

GUIDE TO REPORTING WORKERS' COMPENSATION CLAIMS

Report Worker's Compensation Claims by:

Fax: 704-752-4854

E-mail: claims@firstbenefits.org
(copies available on our website, firstbenefits.org)

Phone: 800-360-7867

- Promptly reporting the claim provides the opportunity to quickly initiate an investigation.
- Early intervention utilizing a Designated Medical Provider and timely claims-filing results in a less costly resolution for all concerned.

Claims Reporting Instructions by Fax or E-mail

- First Benefits Insurance encourages the employer to report any injury *within 24 hours*
- As an employer, the law requires that you report an employee injury within five days of notification; failure to do so could result in a fine.
- Proper reporting will expedite payment. Use Claim Form 19, Employer's Report of Injury to Employee.

Claims Reporting Instructions by Phone

- When reporting by phone, review the enclosed Claim Form 19 and gather the facts, including the employee's name, social security number, and a description of the accident. Don't worry if you do not have the answer to each and every question on the form.
- You will be greeted on the telephone by a Claims Reporting Representative, who will complete the report of injury form by asking key questions.
- The questions on Claim Form 19 (in your policy jacket) are grouped into six sections: Employer information; Employee information, time and place of injury, cause of injury, nature of injury and fatal cases.

When an employee is injured, secure medical treatment first

- Arrange transportation to your Designated Medical Provider or in an emergency, dial 911
- After appropriate medical treatment has been secured, file Claim Form 19
- Work-related injury/illness not requiring emergency services (i.e. back pain, sprained ankle, etc.) file Claim Form 18 for the employee and a Form 19 to First Benefits Insurance
- The employer should file a Form 19 even if the employee prefers not to see a physician
- Provide the employee with a copy of the Form 18 (copy in this file)

Employers Please Note: *The filing of Form 19 is not an admission of employer liability, report objective information as it was reported to you, subjective opinions can be reported in a separate coversheet. Whether a Form 19 is sent by the employer (by e-mail or fax), or is communicated by phone to an FBI Claims Representative, please note that the employee will receive a copy of the form as required by law.*