¿Co	uándo fue informada la lesión? Por favo	or, proporcione nombre(s) y puesto(s).	
¿Qué hizo después de ocurrido	o el incidente?		
El informe anterior es verdader	ro y correcto.		
Firma		Fecha En Que Se Completó El Form	ulario



Supervisor's Report of Employment Incident



Employee Name Employer Name Date of Incident Time of incident Time the employee began work on day of incident Did the employee report the incident immediately? Address of Incident 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 incident occurred (including self)? Do you have any reason to question the legitimacy of the incident? If so, please explain:



Supervisor's Report of Employment Incident

Indicate working conditions present that led to incident (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

Wet/slippery floor Chemical exposure Unused/unavailable sharps container

Poor housekeeping Motor vehicle incident

Unguarded or improperly guarded equipment Interaction with co-worker Other:

Electrical exposure

hardhat, goggles, etc.)

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 dei empleado		Nombre dei empleador	
Fecha del incidente	Hora del incidente	Fecha en que se informó el incidente	
Informó el empleado el incidente ir	nmediatamente?		
Dirección del Incidente	Ciudad, Estado	Código Postal	Fuera del sitio? (S/N)
¿Cómo ocurrió la lesión? ¿Qué debe	res del trabajo estaba desempeñano	do el empleado?	
¿Qué parte(s) del cuerpo del emplea	ado se informaron como lesionadas?		
¿Ha buscado el empleado algún trat	amiento médico para estas lesiones	? Si es así, especifique dónde y cuándo.	
¿Qué testigos estuvieron presentes	cuando ocurrió el incidente (incluye	ndo él mismo)?	
¿Tiene usted alguna razón para duda	ar de la legitimidad del incidente? Si	es así, por favor, explique:	



Informe de Incidente del Supevisor

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
PPF (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 resquerdado o	Mala limpieza	Other:
Equipo no resguardado o incorrectamente resguardado	Interacción con compañero de trabajo	
Exposición eléctrica		
¿Qué cambios se pueden realizar para eliminar o	o reducir el(los) peligro(s) identificado(s) anterior	mente?
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 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

Vons

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

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

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

Brooks Giant P & C Food Markets Texas Oncology Srvs

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

Carrs Harris Teeter **Pavilions** Tom Thumb

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

Quality Markets United Drugs Costco Hy-Vee

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

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

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

Dominicks LeaderNet (PSAO) Sam's Club Winn Dixie





\$1000 REWARD

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

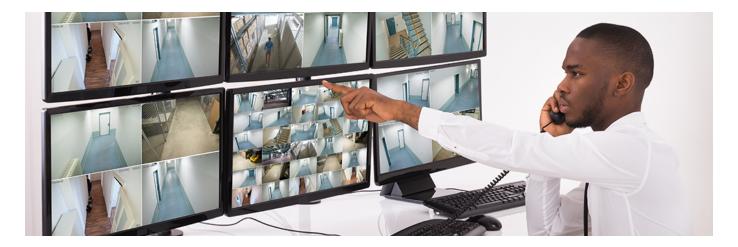
Call our toll-free fraud hotline immediately if you have information on a fraudulent claim.

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.

