

An Employers Guide to Reporting a Job-Related Illness or Injury:

Workers' Compensation coverage is designed to pay for the medical expenses and lost wages of an employee who has been injured on the job. You have purchased this important coverage to pay for this employee benefit. We understand that you want to provide your employees with this benefit they are entitled to, yet you may be uncomfortable with some of the mechanics involved in filing a claim. This brochure is designed to assist you in this process.

Before an Injury Happens:

- Guidelines for reporting need to be explained to each employee at the time of hire. An open dialogue about the Workers' Compensation process will help you manage your costs associated with injuries.
- We encourage you to distribute the "Employees Guide to Workers' Compensation Claims" brochure included in this packet or on our website.

- Place Workers' Compensation posting notices at a prominent place in your location.

When an Injury Happens:

It is important to notify MJ Insurance/Sorority Division of an accident or injury the same day you become aware of it. This is important for several reasons:

- Each injured employee should obtain immediate medical attention if injured.
- Each state has very strict time-frame guidelines as to when a claim must be filed.

After an Injury Happens:

- Complete the "First Report of Injury" as thoroughly as possible. Call MJ Insurance/Sorority Division for a copy of the form or visit our website at www.mjsorority.com.
- Report all losses regardless of whether you believe they are job-related or not. You can voice your

opinions or concerns regarding any claim directly to our department, once the claim has been reported.

- Notify MJ Insurance/Sorority Division with the information on the "First Report of Injury." You can fax 317-805-7580, email bev-stiles@mjinsurance.com or heather_cox@mjinsurance.com or call toll free 888-442-7470.

The following items need to be addressed:

- Contact our department should you have any questions. We will work closely with your injured employee and the insurance company to ensure that the claim is being handled in a fair and timely fashion.
- Claims that involve medical expenses are generally pretty straight forward. Any claim that has lost time/wages or a more serious injury will invariably take more time to settle.

Early Reporting Can Reduce the Cost of the Claim:

- Timely communication between all parties helps you and your injured employee understand what to expect of the claim process.
- All states have requirements of when a claim must be filed i.e. within 7 days of the incident. States will assess fines to employers who file claims late. Make yourself familiar with your specific states requirements.

Toll Free: 888-442-7470
Claims Account Managers:
Bev Stiles (Ext7582)
bev_stiles@mjinsurance.com
or
Heather Cox (Ext7598)
heather_cox@mjinsurance.com
Fax: 317-805-7580



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