



Claim Handling Guide

If an employee is injured on the job it is critical for all SILBA members to follow the 4-step plan for managing a Workers' Compensation Claim.

Step 1: Employer Initial Response to Employee Injury

- Provide immediate medical attention as a Workers' Compensation Claim.
- Instruct injured employee to decline any medical provider requests for personal health insurance information (e.g. insurance card or health insurance policy) and instruct injured employee to notify medical providers that they are being treated under a Workers' Compensation claim. Provide claim number, if it has already been assigned.
- Provide employee with job functional analysis for medical provider to determine back to work capacity.
- Investigate root cause of accident to mitigate future incidents.

Step 2: Report the Claim

Report the claim by one of the following options:

- Online reporting: www.silba-wc.com
- Fax the Massachusetts Department of Industrial Accidents Employer's First Report of Injury to FutureComp at 781-376-5035
- Email the claim report to: Cheryl.McCarthy@usi.com

Be prepared to provide all information noted in the Claim Reporting Checklist below.

A FutureComp adjuster will be in contact with the SILBA member who reported the claim within 24 hours with a claim number to be used on all documentation concerning the claim.

Lost Time Claim: If the injured employee has lost time from work, FutureComp will take care of reporting the claim to the Department of Industrial Accidents after the employee has been out of work for more than 5 calendar days. Be prepared to provide additional information upon request from FutureComp.

Please be sure to mail all correspondence concerning a claim to FutureComp at the following address:

711 East Main Street
Suite 201
Chicopee MA 01020

Claim Reporting Checklist

Member Name on Policy	
Reporting Person's Name and Title	
Injured Employee Information	Incident Information
Name	Date of Injury
Address	Type (Lost time, medical only, fatality)
Social Security Number	First Lost Time Day
Date of Birth	Paid for day of injury
Date of Hire	Date Member notified of injury by employee
Sex	Part of body injured
Occupation	Source of injury (ice, chemical, etc.)
Phone Number	Department
Hourly Wage	Time and Place of Injury
Hours Worked	Date last worked
	Date returned to work or still out
	Salary continuing
	Name of member employee notified of injury
	Type of injury (strain, laceration, etc.)
	Witness of injury
	Description of incident
	Was medical treatment sought
	Where was treatment sought

Step 3: Communication between Employee, Employer, and Claims Adjuster

Within 24 hours after reporting a claim, a FutureComp adjuster will be in touch with the injured employee, the employer and the Workers' Compensation medical provider.

Communication should continue between the employee and the employer to show concern by the employer.

Step 4: Develop a Return to Work Program

A modified work program enhances the chance of a quick recovery for the injured employee. It is the key component in controlling the cost of a lost time claim and ultimately affects what you pay for the Workers' Compensation coverage.

Early Return to Work Program

- Consult with the medical provider to find out what restrictions are placed on the injured worker, and develop a position to fit these restrictions, when possible.
- Keep the modified job as close to the employee's normal duties as possible, while ensuring compliance with any work restrictions stipulated by the medical provider.
- Set a time limit the modified job will be available.
- Coordinate with the claims adjuster about the Return to Work Program. Insist the employee continue medical treatment for as long as necessary, and adjust hours as needed.
- Routinely monitor the injured workers progress to return to their regular job.
- Communicate expectations of the modified job between the injured employee and their supervisor, to ensure that the expectations are achieved.