



GUIDE TO REPORTING WORKERS' COMPENSATION CLAIMS

SECURE MEDICAL TREATMENT

- **First: secure medical treatment for an employee who is injured at work.** Arrange transportation to a preferred medical provider such as an urgent care facility if assistance is needed. In an emergency, dial 911.
- Employers are required to provide medical treatment to an employee who is injured at work. Every state has different legal requirements about who may select medical providers to deliver appropriate care. Please visit our website at <https://www.firstbenefits.org/claims/> and click on the state where the accident occurred to learn more about your responsibilities to provide timely medical care and to locate an appropriate medical provider.
- Early intervention utilizing a preferred medical provider can mitigate overall claim costs.

IMMEDIATELY REPORT THE CLAIM TO FIRST BENEFITS INSURANCE MUTUAL, INC.

- Immediately after medical treatment has been secured, the employer must submit a completed *First Report of Injury or Illness* to First Benefits. A *First Report* can be located by visiting our website at <https://www.firstbenefits.org/claims/> and clicking on "First Report of Injury or Illness." A *First Report* should be submitted within 24-hours of an accident unless the **injury is catastrophic in which case the employer should immediately file the *First Report* and call the Claims Department (1-800-360-7867).**
- Promptly reporting a claim allows us to quickly initiate an investigation and mitigate your risk.
- A claims representative will contact the employer and the employee within 48-business hours after receipt of a completed *First Report*.
- Every state has different claim filing requirements and related penalties for late reports. Below is a state-by-state list of filing requirements and penalties.

State	Reporting Requirements	Fines
Georgia	Immediately upon knowledge of injury	Between \$100 and \$1,000 plus assessment of attorney's fees
Kentucky	Within 3 working days of knowledge of injury	Between \$100 and \$1,000
North Carolina	Within 5 days of the occurrence and knowledge of injury	Between \$5 and \$25
South Carolina	Within 10 business days of the occurrence and knowledge of injury	Late reporting fine plus \$5 for each day late
Virginia	Within 10 days of the occurrence and knowledge of injury	Between \$500 and \$5,000

Important Note for Employers: *The filing of a First Report is not an admission of liability. Only report objective information. If necessary, subjective opinions may accompany the First Report submitted to the claims department but should not be reflected on the First Report.*

HOW TO REPORT A CLAIM

Send a completed *First Report* to First Benefits by email or fax.

EMAIL: claims@firstbenefits.org • **FAX:** 919.977.5844 • **PHONE:** 800.360.7867