

Workers Compensation

This guide is provided to help you report a job-related illness or injury, to give you information on Workers' Compensation, and to make you aware of any compensation to which you might be entitled.

Have you Wondered What Would Happen if You Were Hurt on the Job?

Work-related illness and accidents do happen, no matter how careful you are. If you are hurt at work, do you know what to do? Do you know how the medical bills will be paid or how you will be paid if you lose time from work while you get well?

Don't Worry

Your employer has a comprehensive Workers' Compensation benefit program with an insurance company that will work with you to fairly handle your claim and in a timely fashion.

Who Do I Tell if I Have a Work-Related Illness or Injury?

You are responsible for reporting any work-related illness or injury to your direct supervisor as soon as possible

following your first awareness of the illness or injury. You will be asked to complete a *First Report of Injury* form, which will need to be sent to MJ Insurance/Sorority Division. When you call in a claim, MJ will forward you the form or you can access this form on our website at www.mjsorority.com.

How Do I know I am Covered?

Most states determine which employers are required to provide Workers' Compensation insurance coverage. Your employer has purchased this important coverage as a benefit to your employment.

What is Covered?

- Medical bills you incur as a result of a work-related illness or injury are paid directly to the medical provider by your employer or the insurance company.
- Medical expenses including emergency treatment, follow-up doctor visits, prescribed medication, lab tests, hospital expenses, physical therapy, prosthetic devices and virtually any other related health care treatments.
- Most states also allow some reimbursement for your expenses getting

to and from treatment for work-related illnesses or injuries.

Sometimes illnesses or injuries require rehabilitative therapy or services. This may mean being trained for another job because your illness or injury will not allow you to return to the job you had at the time of your accident or injury. Workers' Compensation insurance, in most states, provides coverage for these services. Your employer and the claim representative will be there to explain what to expect and to help guide you through the process.

You do not have to pay a deductible or make any co-payments under this benefit. If you ever get a bill from one of your medical providers for treatment related to a Workers' Compensation injury, just tell your employer or your claim representative. Your claim representative will work it out directly with the medical provider. They will then let you know what was done so you will not have to worry. Their job is to take care of the bills that are related to helping you get well. Your job is to get well as soon as possible.

Payment of Wage and Disability

Each state sets the amount of disability benefits you can collect if your normal paycheck stops after you are injured on the job. Most state laws also specify a “waiting period” (a period of time, usually in days, that an injured worker must be continuously away from work following a work related injury before the injured worker may collect this benefit.)

Your claim representative will explain the benefits you are entitled to as a result of your Workers’ Compensation injury.

When Do I get paid?

Reporting the Accident is the key to beginning the benefit process.

Since Workers’ Compensation benefits only apply for work-related illnesses or injuries, you must tell your employer if you get hurt on the job as soon as you know you have been injured or have become ill. You need to get timely and appropriate medical care.

The longer you wait to report a work-related illness or injury, the more difficult

it is for the Insurance Company to establish if you are entitled to Workers’ Compensation benefits. Late reporting may result in a delay in determining your benefit eligibility.

Your employer and the insurance company claim representative also want to work with you to help you return to work as soon as possible. Early notice of your work-related illness or injury means that they can begin working with you and your medical provider to help make that happen. They also want to make certain you understand what Workers’ Compensation benefits are available to you so your only concern will be getting well.

Who Do I call when I have Questions or Concerns?

If you ever have questions or concerns about your medical condition, speed or recovery or treatment plan, you need to contact your treating doctor.

If you have questions about your Workers’ Compensation claim or the payment of any of your benefits, call MJ or your claim representative.

Employee’s Guide to Workers’ Compensation Claims



MJ INSURANCE
SORORITY DIVISION

Toll Free: 888-442-7470
Claims Account Managers:
Bev Stiles Extension 7582
bev_stiles@mjinsurance.com
or
Heather Cox Extension 7598
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Fax: 317-805-7580