

STATE FUND LOCATIONS

BAKERSFIELD

Policy (661) 664-4000
Claims (661) 664-4000

EUREKA

Policy (707) 443-9721
Claims (707) 443-9721

FRESNO

Policy (559) 433-2600
Claims (559) 433-2700

LOS ANGELES

Policy (877) 405-4545 toll-free
Claims (818) 291-7000

OAKLAND

Policy (510) 577-3000
Claims (510) 577-3000

OXNARD

Policy (805) 988-5200
Claims (805) 988-5300

REDDING

Policy (530) 223-7135
Claims (530) 223-7000

RIVERSIDE

Policy (951) 656-8300
Claims (951) 656-8300

SACRAMENTO

Policy (916) 924-5072
Claims (916) 924-5100

SAN BERNARDINO

Policy (909) 384-4560
Claims (909) 384-4500

SAN DIEGO

Policy (858) 552-7000
Claims (858) 552-7100

SAN FRANCISCO

Policy (415) 974-8100
Claims (415) 974-8200

SAN JOSE

Policy (408) 363-7600
Claims (408) 363-7400

SANTA ANA

Policy (714) 565-5995
Claims (714) 565-5000

SANTA ROSA

Policy (707) 573-6400
Claims (707) 573-6500

SOUTH ORANGE

Policy (714) 347-5445
Claims (714) 347-5400

STOCKTON

Policy (209) 476-2600
Claims (209) 476-2600

CUSTOMER SERVICE CENTER

POLICY SERVICES & CERTIFICATES OF INSURANCE

(877) 405-4545 TOLL-FREE
(800) 268-3635 TOLL-FREE

CERTIFICATES OF INSURANCE

(866) 266-2071 TOLL-FREE FAX

24-HOUR CLAIMS REPORTING CENTER

(888) 222-3211 TOLL-FREE
(800) 371-5905 TOLL-FREE FAX

FRAUD HOT LINE

(888) 786-7372 TOLL-FREE

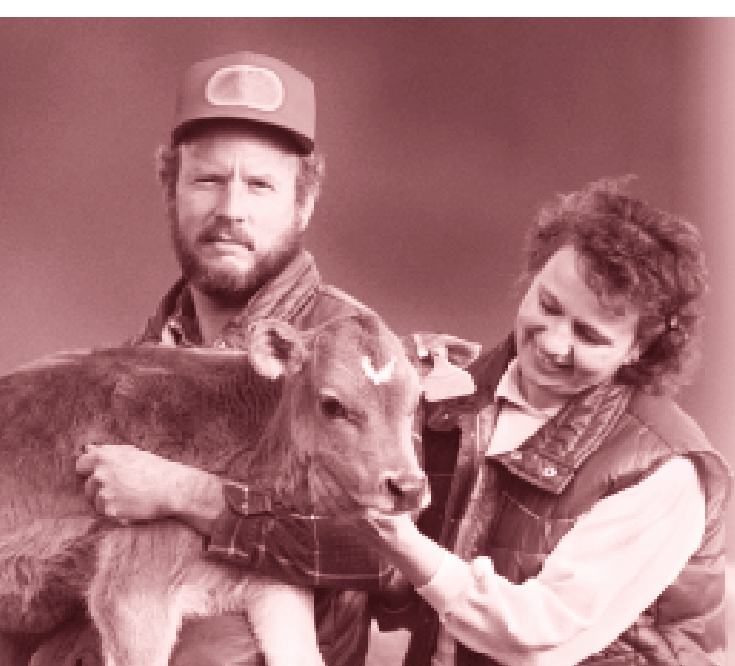
STATE
COMPENSATION
INSURANCE
FUND

reporting an injury employer's guide

*Critical information you'll need
to know when an injury occurs.*



costs
first-aid
liability
physi
wages
form
Claim
safety
medic
report
witness



Timely reporting is the key to successful claims management.

Employer's Report

When one of your employees is injured on the job, the law requires you to file an Employer's Report of Occupational Injury or Illness (form 3067) within 5 days after you have knowledge of an injury. State Fund recommends you report an injury within 24 hours, so that we can provide benefits to the injured without needless delay. State Fund has 14 days from the date of YOUR knowledge of an injury (from any source) to pay benefits or to notify the employee of a delay in decision or denial of claim.

Perhaps the most important reason for acting right away is to reduce the probability of forgetting vital details relating to the accident. Secondly, a delay in reporting can raise claims costs in the following ways:

- Injuries not reported right away because they appear to be minor may become aggravated later, thus requiring more costly treatment.
- Even if an injury is questionable, the longer it takes you to report it, the longer it takes us to investigate the validity of the claim and to control costs.
- Recent changes in the law require that, within one (1) working day after the employee has filed a claim form, the employer shall authorize medical treatment as

allowed by the law. During the delay process, this medical treatment shall be authorized until a maximum of \$10,000 has been reached or the claim has been denied.

- A delay or failure to provide benefits to an injured worker may be grounds for a penalty. Penalties are computed at up to 25 percent of the late payment due.
- If you delay reporting an injury to us, it may cause uncertainty in your employee about who will pay the medical bills and compensation for lost wages. Uncertainty about these areas can lead to litigation, which further increases claims costs.

Aside from these economic factors, we think it is important to remember the value of sustaining a good working relationship with your employees. A delay in filing an injury report could jeopardize this relationship.

Contact State Fund's Claims Reporting Center at (888) 222-3211 for a supply of the Employer's Report (form 3067).

Claims Reporting Center

For your convenience, you may choose to report an injury through our toll-free Claims Reporting Center, which is available 24 hours a day, 7 days a week. Our staff will complete the Employer's Report with you over the phone, eliminating the paperwork on your part. They will even mail a written confirmation of your claim report to you the next working day. We'll further expedite the claims-reporting process by immediately forwarding your report to the appropriate State Fund location.

State Fund's Claims Reporting Center can also provide you with an instant referral to a physician with expertise in occupational injuries. Our service makes it possible to obtain immediate referrals to the medical provider within the State Fund Medical Provider Network (MPN) who is closest to your location, or the employee's home, no matter where or when the industrial injury occurs.

To report an injury using this service, simply call us toll-free at (888) 222-3211.

State Fund recommends you report an injury within 24 hours, so that we can provide benefits to the injured without needless delay.

Employee's Claim Form

You are also required by law, within one day of your learning of the injury, to provide an injured employee with the Workers' Compensation Claim Form (3301/DWC 1). The completed form will be returned to you. You must then sign and date it. Immediately forward the original to State Fund, provide a copy to the injured worker, and keep a copy for your records. A supply of the Workers' Compensation Claim Form is available at any State Fund location or can be obtained at www.scif.com.

Note: The Workers' Compensation Claim Form does not replace the Employer's Report (form 3067). You must still file the Employer's Report. The Workers' Compensation Claim Form places some degree of responsibility upon the employee to notify you when an injury has occurred. Until you receive the completed Workers' Compensation Claim Form, the employee does not have the right to pursue litigation or to receive penalties for late payment of benefits.

The Workers' Compensation Claim Form is for your protection, since it:

- Prevents those situations where the first knowledge you have of an injury is when the insurance carrier notifies you that a case is being litigated.
- Discourages the filing of fraudulent claims by putting the employee on notice that such action is a felony.

When you file and sign the Employer's Report and Workers' Compensation Claim Form, these actions do not constitute acceptance of a claim.

Predesignation of Physician

The employee can predesignate a personal physician. However, effective April 19, 2004, there are new requirements and thresholds for predesignating. State Fund advises employers to provide all new and existing employees with the *New Employee's Guide to Workers' Compensation* brochure (form 15765), which contains the new provisions of the law and includes the new predesignation form.

Steps to follow when an injury occurs

- 1 Provide first aid if trained staff is available.
- 2 Take or send the injured employee to the appropriate State Fund MPN facility. Referral to a p redesignated physician must meet the current legal requirements. See the *New Employee's Guide to Workers' Compensation* brochure (form 15765) or contact your claims representative for details. But remember, the first concern is prompt medical care.
- 3 Provide a Workers' Compensation Claim Form (3301/DWC 1) to the injured worker within one working day of the injury. If possible, have the worker complete and return the form to you immediately. Send the original of the Workers' Compensation Claim Form to the nearest State Fund location, provide a copy to the injured worker, and keep a copy for your records.
- 4 Call State Fund's 24-hour Claims Reporting Center toll-free at (888) 222-3211 to file your report. A State Fund representative will complete the form with you and mail you a copy. You may also file your injury report by faxing a copy to the Claims Reporting Center's toll-free fax line at (800) 371-5905. If you fax your report, a State Fund representative may contact you for additional information.
- 5 If equipment breakdown contributed to the injury, prevent its further use until full repairs and a safety check have been completed. Contact your State Fund Loss Control representative if you need assistance.

**STATE FUND RECOMMENDS FILING
THE INJURY REPORT WITHIN 24 HOURS.**

For your convenience, you may choose to report an injury through our toll-free Claims Reporting Center... available 24 hours a day, 7 days a week.

QUESTIONS & ANSWERS

What is an industrial injury?

It is any injury or disease that occurs while the employee is performing a service for his or her employer and which is the result of work or working conditions.

How soon after an accident should you file a report?

State Fund recommends filing the injury report within 24 hours.

How do you report an accident?

Call our Claims Reporting Center at (888) 222-3211 or complete the Employer's Report of Occupational Injury or Illness (form 3067) and fax it to us. Try to fill out the form as completely as possible. Be sure to include your employee's date of birth, wages, social security number, and date of injury. List the names and addresses of any witnesses on a separate page.

Where do you send the report?

You may send the report by fax to our Claims Reporting Center's toll-free fax line at (800) 371-5905. However, we encourage you as policyholders to call the Claims Reporting Center and have our staff complete the report for you over the telephone. We will then mail a copy of the completed claim report to you.

Can you report an industrial accident by telephone?

Yes. You may report any industrial accident through our Claims Reporting Center. In fact, in the case of a serious injury or death, we prefer that you report the accident through this service.

Should you file a report even though a claim seems extremely doubtful?

Yes. Filing the Employer's Report does NOT constitute an admission of liability—you are only informing us of a potential claim. If you doubt that an employee's injury or illness is actually work-related, call your State Fund claims adjuster or State Fund's Claims Reporting Center and discuss the situation. If unable to call, write your concerns on a separate sheet of paper and include it with the report.

Should you wait for the doctor's report before submitting a claim?

No. Don't wait to hear from the doctor. He or she will report directly to us. We want to hear from you.

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