Workers Compensation Claim

Customer Workers Compensation Jurisdictional Resource – New Jersey

l ssue	Mandatory	What & How	Impact	State Forms
Timely Reporting of Claims	Yes	Claims reported by claimant after 90 days may be denied by Respondent. <u>Title 34:15-</u> <u>17 of the New Jersey</u> <u>Code</u>	Encourages prompt reporting of <u>New</u> <u>Jersey Form IA-1-</u> <u>First Report of Injury</u> .	<u>New Jersey</u> <u>Form IA-1-</u> <u>First Report of</u> <u>Injury</u>
Drug Free Workplace	Yes	A respondent can deny benefits to a claimant who is injured due to intoxication or drug use. <u>Title 34:15-17 of the New</u> <u>Jersey Code</u>	Encourages drug/alcohol free workplace. Proximate cause of injury must be the intoxication.	N/ A
Managed Care Law	No, there is no managed care law in New Jersey.	N/ A	N/ A	N/A
Directing Medical Treatment	Yes	Affords the employer the right to furnish all authorized medical treatment to the injured claimant. <u>Title 34:15-15 of the New</u> Jersey Code.	Works to control medical costs in the state.	N/ A
Posting Notices	Yes	Requires <u>New Jersey</u> <u>Form 16 NJ-A – Posting</u> <u>Notice</u> to be conspicuously posted. Name and address of insurer must be stated. <u>Title 34:15-80 of the New</u> <u>Jersey Code</u>	Provides injured worker immediate access to the carrier.	<u>New Jersey</u> Form 16 NJ-A – Posting Notice

TRAVELERSJ

Customer Workers Compensation Jurisdictional Resource – New Jersey

lssue	Mandatory	What & How	Impact	State Forms
Reporting First Aide Claims	Yes	Employer is required to report any accident requiring medical treatment by filing a <u>New</u> <u>Jersey Form IA-1- First</u> <u>Report of Injury</u> . <u>Title 34:15-96 of the New</u> <u>Jersey Code</u>	Provides accurate reporting of accidents.	<u>New Jersey</u> <u>Form IA-1-</u> <u>First Report of</u> <u>Injury</u>
State Specific Notices "Employer" must provide after an injury is reported	Yes	New Jersey Form IA-1- First Report of Injury is to be submitted to the New Jersey Department of Labor and Workforce Development as soon after the accident as possible. A <u>New Jersey Form IA-2 -</u> <u>Subsequent Report of</u> <u>Injury</u> is to be submitted upon the return of the injured worker to full duty.	Provides the State with accurate tracking of the duration and severity of injury and treatment.	New Jersey Form IA-1- First Report of Injury New Jersey Form IA-2 - Subsequent Report of Injury
Maintain Health Insurance	No	New Jersey does not require that an employee maintain health insurance for workers' compensation coverage.	N/A	N/A
Discharge Employee upon Filing of Workers' Compensat ion Claim	No	Prohibits an employer from taking retaliatory action against any employee reporting a workers' compensation injury. <u>Title 34:15-39 of the New</u> Jersey Code	Provides employee with open access to medical care for work related injuries.	N/A
Can Employee can Waive Right to Workers' Compensat ion Benefits		Presumes workers' compensation benefits are in effect, absent express contract provisions declining coverage prior to employment beginning. <u>Title 34:15-9 of the New</u> <u>Jersey Code</u>	Permits an employee to accept the risk of work injury.	N/A

Customer Workers Compensation Jurisdictional Resource – New Jersey

Issue	Mandatory	What & How	Impact	State Forms
Wage Statements	Yes	It has been construed by the Court in New Jersey to provide the injured worker with the right to a 26 week wage statement.	Helps both parties assess correct weekly wages.	N/A
		Title 34:15-37 of the New Jersey Code		
Medical List Provider	No	Affords the employer the right to furnish medical treatment, with no obligation to provide Medical Provider lists. <u>Title 34:15-15 of the New</u> Jersey Code	Helps employer control medical costs.	N/A

The Travelers Indemnity Company and its property casualty affiliates

One Tower Square Hartford, CT 06183

travelers.com © 2009 The Travelers Companies, Inc. All rights reserved Page 3 of 3

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

CE-10148 Rev. 11/09