

Workers' compensation

Employer Kit

All the how-to's for reporting claims | managing work injuries | return to work | safety and more.



SFM[®]
The Work Comp Experts



sfmic.com

The SFM *Employer Kit*

is your guide for doing business with SFM, your workers' compensation insurer.

This kit describes the services available to you as a policyholder. It explains what you can expect from SFM before and after an injury occurs and what you need to do to help resolve claims.

Go online to stay current

Click "Employers" on SFM's website, sfmic.com, to get detailed information and the most current forms and resources. Providing this information online ensures it is current and easy to access.

Find state specifics online

This kit is *not* meant to provide you with state-specific laws and guidelines. You can find that information at sfmic.com > Employers. Go there for in-depth information about your state's laws, requirements and restrictions.



In the back pocket

- "You were injured at work ... Now What?" brochure
- "If you become injured at work" poster
- Work Ability and Return-to-Work form
- Workers' compensation insurance identification cards
- "Ready. Click. Go!" quick reference card

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Know your responsibilities as claims coordinator

Every organization should have a designated “claims coordinator”—the point person responsible for reporting work injuries to SFM.

As claims coordinator, you’re responsible to:

1 Develop a process for reporting


Your employees and supervisors need to know how, when and to whom to report work injuries.

Make sure all supervisors in your organization have your contact information.

Make sure you have a back-up person to report work injuries while you are out of the office. Let supervisors know when you’ll be gone and who your back-up is. Make it part of your process.

2 Choose the right medical provider

If possible, have injured employees treated at a clinic you have a relationship with and know is experienced in occupational medicine. Call the clinic to tell them an injured employee is coming. Let the doctor know you have transitional work available if the employee is unable to go back to full duties.

In some states, choosing where to receive care is up to the employee. Be sure to check your state’s guidelines online at sfmic.com > Employers.  More information on page 6.

3 Report work injuries to SFM

Report injuries right away. The easiest and fastest way is to report online.

Be as accurate and complete as possible. Report injuries at sfmic.com > Employers > Report an Injury. More information on page 8.

4 Stay in contact with the injured employee, doctor and claims representative

Stay in contact with the employee weekly to review progress. Stay in touch with the treating

doctor after each visit to re-evaluate job restrictions. Call your SFM claims representative with any updates to the injured employee’s status.

5 Coordinate return to work

It’s your job to bring the employee back to work as soon as medically possible. This is a critical step in controlling the costs of the claim and its impact on your organization’s workers’ compensation premium. Identifying transitional jobs helps employees return to work sooner if they’re unable to return to full duties. For more information and specific job ideas, go to sfmic.com > Employers > Return to Work > Transitional Work. More information on page 12.

6 Use CompOnline® to track claims

Stay current on claims in progress through CompOnline. Here you can get up-to-the-minute information about what’s happening on a specific claim. To access CompOnline, visit sfmic.com > Employers > CompOnline login. More information on page 4.

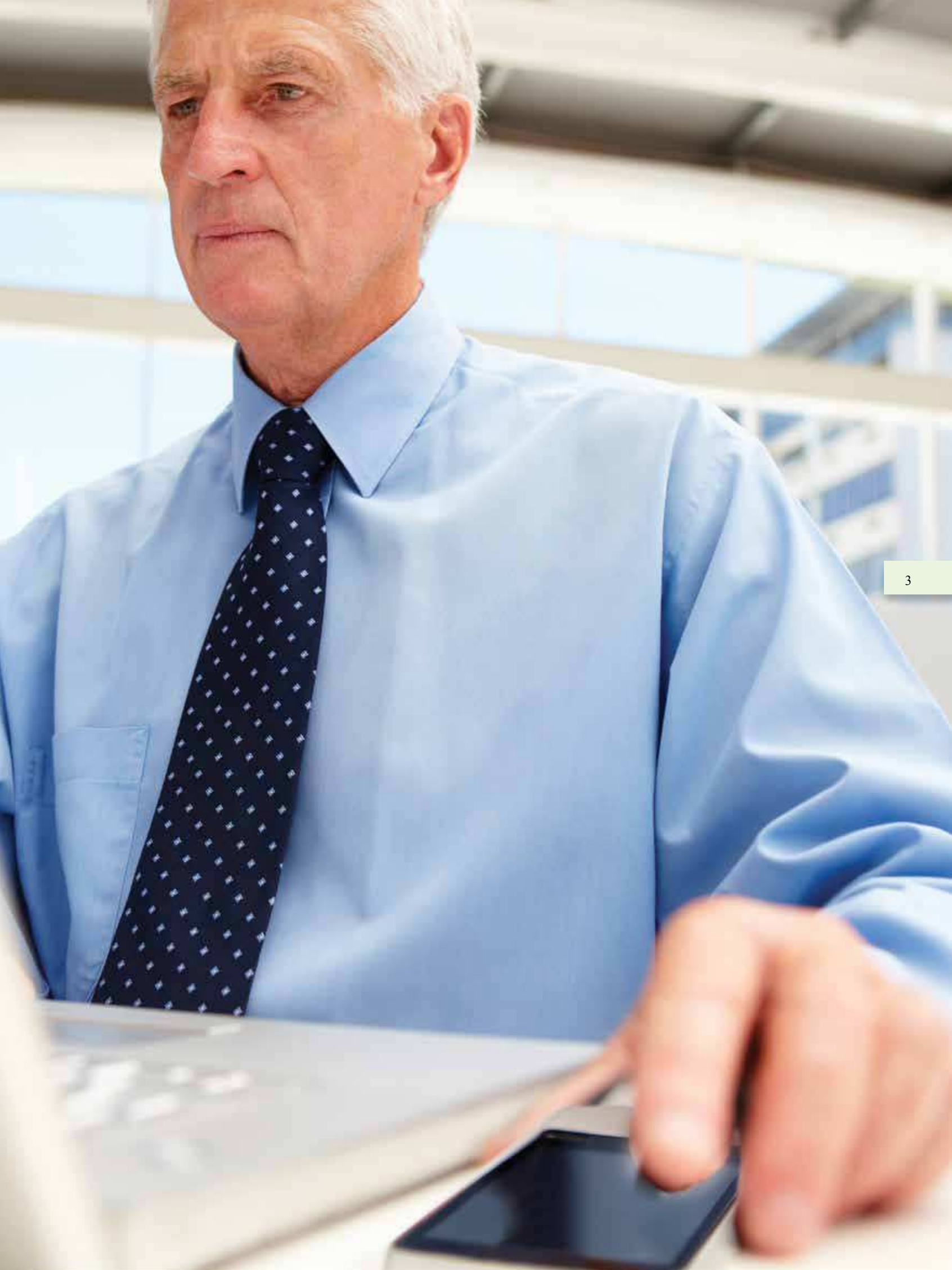
7 Use SFM’s website

It lays out the steps for reporting, managing injured employees, return to work, injury prevention and more. It also provides information specifically for your state as well as links to important forms, sample letters and resources to help you. It’s available at sfmic.com > Employers.



New to the claims coordinator role?

Watch our “Responding to work injuries” webcast at sfmic.com > Employers > Resources > Seminars and Webcasts.





Explore SFM's online services

SFM's online services help employers work efficiently, manage their human resources effectively, and design workers' compensation strategies to impact their bottom lines.

Report injuries online

All injuries can be reported online. It's the quickest and easiest way to get your First Reports of Injury in on time. You can print or save the reports for your records. There are two ways to report online:

1 CompOnline®

If you already have a CompOnline password, it's convenient to file your reports through CompOnline.

- Pre-filled information saves time.
- Save an unfinished report. Complete it later.
- Look up prior First Reports.

Go to sfmic.com > Employers > CompOnline login.

2 Standard online First Report of Injury

Don't have a CompOnline password? Complete the First Report of Injury form online with just your policy number at sfmic.com > Employers > Report an Injury. Some information is pre-filled to save you time. Save your completed report for your records.

CompOnline®

The CompOnline Risk Management System provides real-time information to help you manage your organization's workers' compensation costs.

- Subscribe to management reports to analyze injury trends and strategize safety efforts.
- Create and download claims data reports, spreadsheets and graphs.
- Track developments on specific claims.
- Look up your premium, experience mod, class codes, billing information, policy terms and dates.

Wage reporting

Choose monthly, quarterly or semiannual plans to report payroll and pay premiums. You can make premium payments to better match your business cash flow cycles. Register for "Wage reporting" through CompOnline.

Premium payments

"ePay," SFM's secure online payment system, allows policyholders directly billed by SFM to pay their workers' compensation premium online by electronic check.

Payments can be set up to draw automatically from a checking account. Installment fees are waived. There's less paperwork and faster turn-around than conventional mail.

Set up ePay at sfmic.com > Employers > ePay premium payments.

Premium audit

"MyPayroll," SFM's online premium audit, gives policyholders with premiums up to \$10,000 the ease of completing their premium audits online.

It saves time with automatic calculations and provides immediate confirmation.

Go to sfmic.com > Employers > My Payroll.

Online self-help resources

SFM's online Resource Catalog, Video Lending Library and Online Safety Training resources offer expert self-help information including legal advice, educational briefs, program kits, videos, handouts, posters and more. SFM policyholders can download, order, borrow or use items at no charge.

Find these tools and more at sfmic.com > Employers > Resources.





Choose the right medical provider

While the choice of where to seek medical treatment is ultimately the employee's in most states, you can encourage employees to go to a clinic you have a relationship with.

Make sure physicians at your chosen clinic know that you have transitional work available, and that you have a return-to-work program.

If you're looking for a clinic, seek out a high-quality provider that's certified in occupational and environmental medicine. Your SFM claims representative can help you find a good medical provider in your area.

See your state's guidelines on choosing a medical provider online at sfmic.com > Employers > Choose the Right Medical Provider.



6

Filling prescriptions related to work injuries

Your injured employees can take advantage of the Express Scripts pharmacy benefit management program through which they can fill work injury-related prescriptions with no out-of-pocket expenses. Using the program results in lower charges for pharmaceuticals, which ultimately helps control your claim costs and workers' compensation premium.

SFM sends a "Getting prescriptions filled" sheet to each injured employee that includes a list of participating pharmacies—such as Walmart, Walgreens, Target and CVS—and a tear-off prescription services identification card.

The employee can show the card to the pharmacist, and won't need to pay up front or submit paperwork to be reimbursed—a bonus for the employee.

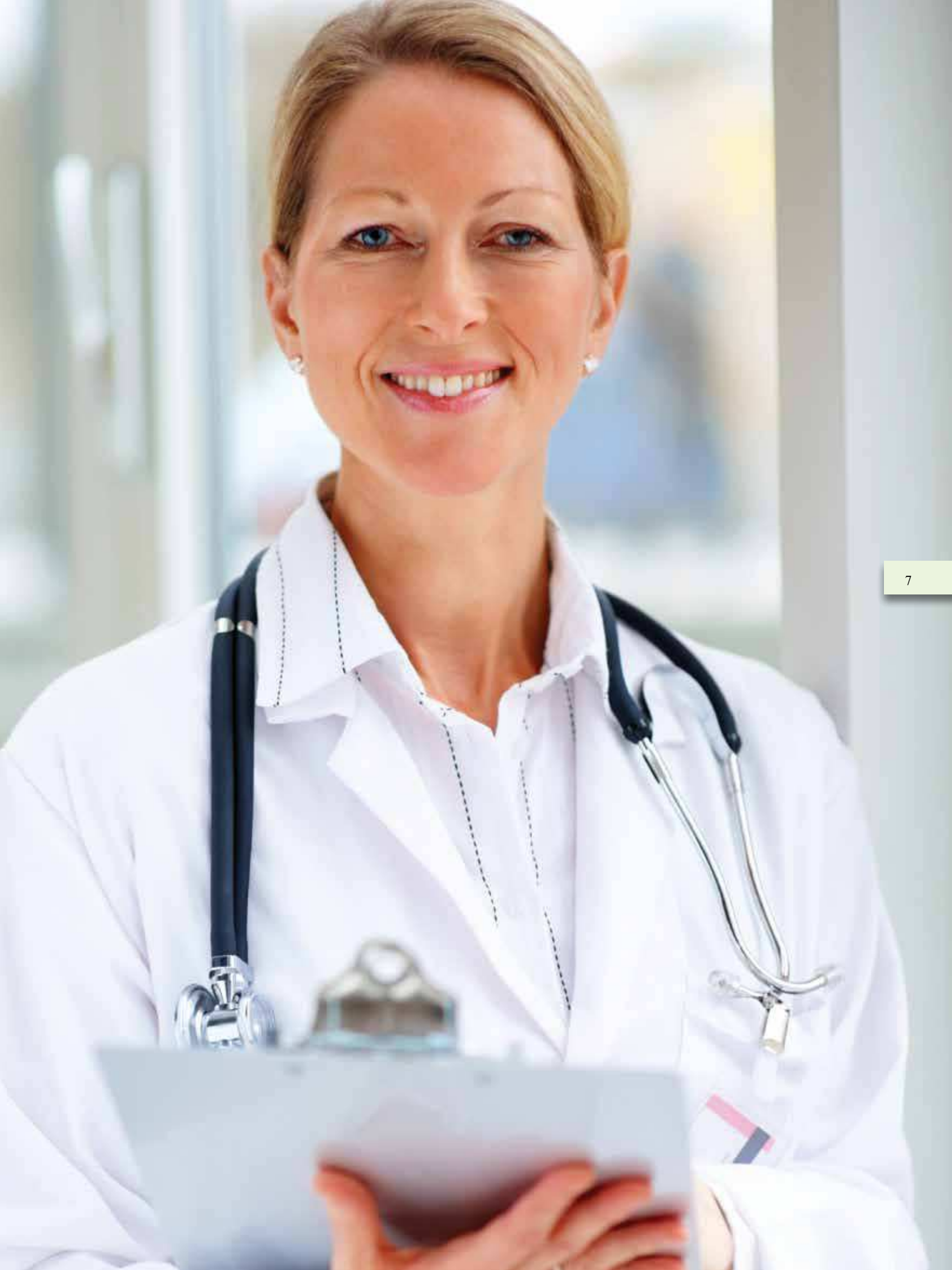
For more specific information about prescription medication, diagnostic tests and medical equipment, go to sfmic.com > Employers > Choose the Right Medical Provider > Prescriptions, Medical Equipment and Diagnostic Tests.

Diagnostic tests and medical equipment

Make sure that injured employees know they should call their claim representatives before undergoing diagnostic tests—such as MRIs or CT scans—or ordering medical equipment, like crutches. SFM has established relationships with a number of providers, and choosing them for testing and equipment helps control claim costs while ensuring high-quality service.


State-specific information at sfmic.com





When an injury occurs

Finding out about an injury

The day your organization becomes aware of an injury, the clock starts ticking toward state deadlines by which benefits must be paid or denied. 

A claims coordinator, supervisor or manager can be made aware of an injury in a number of ways including:

- Verbally
- In writing
- Through a doctor or attorney
- Or in less deliberate ways—like seeing an accident or suspecting an injury occurred.

As soon as you become aware an employee was injured, report it right away so your SFM claims representative can begin managing the claim.

Your ‘Five-Step Response’

1 Get the proper care.

- For an emergency, call 911 or get the employee to an emergency care facility.
- For a non-emergency, suggest the employee go to your organization’s preferred clinic.

Give your employee an SFM workers’ compensation insurance identification card so the provider knows it’s a work-related injury and that SFM is the insurer. Find a copy in the back pocket of this kit, or download, fill out and print the identification card available at sfmic.com > Employers > Resource Catalog > Claims Management > SFM insurance identification cards.

It is also a good idea to give the employee a “Work Ability and Return-to-Work” form to be completed by the treating doctor. The form documents the injured employee’s physical restrictions and the type of work he or she can perform. The

injured employee should give you the completed form following each doctor visit. This form is also available in the Resource Catalog at sfmic.com > Employers > Resource Catalog.

2 Gather information.

You’ll need to get the information necessary to report the injury accurately and completely.

Be prepared to share with your SFM claims representative:


- Specifics of injury and how it happened.
- Wage information.
- Employee’s full name, date of birth, address and Social Security number.
- Medical information.

If the injury is serious, call your SFM claims representative right away so arrangements can be made to conduct an accident investigation.

If you can’t do that, take photos of the accident site and any objects or machinery involved.

3 Fill out the First Report of Injury.

Injuries in all states can be reported at sfmic.com using your policy number or your CompOnline password.

If filling out a paper First Report of Injury form, be sure it is the form for your state. State-specific forms and resources can be found at sfmic.com > Employers, or on the CD included with this kit. 

Remember:

- If you’re unsure which state’s form to file, call your SFM claims representative.
- Be as accurate as possible when completing the First Report of Injury.
- Pay close attention to dates. They must be correct. A missing or incorrect date can cause big hassles later.







- If you get additional information after you have submitted the First Report of Injury, forward it to your SFM claims representative immediately.
- If you have sensitive information about the claim—for example, you suspect the injury did not occur at work—do not include it on the First Report. Instead, use the confidential comments box on the online form or, if filling out a paper version, write the information on a separate sheet of paper. Or call or email your claims representative.

4 Send the First Report of Injury to SFM right away.

Fatal or catastrophic injuries must be reported to SFM within 24 hours. All injuries should be reported to SFM as quickly as possible.

Even if you don't have all the information, go ahead and report anyway. Your claims representative will follow up with you for needed specifics.

Do not have the injured employee fill out the First Report. The employee may not understand what is being asked or may deliberately misstate facts.

Ways to report

Online sfmic.com > Employers > Report an injury

Fax (952) 838-2000 or (800) 944-1169

Phone (952) 838-2020 or

(800) WC-CLAIM [922-5246]

5 Report lost time.

If the employee is missing time from work, be sure to submit the claim as "lost time."

If the employee starts losing time after you've submitted the First Report, contact your SFM claims representative right away. This is important. Unless you tell SFM that an injured employee is missing work, the employee won't receive the workers' compensation wage replacement check he or she is entitled to by law. And that may trigger state penalties or prompt the employee to contact an attorney.



Stay in contact with the employee, doctor and claims representative

Your injured employee

- **Visit or call the employee right away.**

Discuss questions or concerns the employee has. For specific benefits questions that you are unable to answer, contact your SFM claims representative.

- **Ask the employee to read the brochure,**

“You were injured at work... Now what?”

The brochure is part of a mailing from SFM. It explains workers’ compensation benefits and answers common questions—so the employee is less likely to feel the need to call an attorney. A copy of the brochure is in the back pocket of this kit. See sfmic.com > Employers for your state’s specifics about what an employee receives from SFM.



The treating doctor

- **Send a letter** along with the injured employee on the initial visit to the clinic, or fax it there ahead of arrival telling the physician that you offer an accommodating work environment where the employee’s injury will be able to heal. If doctors don’t know that, they are likely to order employees off work so they can recover. For a sample letter you can adapt, see “Employer letter to treating physician” at sfmic.com > Employers > Resource Catalog > Claims Management.

Your SFM claims representative

- **Pass along any new information** about the employee or claim. Be sure to ask questions.

Begin planning the employee’s return to work

If you know the injured employee will miss time from work, begin planning for his or her return right away. Remember, there are cost savings in bringing an employee back as soon as possible that will help control your e-mod and premium. See page 12.



Planning return to work

Bringing injured employees back to work as soon as medically possible is not only the right thing to do for the employees, but it is also a good business decision.

Through early return to work, you can:

- Keep workers' compensation costs down.
- Avoid overtime, hiring and retraining costs.
- Help an employee heal while staying productive.
- Lessen the likelihood of litigation.

The sooner you act, the better

Your goal with return to work is to get an injured employee who is still recuperating back to active work as soon as possible within the doctor's medical restrictions.

Why? Because the longer employees are off work, the less likely it becomes that they will return. After six months of absence, the odds of returning drop to 50-50.

Longer-term absences also drive up claim costs, which will be reflected in your insurance premiums over the next few years. Under state law, employees who are not working due to an injury on the job are entitled to two-thirds to half their pre-injury wage, depending on the state.

Your experience modifier (e-mod) is one figure SFM uses to calculate your premium. It's based on your recent years' claims costs. A delayed return to work increases your claim costs, which, in turn, increase your e-mod. See the three examples in the chart at the right.

How earlier return to work impacts your premium

	Scenario 1	Scenario 2	Scenario 3
Employee returns to work (calendar days)	At 3 days	At 5 days	At 3 months
Workload after returning to work	Lighter-duty	Lighter-duty	Full duty
Wage-loss benefits paid by work comp	None	Total for two days	Total for three months
Total claim costs including medical and wage-loss benefits	\$1,500	\$2,000	\$12,000
Increases this employer's experience modification of 1.00 by an additional	0.01	0.05	0.28
Increases annual premium of \$21,759 by an additional	\$210	\$1,047	\$5,862

Making return to work happen

You should receive a "Work Ability and Return-to-Work" form (also called a "Jobs slip," or "Medical restrictions form") from your employee's physician after each visit. This form will let you know when your employee can return to work. If your employee doesn't bring back a form completed by the doctor, call the clinic and ask for it.

Consider your many options for immediate work

Recuperating employees often are unable to go right back to doing what they did pre-injury. To accommodate that, you have more options than you may realize. For instance, you can—

- Alter the employee's equipment, or make other temporary accommodations to the work area.





- Reduce the employee's work hours or days.
- Reduce the employee's wages to align with reduced hours or responsibilities. Workers' compensation benefits will compensate for the difference in reduced hours and wages.
- Swap tasks with other employees, or reorganize work within the injured employee's group.
- Arrange for him or her to work temporarily in a different area of the company.
- Create a new, lighter-duty job that will be transitional and temporary.

For example, a painting firm temporarily re-assigned a painter to an estimator position while he recuperated from knee surgery.

For ideas on creating transitional jobs, go to sfmic.com > Employers > Return to Work > Transitional Work.

Bringing the employee back to work

Once you're ready to bring an employee back to work, follow these steps:

- 1 **Call your SFM claims representative.**
Explain the employee's status and whether he or she will need to be assigned to a transitional job due to restrictions.
- 2 **Call your employee to discuss work release and job opportunities.** Arrange a return-to-work date. Inform the employee of job details.
- 3 **If you are offering a transitional job, send a letter to the employee to confirm it.** Offering the job in writing is important for legal reasons. If you don't receive a response from the employee within a reasonable time, call your claims representative. Wage-loss benefits may be discontinued for employees who refuse jobs within their physical restrictions. See the sample job offer letter at sfmic.com > Employers > Return to Work > Bring the Employee Back to Work.
- 4 **Facilitate a smooth return to work for the employee.** Work to make it a positive experience.
- 5 **Allow the employee to perform only job tasks approved by the physician.** Instruct supervisors to respect medical restrictions. If the employee feels capable of more than what



the restrictions allow, talk to your claims representative.

- 6 **Contact the employee and supervisor weekly.** Make sure everything is going as planned. If you suspect the employee will be on transitional duty for six months or more, discuss your options with your claims representative.
- 7 **Document all contacts with the injured employee.** Keep them in your claim file.

Rely on your claims representative

SFM's claims representatives are experienced in handling return-to-work issues. Call with questions. Work with your claims representative to develop your plan and manage problems.

Waiting periods: a window of opportunity

If you want to take your return-to-work program to a higher level, avoid letting workers' compensation wage-replacement benefits kick in if an injured employee is medically able to recuperate on the job.

Under state law, a certain number of days must pass before an employee who is off work due to injury is eligible for workers' compensation wage-replacement benefits. In Minnesota, Wisconsin and Iowa, it is three days off work. In South Dakota and Nebraska, it is seven days off work.



You may hear this referred to as the "waiting period."

That means wage-replacement benefits begin on Day 4 in Minnesota, Wisconsin and Iowa, and on Day 8 in South Dakota and Nebraska.

So you need to act quickly.

Before that time period elapses, you will need to have—

- Gotten your information to the clinic prior to or at the time of your injured employee's doctor visit.
- Received the doctor's medical restrictions and authorization to work.
- Arranged for transitional temporary work.

- Talked with the supervisors and cleared the way for the employee's return.

How do you do it?

- Plan ahead so you can respond with a sense of urgency when an injury happens.
- Prepare packets that injured employees can take on their initial doctor visits which include the letter explaining the organization's commitment to return to work and working with the doctor to accommodate the healing process, return-to-work authorization forms, and lists of light-duty work.
- Don't hesitate to call the doctor directly.
- Compile ideas for light-duty work on an ongoing basis. Categorize them; for example, sit-down work, light-duty work, non-repetitive work.

Double savings

If you can accomplish this, not only will you avoid triggering expensive state-mandated workers' compensation wage-replacement benefits, but you'll take advantage of a state rule that reduces by 70 percent the claims costs that go into calculating your e-mod. This is a reduction that state law applies to "medical-only" claims—those that have medical expenses and no wage-replacement expenses.



Situation to watch for

I'd rather fire him

Terminating a problem employee who is receiving workers' compensation benefits can drive up the cost of a claim—just like a long-term absence. It can also put you at risk of an expensive lawsuit for retaliatory discharge.

These difficult situations are often best resolved by bringing the problem employee back to work, and then dealing with performance issues, or at least making a job offer for transitional work.

Before doing something you'll later regret, consult with your claims representative to find out how much termination might impact your e-mod and premium.



Prevent injuries: Address major loss sources for your organization

The success of your injury prevention efforts is based on active, visible leadership. Managers and supervisors should be directly involved in safety activities. They should provide information to employees, acknowledge safe work practices, and monitor the organization's efforts.

Active leadership along with the following key elements will help make your workplace safer.

1 A designated "safety coordinator" or committee

Choose an employee or a few employees to manage safety who are familiar with your business and operations—someone respected by employees and dedicated to making your work environment as safe as possible. That person or group's responsibilities might include:

- Responding to emergencies quickly and safely.
- Reinforcing company policies.
- Analyzing safety data and injury trends.
- Analyzing accidents and implementing corrective action.
- Providing safety training.
- Helping with hiring.

2 Good hiring practices

Have clearly defined hiring practices in place. Matching employees' skills to the job requirements will make turnover and injuries less likely.

- **Make sure job descriptions are specific and accurate.** Job descriptions should document the job's physical demands and environmental exposures.
- **Be clear about the law.** You can make sure your job candidate is physically capable of doing the job's required functions. However,

federal and state laws prohibit employers from discriminating based on physical disability.

■ Don't hire undocumented workers.

Employers need to watch for false identifications and be sure they are hiring workers who are legally documented and allowed to work in the United States.

- **Make the most of your new employee orientation.** Training and orientation should provide the new employee with a primer on proper work methods.

3 A reliable written safety program

The program should describe the safety work to be done, set measurable goals and monitor progress made in the workplace.

Find sample policies and statements in SFM's online Resource Catalog.

4 Regularly scheduled training

Provide safety orientation to all workers. Familiarize everyone with the workplace hazards. Give instructions. Explain roles and responsibilities.

Job-specific training is key in injury prevention. Provide it regularly. Do training in the work area instead of in a conference room.

Contact an SFM risk consultant—your partner in safety

Your SFM risk consultant can help analyze your losses and develop a plan for risk and injury reduction. He or she can assist with training, risk identification and more. Contact an SFM risk consultant at (800) 937-1181.

Backspace



Injury prevention



Enter



Use SFM resources—your tools for training

Download or order resources from SFM's online Resource Catalog at sfmic.com > Employers > Resource Catalog. Helpful tools include:

- **5-Minute Solutions**—Mini training talks used for training employees on specific job tasks. They take less than five minutes. There are hundreds to choose from.
- **Supervisor Initiated Training (SIT) tools**—Hazard-specific training talks presented by a supervisor anytime during the workday in less than two minutes. Meant to generate conversation and feedback. A monthly training matrix is available to organize your training efforts.
- **CompTalks**—An educational resource used to answer your questions and to familiarize you with a variety of topics including claims, injury prevention, supervisor responsibilities and general workers' compensation.
- **Posters**—To increase employee awareness of things like winter slips and falls, safe lifting techniques and more.
- **Table tents**—To reinforce messages you have trained on.
- **Safety campaign information**—Includes all the information you need to roll out a prevention campaign including employer guides, employee handouts, posters, table tents, email attachments and more.
- **Video lending library**—Borrow and stream safety videos, free of charge. Hundreds of safety titles are available in both DVD and online streaming format, many in multiple languages.
- **Online safety training**—Access quality, cost-effective occupational safety, health care and employment law training materials through SFM's Online Safety Training system.



Your premium audit

The workers' compensation premium your organization is billed at the beginning of a policy period is based on an estimate calculated from your expected payroll. SFM conducts an audit at the end of each policy period to make sure your premiums are fair and accurate. You might be billed or reimbursed if the audit shows your estimated premium was too high or low. Your audit

will be conducted in person, online or by mail. You'll receive a postcard or letter with the time and date of your audit, or a letter with a user ID and password to be used when completing your audit online. SFM's auditors can assist employers with recordkeeping and classifications, and can help estimate payroll for renewal. To contact an SFM auditor, call (800) 937-1181.



Additional products and services

Employment Practices Liability coverage

Charges against employers for alleged violations of employment practice laws have increased sharply in recent years. The legal defense costs alone can be devastating for businesses without insurance protection.

SFM offers Employment Practices Liability coverage for employers with up to 250 employees. It is easily added as an endorsement to your SFM workers' compensation policy. That helps coordinate coverages, claims handling, cost control and risk management for lower overall costs.

Talk with your insurance agent for more information and a competitively priced quote from SFM. Find more information at sfmic.com > Employers > EPL Coverage.

Educational seminars and webinars

SFM conducts seminars and webinars for new and current policyholders on a variety of workers' compensation, employment and safety topics. Check out available opportunities at sfmic.com > Employers > Resources > Seminars and Webcasts.

In-house workers' compensation legal advice

SFM's in-house law firm Lynn, Scharfenberg & Associates is comprised of experienced attorneys specializing in workers' compensation law who can be valuable resources for policyholders and often help avoid litigation.

SFM policyholders are welcome to call for free legal advice on workers' compensation and other

employment-related matters at (800) 937-1181 extension 4450.

Employers outside Minnesota or Wisconsin should call an SFM claims representative to be connected to attorneys with expertise for their states.

Employment legal advice

Because policyholders also ask SFM's in-house attorneys for advice on employment matters, SFM has entered into special arrangements with two law firms.

Minneapolis-based Seaton, Peters & Revnew, P.A., offers discounted, fixed-fee services to SFM policyholders including: customized employee handbooks and employment documents, drug and alcohol testing policies, customized affirmative action plans, injury reduction (safety) programs, and preliminary legal audits of labor and employment compliance and liability risks.

Attorneys Douglas Seaton and Tom Revnew will also provide SFM policyholders with a designated amount of free employment law advice. They can be reached at dseaton@seatonlaw.com, trevnew@seatonlaw.com or (952) 896-1700.

Littler-Mendelson, a national law firm practicing exclusively in employment law provides services to SFM policyholders at a discounted fee based on size. They include: employee handbook review, labor and employment compliance audit, human resource and supervisor training. Littler also provides policyholders with a designated amount of free consultation at (612) 313-7650 or mmrkonich@littler.com.



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How to contact us



General workers' compensation questions

Twin Cities metro area (952) 838-4200
Toll-free (800) 937-1181

Questions about CompOnline or secure email

Twin Cities metro area (952) 838-4334
Toll-free (800) 937-1181 ext 4334



Report a work injury

Online sfmic.com > Report an Injury
Toll-free (800) WC-CLAIM (922-5246)
Toll-free fax (800) 944-1169





Legal advice

SFM's in-house legal firm Lynn, Scharfenberg & Associates
Twin Cities metro area (952) 838-4450
Toll-free (800) 937-1181 ext 4450

Questions about a claim, or the name of your SFM claims representative

Online sfmic.com > Policyholder login
Twin Cities metro area (952) 838-4200
Toll-free (800) 937-1181

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 Blog SimplyWorkComp.com
 LinkedIn linkedin.com/company/sfm-mutual-insurance-company
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