

Workers Compensation State Claim Kit

Hawaii



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

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

Dear Policyholder,

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

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

It is critical that you promptly report all new claims using one of the methods listed to the right.

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

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

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

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

BERKSHIRE HATHAWAY HOMESTATE COMPANIES

Report a Claim

Online

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

Phone

(800) 661-6029

Fax

(800) 661-6984

E-mail

newclaim@bhhc.com







Berkshire Hathaway



Requirements for Notice to Employees RE Disability Compensation Law Poster

- Post in one or more conspicuous places readily accessible to all employees at all business locations.
- Enter the name of your designated workers' compensation insurer into the spaces provided at the bottom of the document. Our other contact information has been included for your convenience.

(Hawaii Revised Statutes § 386-99; Rule 12-10-68(a); Rule 12-10-92(a))

Requirements for WC-101 0 Highlights of the Hawaii Workers' Compensation Law Brochure

 A copy of WC-101 – Highlights of Hawaii Workers' Compensation Law Brochure must be provided to all injured workers within 3 days of notice of an injury.

(Rule 12-10-68(b))





Minimum Wage - You have the right to receive a minimum wage of at least \$14.00 per hour beginning January 1, 2024; at least \$16.00 per hour beginning January 1, 2026; and at least \$18.00 per hour beginning January 1, 2028. Under <u>certain conditions</u>, "tipped employees" may be paid less per hour.

Overtime - You have the right to be paid overtime at least one and one-half times your regular rate for all hours worked in excess of 40 in a workweek. The law also requires employers to maintain payroll records for at least 6 years.

• The Hawaii Wage and Hour Law exempts certain types of employment from minimum wage and overtime, such as outside salespersons and employees in an executive, administrative, supervisory, or professional capacity.

Payment of Wages - You have the right to be paid at least twice monthly on regular paydays designated in advance in cash, by checks convertible into cash, or within certain requirements, by direct deposit into the employee's account at a federally insured depository institution or pay card; within 7 days after the end of each pay period; paid wages in full at the time of discharge or no later than the next working day; or paid no later than the next regular payday if you quit or resign. However, if you give your employer one pay period's notice of your intention to quit, you must be paid on your last day of employment.

Notification Requirements - You have the right to be notified in writing at the time of hire of your rate of pay and the paydays. Any changes in pay arrangements prior to the time of such changes, and of any policies with regard to vacation, sick, or holiday pay must be made in writing or through a posted notice. You must also be furnished with a pay statement on payday showing gross wages, amount and purpose of each deduction, net pay, date of payment, and pay period covered. If your employer requires that you give advance notice of quitting and you are terminated after giving that notice, your employer is liable for the wages you would have earned up to the last day you intended to work unless you were terminated for cause.

Withholding of Wages - You have the right to ensure that there are no wrongful withholdings of your wages. Your employer may not collect, deduct or obtain authorization to deduct for:

- Fines (For example an amount you must pay to your employer for being tardy.)
- Cash shortages in a common cash register or cash box used by two or more people, or in a cash register or cash box under your sole control unless given an opportunity to account for all moneys received at the start of a shift and all monies turned in at the end of a shift.
- Penalties or replacement costs for breakage.
- Losses due to your acceptance of checks which are later dishonored if the employer has authorized you to accept checks.
- Losses due to faulty workmanship, lost or stolen property, damage to property, or default of customer credit or nonpayment for goods or services received by customers, as long as those losses are not due to your willful or intentional disregard of the employer's interest.

Your employer or prospective employer cannot require you to pay a job application processing fee. Your employer may deduct state and federal withholding taxes, amounts specified by court orders and amounts you authorized in writing.

Collection of Unpaid Wages - You have the right to file a complaint for unpaid wages with the Wage Standards Division within one year from the time the wages became due. Certain executives, administrators, professionals and outside salespersons may need to file a claim in a court of competent jurisdiction.

Hawaii Family Leave Law - You have the right to receive up to 4 weeks of unpaid, job-protected leave for the birth or adoption of your child, or to care for your child, parent, sibling, spouse, grandchild, or reciprocal beneficiary with a serious health condition. You are eligible only if you have at least 6 consecutive months of service, and your employer has 100 or more employees. Accrued paid leaves may be substituted for any part of the 4-week period. If your employer provides for paid sick leave, you may use up to 10 days of your accrued and available sick leave per year unless a collective bargaining agreement provides for more than 10 days.

Prevailing Wages and Overtime on State and County Government Construction Projects - You have the right to be paid the prevailing wages on government construction projects.

Lie Detector Tests - You have the right to refuse a lie detector test.

Work Injury - You have the right to file a complaint if you feel that you have been suspended, discharged, or discriminated against solely because of a work injury that is compensable under the Workers' Compensation Laws, except under certain circumstances.

Wage Standards Division:

Oahu: 586-8777 Hilo: 974-6464 Maui: 243-5322 Kona: 322-4808 Kauai: 274-3351

This notice provides general background information on Hawaii Wage and Hour laws and is not intended to serve as a substitute for legal counsel. For specific legal advice on individual situations, please consult an attorney.

Jade T. Butay, Director Department of Labor and Industrial Relations

* You may satisfy Hawaii Labor Laws' posting requirements by posting our official labor law poster. For more information: <u>http://labor.hawaii.gov/labor-law-poster</u>

> Equal Opportunity Employer/Program Auxiliary aids and services are available upon request to individuals with disabilities. TDD/TTY Dial 711 then ask for (808) 586-8842

DISABILITY COMPENSATION LAW NOTICE TO EMPLOYEES

Workers' Compensation - You have the right to receive workers' compensation benefits and medical care if you suffer a workrelated injury. You must report the date, time and circumstance of your injury immediately to your employer or supervisor. Give the name of the insurer to your doctor so that your doctor will know where to send the physician's report. If your employer does not file a report of the injury, you may file a written claim with the Disability Compensation Division. You do not pay for the premium cost; your employer pays the entire amount.

You are entitled to all required medical, surgical and hospital services and supplies including medication; weekly benefits from the fourth day of disability to replace wage loss, representing 66 2/3% of your average weekly wage but not more than the maximum weekly benefit amount annually set by the Department; additional benefits if the injury results in permanent disability or disfigurement; vocational rehabilitation, if appropriate; funeral and burial expenses if the work injury results in death; and additional weekly benefits to the surviving spouse and other dependents.

Temporary Disability Insurance - You have the right to file a claim for temporary disability insurance benefits within 90 days from the date of disability if you suffer a disabling non-work-related injury/illness or inability to work because of your pregnancy. Youremployer or insurance carrier should furnish you with a TDI-45 claim form or some other authorized claim form. You may receive TDI benefits if a physician properly certifies your inability to work. Generally, you must have worked for an employer in Hawaii at least two weeks before your disability. During the last 52 weeks, you must have: worked for at least 14 weeks; been paid for at least 20 hours per week; and earned at least \$400.

After a 7 consecutive day waiting period, you will be paid 58% of your average weekly wage, not to exceed the maximum in the TDI law. Your employer may have an "equivalent" plan approved by the Department, which may provide different benefits. You should ask your employer for details if they have an "equivalent" plan.

You may be required by your employer to share in the premium cost. Your share cannot be more than one-half of the cost and should not exceed .5% of your weekly wages. Your employer pays the remaining portion exceeding the prescribed limitation. If you are not eligible for benefits (see second paragraph above), your employer cannot deduct any contributions from you to share in the premium cost.

Prepaid Health Care - You have the right to enroll in your employer's prepaid health care insurance plan after 4 consecutive weeks of employment where you have worked at least 20 hours each week. The Department of Labor & Industrial Relations must approve the health care plan and include insurance coverage for hospital, surgical, medical, diagnostic and maternity medical care.

You should claim benefits under this program if a non-work-related injury or illness requires medical care. Give your doctor or hospital the name of your employer's health care contractor and the plan name.

If you are required to share in the premium cost for your coverage, your share cannot be more than 1.5% of your monthly wages or one-half the premium cost (whichever is less). Your employer pays the balance.

Disability Compensation Division:

Oahu	586-9161 (Workers' Compensation) 586-9188 (Temporary Disability Insurance and Prepaid Health Care)
Hilo	974-6464
Kona	322-4808
Maui	243-5322
Kauai	274-3351

This notice provides general background information on labor laws administered and enforced by DLIR's Disability Compensation Division and is not intended to serve as a substitute for legal counsel. For specific legal advice on individual situations, please consult an attorney.

Jade T. Butay, Director Department of Labor and Industrial Relations

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REQUIRED NOTICE TO DISLOCATED WORKERS/PLANT CLOSINGS

You have the right to be notified in writing at least 60 days in advance of possible layoffs or terminations due to certain business transactions taken by your employer. Your employer must also notify the Department of Labor and Industrial Relations in the same manner according to the Dislocated Workers Act (DWA). The DWA applies to businesses which have at least 50 persons employed in the state at any time during the 12 months preceding the event, and are a party to a sale, transfer, merger, business takeover, bankruptcy, or business transaction, which will result in the relocation outside the state or the shutting down of all or a portion of operations.

You have the right to payment of a dislocated worker allowance if you are laid off or terminated due to these transactions and are eligible for unemployment compensation benefits. These payments supplement unemployment benefits for a maximum 4-week period.

For general information about the Dislocated Workers Act or the Dislocated Workers Allowance, please call the Workforce Development Division at 586-8877.

For information about assistance to employers and employees facing a business closure, please contact the following American Job Centers:

American Job Centers:

Oahu:	768-5701
Hawaii:	935-6527
Maui:	270-5777
Kauai:	274-3056

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LAWS PROHIBITING EMPLOYMENT DISCRIMINATION NOTICE TO EMPLOYEES

You have the right to be free from unlawful discrimination in your employment. All applicants and employees of private and public employers (except the federal government), union members, and job seekers in employment agencies are protected by Hawaii law against employment discrimination.

You cannot be denied a job, fired, or subjected to unequal terms and conditions of employment because of your race, sex, including gender identity or expression, reproductive choices, refusing to enter into a nondisclosure agreement that prevents you from discussing workplace sexual harassment or assault sexual orientation, age, religion, color, ancestry/national origin, disability, marital status, civil union status, credit history, credit report, arrest and court record (except in limited circumstances), or domestic or sexual violence victim status. Sexual harassment by a supervisor or coworker is a form of sex discrimination. Employers are prohibited from retaliating against you for disclosing sexual harassment or sexual assault.

Examples of Unlawful Employment Discrimination:

• If you are a pregnant employee and are denied leave recommended by a doctor or are denied reinstatement to the same or comparable position after giving birth.

• If you are subjected to unwanted sexual advances or demands, offered benefits in exchange for sexual favors, threatened with demotion, firing, or loss of benefits for refusing sexual advances, or subjected to unwelcome sexual conduct.

• If you are denied a job or a promotion because of your race, sex, including gender identity or expression, sexual orientation, age, religion, color, ancestry, disability, marital status, civil union status, credit history, credit report, arrest and court record (except in limited circumstances), or domestic or sexual violence victim status.

Filing a Complaint:

You have the right to file a complaint if you have been subjected to discrimination because of your race, sex, including gender identity or expression, reproductive choices, refusing to enter into a nondisclosure agreement that prevents you from discussing workplace sexual harassment or assault, sexual orientation, age, religion, color, ancestry, disability, marital status, credit history, credit report, arrest and court record, or domestic or sexual violence victim status.

You can file a complaint by calling the Hawaii Civil Rights Commission. Under state law, you must file your complaint within 180 days of the act of discrimination.

You have the right to be free from discriminatory or retaliatory action from your employer for filing a complaint, participating in an investigation, or opposing a discriminatory practice.

Hawaii Civil Rights Commission:

Oahu: 586-8636 Hawaii: 974-4000, ext.68636 Maui: 984-2400, ext.68636 Kauai: 274 -3141, ext.68636 Molokai/Lanai: 1-800-468-4644, ext.68636 TDD/TTY 586-8636

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IT'S THE LAW!

- You have the right to notify your employer or HIOSH (808-586-9092) about workplace hazards. HIOSH will keep your name and identity confidential.
- You have the right to request a HIOSH inspection if you believe that there are unsafe and/or unhealthful conditions at your workplace. You or your representative may participate in the inspection.
- You have a right to see HIOSH citations issued to your employer. Your employer must post the citations at or near the place of the alleged violation.
- Your employer must correct workplace hazards by the date indicated on the citation and must certify that these hazards have been reduced or eliminated.
- You have the right to copies of your medical records or records of your exposure to toxic and harmful substances or conditions.
- Your employer may not discriminate against you for making a safety and health complaint or for exercising your rights under the law, some of which are detailed above. You can file a discrimination complaint with HIOSH within 60 days of the discriminatory act. <u>Private sector employees</u> must also file a discrimination complaint with the OSHA Regional Office below within 30 days of the discriminatory act or they will lose their rights to pursue a federal claim under section 11(c) of the federal Occupational Safety and Health Act of 1970 after the conclusion of the HIOSH investigation.
- Report to OSHA all work-related fatalities within 8 hours, and all inpatient hospitalizations, amputations, and losses of an eye within 24 hours.
- Provide required training to all workers in a language and vocabulary they can understand.
- Your employer must post this notice in the workplace in a prominent location or where such notices are customarily located.



The Hawaii Occupational Safety and Health Law of 1972, Chapter 396, Hawaii Revised Statutes, assures safe and healthful working conditions for every worker in the State. The Hawaii Occupational Safety and Health Division (HIOSH) of the state Department of Labor & Industrial Relations, has the primary responsibility for administering the HIOSH Law. HIOSH does not cover those hired for domestic service in or about a private home, maritime or shipbuilding employees, employees covered by a federal agency, and employees working on military installations. The Occupational Safety and Health Administration (OSHA) monitors the HIOSH program to ensure its effectiveness. If you believe HIOSH is not meeting its responsibilities, you may file a Complaint About State Program Administration (CASPA) directly to the OSHA Regional Office:

Regional Administrator U.S. Department of Labor Occupational Safety and Health Administration 90 7th Street, Suite 18100 San Francisco, California 94103

Copies of the State law, the HIOSH Rules and Standards or other program information may be obtained at:



HIOSH 830 Punchbowl St Rm 423 Honolulu, HI 96813 Tel. (808) 586-9116 http://labor.hawaii.gov/hiosh/

UNEMPLOYMENT INSURANCE LAW NOTICE TO EMPLOYEES

You have the right to unemployment benefits if you lose your job or your work hours are substantially reduced through no fault of your own. You may file your claim for unemployment insurance benefits online or in-person at a local claims office.

Go to <u>uiclaims.hawaii.gov</u> between 6:30 am to 11:00 pm, Monday through Friday and between 9:00 am to 11:00 pm on weekends & holidays (Hawaii Standard Time). You will need a valid email address to create an online account.

Important Information:

- When you file, you must provide your social security number.
- If you are not a U.S. citizen, you should have your alien registration number available.
- You will need to provide information for all of your employers in the past 18 months, such as the employer's name, address, zip code, phone number, dates of employment, and the reason for separation. Ex-military servicepersons should have their DD214 (member 4) available. Former federal employees should have their Standard Form 8, Standard Form 50, or pay stubs available.
- File your claim promptly. Your claim will begin only from the week that you file with the Unemployment Insurance Office.
- If benefits are payable, you must receive your payments by direct deposit. You must provide your account type (savings or checking), financial institution routing number, and your account number.

Unemployment Insurance Offices:

(833) 901-2275	
	dlir.ui.oahu@hawaii.gov
	dlir.ui.hilo@hawaii.gov
	dlir.ui.kona@hawaii.gov
984-8400	dlir.ui.maui@hawaii.gov
	dlir.ui.kauai@hawaii.gov
	dlir.ui.oahu@hawaii.gov

Appointments:

Regular UI Claims, Regular UI Adjudication, & Employer Services.....http://labor.hawaii.gov/ui/appointments

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WC-1 rev. 01/2022

CASE NUMBER

STATE OF HAWAII DEPARTMENT OF LABOR & INDUSTRIAL RELATIONS DISABILITY COMPENSATION DIVISION

DATE RECEIVED

NEW AMEND

WC-1 EMPLOYER'S REPORT OF INDUSTRIAL INJURY NOTE: COMPLETE THE FILLABLE-DARK SHADED BLOCKS

Every work injury/illness to an employee causing absence for one day or more or which requires medical services other than first aid treatment must be reported within 7 working days after the injury/illness. Failure to report promptly is a misdemeanor punishable by not more than a \$5,000 fine. (Sec. 386-95, H.R.S. NOTIFY THE DIVISION IMMEDIATELY IF INJURY/ILLNESS RESULTS IN DEATH.) EVERY QUESTION MUST BE ANSWERED FULLY TO AVOID FURTHER CORRESPONDENCE.

The law requires the employer to furnish the injured/ill employee a copy of this report.

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Page 1 of 3



LEFT

LEFT

IF EMPLOYEE DECEASED, GIVE DATE

DEPENDENT 1 - LAST NAME

DEPENDENT 1 - ADDRESS

DEPENDENT 2 - LAST NAME

DEPENDENT 2 - ADDRESS

DEPENDENT 3 - LAST NAME

DEPENDENT 3 - ADDRESS

DEPENDENT 4 - LAST NAME

DEPENDENT 4 - ADDRESS

NAME OF MEDICAL FACILITY

IS LIABILITY DENIED?

NO

EMAIL ADDRESS

POLICY NUMBER

SIGNATURE

NAME OF WC INSURANCE CARRIER

YES NAME OF ADJUSTING COMPANY

NAME OF PHYSICIAN

ADDRESS

DATE DISABILITY BEGAN

RIGHT

RIGHT

NO

FRONT

FRONT

WAS EMPLOYEE FURNISHED MEALS, TIPS, OR LODGINGS?

YES

HOURLY WAGE

#

1.

2.

3.

4.

5.

2

3

YES YES

YES

YES

YES

NO

NO

RELATION TO DECEASED

RELATION TO DECEASED

PHONE NUMBER

RELATION TO DECEASED

PHONE NUMBER

) _

PHONE NUMBER

) -

> NO YES

ZIP CODE

RELATION TO DECEASED

PHONE NUMBER

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NO

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INPATIENT OVERNIGHT EMERGENCY ROOM ONLY?

CARRIER ID

CARRIER CLAIM NUMBER

DATE

STATE

WEIGHING FACTOR

WAS EMPLOYEE PAID IN FULL FOR DAY OF INJURY/ILLNESS?

YES

CASE NUMBER

YES

YES

SUFFIX

ZIP CODE

SUFFIX

ZIP CODE

SUFFIX

ZIP CODE

SUFFIX

ZIP CODE

NO

NO

M.I.

STATE

M.I.

STATE

M.I.

STATE

M.I.

STATE

ZIP CODE

ADJUSTER ID NUMBER

CITY

MEDICAL DEDUCTIBLE

IF EMPLOYEE IS BACK TO WORK, GIVE DATE

HRS WORKED/WEEK

STATE

1	690									
				DETAIL OF INJURY	/ILLNESS (I/I)	- SECTION 2 (continu	ued)			
D. [DESCRIBE IN DETAIL	THE NATURE OF				· Please continue in	•	Section	if additiona	l space is needed.
								05 0001	0005	
	TIPLE BODY PARTS?	NATURE OF 1	NJURY/ILLNESS				PART	OF BODY	CODE	
#		STDE O	F INJURY/ILLNESS			ART OF BODY		DISFIGUE	REMENT	BURN
1.	LEFT	RIGHT	FRONT	BACK				NO	YES	NO
2.	LEFT	RIGHT	FRONT	BACK				NO	YES	NO
3.	LEFT	RIGHT	FRONT	BACK				NO	YES	NO

BACK

BACK

TIME LOST INFORMATION - SECTION 3

DECEDENT'S DEPENDENTS - SECTION 4

TREATMENT (OBTAIN NAME OF TREATING PHYSICIAN FROM EMPLOYEE) - SECTION 5

INSURANCE CARRIER - SECTION 6

EMAIL ADDRESS

ADJUSTER NAME

PHONE NUMBER

)

TITLE

AVERAGE WEEKLY WAGE

MONTHLY SALARY

FIRST NAME

FIRST NAME

FIRST NAME

FIRST NAME

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CITY

CITY

CITY

CITY

CITY

PHONE NUMBER)

(

ADDRESS

POLICY PERIOD

FROM:

EQUAL OPPORTUNITY EMPLOYER/PROGRAM Auxiliary aids and services are available upon request to individuals with disabilities. TDD/TTY Dial 711 then ask for (808) 586-9161.

IF LIABILITY DENIED, WHY?

Page 2 of 3

SIGNATURE - SECTION 7

TO:



WC-1 rev. 01/2022

CASE NUMBER

SUPPLEMENTAL - SECTION 8

A. HOW DID THIS INJURY/ILLNESS OCCUR? (continued from Section 2.A)

B. WHAT WAS THE EMPLOYEE DOING WHEN INJURED? (continued from Section 2.B)

C. OBJECT OR SUBSTANCE THAT DIRECTLY INJURED EMPLOYEE (continued from Section 2.C)

D. DESCRIBE IN DETAIL THE NATURE OF THE INJURY/ILLNESS AND PART OF THE BODY AFFECTED (continued from Section 2.D)





- ENGLISH This document contains important information. If you need language assistance at no cost to you, please contact us by telephone or in person immediately.
- ILOKANO Daytoy nga dokumento ket addaan ti importante nga impormasyon. No masapul mo ti mangipatarus nga libre, pangngaasim ta awagan na kami ti telepono wenno umay na kami kitaen nga daras.
- TAGALOG Ang dokumentong ito ay naglalaman ng importanteng impormasyon. Kung nangangailangan kayo ng libreng tulong para maintindihan ito, mangyaring makipag-ugnay sa amin sa pamamagitan ng telepono o makipagkita kagaad sa amin.
- CHINESE 此文件有重要信息。如果您需要免费的语言协助服务,请您立刻给我们打 SIMPLIFIED 电话或来我们办公室请求帮助。
- CHINESE 此文件有重要信息。如果您需要免費的語言協助服務,請您立刻給我們打 TRADITIONAL 電話或來我們辦公室請求幫助。
 - SPANISH Este documento contiene información importante. Si necesita los servicios de un intérprete sin costo alguno para usted, por favor llame de inmediato por teléfono o contacte con alguna persona de nuestra oficina.
 - JAPANESE この書類には重要な情報が含まれています。無償で日本語の支援を受けたい場合は、早急に電話あるいは直接窓口にて申込を行ってください。
- CHUUKESE Mei auchea met masowan ei taropwe. Ika pwe ke mochen aninis ren noumw chon chiaku esap kamo, kose mochen kokori kich won tengwa ika fen pusin chuto rech.
- MARSHALLESE Ilo pepa in ewor melele ko aorok. Ne kwoj aikuj jiban na ukok ilo ejjelok wonen, jouj im kokkeitaak kem ilo talboon ak ilo wobij e ien eo emakaaj tata.
 - KOREAN 이 문서는 중요한 정보가 포함되어 있습니다. 무료로 언어 도움이 필요하시면, 바로 전화 하시거나 오셔서 상담하십시오.
- VIETNAMESE Tài liệu này bao gồm các thông tin quan trọng. Nếu bạn cần hỗ trợ ngôn ngữ miễn phí, xin vui lòng đến gặp trực tiếp chúng tôi hoặc liên lạc qua điện thoại ngay lập tức.



STATE OF HAWAII DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS DISABILITY COMPENSATION DIVISION Princess Keelikolani Building, 830 Punchbowl Street, Room 209, Honolulu, Hawaii 96813 INSTRUCTION SHEET FOR FORM WC-14 EMPLOYEE'S WAGE-REPORT FOR FIFTY-TWO WEEKS

Instructions

Please completely fill out the WC-14 EMPLOYEE'S WAGE-REPORT FOR FIFTY-TWO WEEKS FORM.

The **Delivery Information** section below lists various delivery options. Please select the most convenient method and submit the completed form accordingly.

Please remember to sign and date the form before submitting it.

Delivery Information

Delivery by U.S. Mail

Department of Labor and Industrial Relations, Disability Compensation Division P.O. Box 3769, Honolulu, Hawaii 96812-3769

Delivery In-Person

Department of Labor and Industrial Relations, Disability Compensation Division Princess Keelikolani Building, 830 Punchbowl Street, Room 209, Honolulu, Hawaii 96813

Delivery via Fax

Department of Labor and Industrial Relations, Disability Compensation Division (808) 586-9219



STATE OF HAWAII DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS DISABILITY COMPENSATION DIVISION Princess Keelikolani Building, 830 Punchbowl Street, Room 209, Honolulu, Hawaii 96813

FORM WC-14 EMPLOYEE'S WAGE-REPORT FOR FIFTY-TWO WEEKS

EMPLOYEE'S WAGE-REPORT FOR FIFTY-TWO WEEKS PRIOR TO DATE OF INJURY

Employee:	SS No.:	Case No.:	Date of Injury:

The above employee reported employment with your firm Under the Hawaii Workers' Compensation Law; an employee's benefits are calculated based on wages earned. Please assist us in determining benefits by completing this form

Date Employed:		Present	tly Employed?	II	If terminated, date:				
Disabled from:	isabled from: through:				Returned to Work:				
Indicate the day:	s and hours norm	nally worked:							
Sunday:	: Monday: Tuesday: Wednesday: T		Thursday:	Friday:	Saturday:				

Please call Records and Claims Branch at 586-9161 if you have Questions

Employer:	Telephone: ()	
Address		
Date:	By:	

(To be signed in ink)

Auxiliary aids and services are available upon request. Please call: (808) 586-9161; TTY (808) 586-8847; and for neighbor islands, TTY 1-888-569-6859. A request for reasonable accommodation(s) should be made no later than ten working days prior to the needed accommodation(s).

It is the policy of the Department of Labor and Industrial Relations that no person shall, on the basis of race, color, sex, marital status, religion, creed, ethnic origin, national origin, age, disability, ancestry, arrest/court record, sexual orientation, and National Guard participation, be subjected to discrimination, excluded from participation in, or denied the benefits of the Department's services, programs, activities, or employment.

Employee:	SS No.:	Case No.:	Date of Injury:

	Dates (ir period pa	nclusive) o aid for	of each	Hours, Days, Weeks or month each Payment	Total amount paid Employee for	paid exclud	paid Ov cluding o		excluding		paid excluding		paid excluding overtime or		paid excluding overtime or		paid excluding overtime or		paid excluding overtime or		me ra		Dates (in period p	nclusive) aid for	of each	Hours, Days, Weeks or month each Payment	Total ar pai Employ	d ee for	Amour paid excludi overtime	ng	Overt or ex wor	tra
	From	То	Year	Covers	each period	extra w		worl			From	То	Year	Covers	each p	eriod	extra w															
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Address all inquiries to:

Department of Labor and Industrial Relations Disability Compensation Division

- Oahu: P.O. Box 3769 830 Punchbowl Street, Room 210 Honolulu, Hawaii 96812-3769 Phone: (808) 586-9161
- Hawaii: State Office Building 75 Aupuni Street, Room 108 Hilo, Hawaii 96720 Phone: (808) 974-6464
- West P.O. Box 49 Hawaii: Kealakekua, Hawaii 96750 Phone: (808) 322-4808
- Maui: State Office Building, #2 2264 Aupuni Street Wailuku, Hawaii 96793 Phone: (808) 243-5322
- Kauai: State Office Building 3060 Eiwa Street, Room 202 Lihue, Hawaii 96766 Phone: (808) 274-3351

Auxiliary aids and services are available upon request. Please call the above listed telephone numbers, (808) 586-8847 (TTY), or 1-888-569-6859 (TTY neighbor islands). A request for a reasonable accommodation(s) should be made no later than ten working days prior to the needed accommodation(s).

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HIGHLIGHTS OF THE HAWAII WORKERS' COMPENSATION LAW



STATE OF HAWAII Department of Labor and Industrial Relations DISABILITY COMPENSATION DIVISION

HIGHLIGHTS OF THE HAWAII WORKERS' COMPENSATION LAW

INTRODUCTION

Your safety and well being on the job are important to the employer. However, accidents and illnesses can arise from work and when they do, you are covered under the workers' compensation law. This brochure has been prepared to help explain your benefits and responsibilities under the workers' compensation law.

PURPOSE

The purpose of the workers' compensation law is to provide an employee who suffers an industrial injury or illness with medical care, wage loss replacement, and permanent disability benefits. It also provides death benefits for dependents.

WHO CAN RECEIVE WORKERS' COMPENSATION BENEFITS?

Most full-time and part-time employees who suffer from any injury or disease, which results from work or working conditions, are covered. Under the law, certain kinds of employees are not covered.

WHAT SHOULD I DO IF I AM INJURED?

- 1. Immediately report the injury to your immediate supervisor or employer. You can do this orally or in writing.
- 2. Obtain appropriate treatment for the injury.

DO I HAVE TO FILE ANY PAPERS TO MAKE A CLAIM?

If your employer fails to file an "Employer's Report of Industrial Injury/Illness" (WC-1) with their workers' compensation insurance carrier, you should contact your nearest Disability Compensation Division office and file an "Employee's Claim for Workers' Compensation Benefits" (WC-5).

WHAT DO I TELL MY PHYSICIAN IF I AM INJURED?

If you are injured as a result of your work, you should tell the person treating you that this is an industrial injury. Ask the physician to send the medical reports and bills to your employer's insurance carrier. The physician should call the employer for the name of the insurance carrier.

Form WC-101 (Rev. 5/03)

FROM WHOM CAN I OBTAIN TREATMENT?

You may obtain treatment from a physician of your choice. However, you may be under the care of only one attending physician. Your attending physician may refer you to other specialist(s) with the approval of the employer's insurance carrier.

You may change your attending physician once, but you must notify the insurance carrier before making the change. Any other changes in physician require approval from the insurance carrier before the change.

IF I AM INJURED, WHAT MEDICAL BENEFITS WILL WORKERS' COMPENSATION PAY FOR?

If your claim is accepted, workers' compensation should pay for the following:

- 1. Treatments for the injury.
- 2. Hospital charges.
- 3. Prescription drugs ordered by your doctor.
- 4. X-rays as prescribed.
- 5. Physical therapy as ordered by your doctor.
- 6. Reasonable transportation expense incidental to treatment. (Keep track of your expenses and mileage.)

WHAT TYPES OF DISABILITY BENEFITS AM I ELIGIBLE FOR?

You are eligible for the following types of disability benefits:

1. TEMPORARY TOTAL DISABILITY (TTD)

If you are unable to work because of an industrial injury, you may receive temporary wage replacement benefits after a three-day waiting period. You may receive 2/3 of your weekly wages up to a specified (For example, the maximum. maximum for 2004 is \$596.) TTD is paid for periods a physician certifies you are unable to work.

If your workers' compensation claim is disputed and you are not paid benefits, you may file a temporary disability insurance (TDI) claim with your employer's TDI carrier. If eligible, you will be paid benefits at rates allowed by the TDI law. The TDI carrier may recover the amount they paid from your workers' compensation benefits.

If you have two or more jobs you may be eligible for concurrent benefits. You must notify the nearest Disability Compensation Division office.

2. PERMANENT PARTIAL DISABILITY (PPD)

After you reach the point of stability or maximum medical recovery, you may be sent to a physician to be evaluated on the extent of your permanent impairment. The evaluation will be used to determine the amount of your PPD award.

3. PERMANENT TOTAL DISABILITY (PTD)

If you are unable to do any kind of work, you may be eligible for PTD benefits. Whether you are eligible for PTD benefits is determined at a hearing held by the Department of Labor and Industrial Relations.

4. DISFIGUREMENT

If an injury results in a permanent disfigurement, you may be entitled to additional compensation. Disfigurement includes scars, deformity, and discoloration. Laceration scars and surgical scars are reviewed six months from date of occurrence, however, burn scars are evaluated after one year.

5. DEATH BENEFITS

Where an industrial injury in death, results the surviving spouse and dependent children (including minor full-time students up to 21 years of age) are entitled to weekly benefits as provided in the workers' compensation law. Funeral expenses up to 10 times the maximum weekly benefit rate and burial expenses up to 5 times the maximum weekly benefit rate are also allowed.

6. VOCATIONAL REHABILITATION

When an industrial injury has or may have caused permanent disability and prevents you from returning to your usual job, you may self-refer for vocational rehabilitation services to assist you in returning to suitable work.

WHAT IS THE PROCESS?

If there are any issues which cannot be resolved by agreement, you may request for a hearing. A hearing will be held, and a decision will be rendered. If you or the employer/insurance carrier disagrees with the decision, the decision may be appealed by filing a notice of appeal with the department within 20 calendar days from the date stamped on the decision.



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

Claim Number/Número de Reclamo

Date of Injury / Fecha de la Lesión

Employee/Empleado

Date of Birth / Fecha de Nacimiento

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

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

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

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

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

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

The released information is required for the following reasons:

La información liberada es requerida por las siguientes razones:

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

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

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

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



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

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

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

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

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

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

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

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

A copy or fax is as valid as the original.

Una copia o fax es tan válida como el original.

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

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

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

Signature/Firma

Date/Fecha





Medical History Request



Employee Name

Date of Injury

Employer Name

Completion Date

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

Thank you for your cooperation.

Past Injuries, Disabilities, or Other Medical Conditions

Hospitalizations

Hospital Name & Address	Phone	Date(s) Adimitted

Treating Physicians or Groups

Doctor or Group Name, Address	Phone	Dates of Treatment



Employee Incident Report

This form should be filled out by the injured employee.



Signature

Date Completed



Informe de Incidente del Empleado

A ser completado por el trabajador lesionado.

Nombre del empleado	Nombre del empleador		
Fecha del incidente	Hora del incidente	Hora en que usted empezó a trabajar el día	a del incidente
Dirección del Incidente	Ciudad, Estado	Código Postal	Fuera del sitio? (S/N)
¿Cómo ocurrió la lesión? ¿Qué debere	es del trabajo estaba desempeñan	do? Por favor, describa en sus propias palal	oras.

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

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

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

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

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

¿Qué hizo después de ocurrido el incidente?

El informe anterior es verdadero y correcto.

Firma

Fecha En Que Se Completó El Formulario



Supervisor's Report of Employment Accident



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

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

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

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

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

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



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

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

Electrical exposure

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

The above form is true and correct.

Prepared by

Signature

Date Completed





Workers Compensation Division

Informe de Incidente del Supevisor

Nombre del empleado		Nombre del empleador	
Fecha del incidente	Hora del incidente	Fecha en que se informó el incidente	
¿Informó el empleado el incidente inm	nediatamente?		
Dirección del Incidente	Ciudad, Estado	Código Postal	Fuera del sitio? (S/N)

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

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

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

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

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



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

Equipo para levantar no usado/no disponible	Vista obstruida	Interacción con paciente o residente
PPE (guantes, casco, gafas, etc.) no	Falta de capacitación	Interacción con cliente
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 reducir el(los) peligro(s) identificado(s) anteriormente?

El informe anterior es verdadero y correcto.

Elaborado por

Puesto

Fecha de elaboración:



Witness' Report/Statement of Employee Incident



Employee Name

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

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

What part(s) of the employee's body were injured? Describe the type of injury (strain, bruise, etc.)

What did the injured employee say at the time of injury? Did the injured employee complain of pain at the time of injury? If they complained of pain, please specify the body part(s).

What did the employee do after the incident occurred?

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

The above form is true and correct.

Witness' Signature

Date Completed





Workers Compensation Division

Informe de Incidente del Testigo

Nombre del Empleado

Nombre del Testigo	Те	léfono 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 esta	ba realizando el empleado?	

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

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

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

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

La forma anterior es verdadera y correcta.

Firma del Testigo

Fecha



To the Injured Worker:

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

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

Atención Trabajador Lesionado:

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

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

To the Pharmacist:

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

Pharmacy Processing Steps

- Step 1: Enter BIN number 003858
- Step 2: Enter processor control WC
- Step 3: Enter the group number as it appears above
- Step 4: Enter the injured worker's nine-digit ID number
- Step 5: Enter the injured worker's first and last name
- Step 6: Enter the injured worker's date of injury

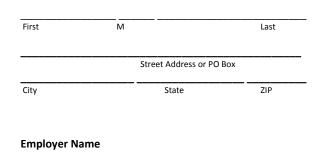
/	Express Scripts
	ID#:
	Your SSN is your temporary ID number; present to the pharmacy at the time prescription is filled. You will receive a new ID number shortly.
	Date of Injury:/// MM/DD/YYYY
	G3YA
	Group #:
	Employee Date of Birth:///

Thank you for using a participating retail network pharmacy. Even though there is no direct cost to you, it's important that we all do our part to help control the rising cost of healthcare.

Please see other side for a list of participating retail network pharmacies.

To the Supervisor: Please fill in the information requested for the injured worker.

Employee Information



Participating Retail Network Pharmacies



A & P

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

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

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

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





\$1000 REWARD

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

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

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

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

1 (800) 300-JAIL

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







\$1000 RECOMPENSA

Información que lleva al arresto y a la condena de cualquier compañero de trabajo, profesional de cuidado medico, o abogado que represente un reclamo fraudulento en contra de Berkshire Hathaway Homestate Companies*.

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

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

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

1 (800) 300-JAIL

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

